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## Financial abuse and control of siblings

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**Abstract**

Sibling relationships can be complicated. So too are the myriad types of sibling abuse that can be inflicted and the motives that underpin them. In the research literature, perhaps one of the most overlooked and poorly understood forms of sibling maltreatment is the financial abuse and control of brothers and sisters. Beyond the romanticized notion of siblinghood, many childhood and adolescent sibling relationships are marred by family caregivers' acceptance of psychological bullying and normalization of harmful physical conduct. This minimization is reflected more broadly in social and legal contexts, which legitimizes many forms of sibling abuse. In adulthood this, in part, may obscure the financial exploitation of siblings which may be further camouflaged by concurrent, more perceptible, and stigmatized forms of familial maltreatment, such as instances of elder abuse in an effort to secure inheritance. This chapter examines the scant literature in this area to explain the developmental pathway starting in childhood leading to financial abuse and control of siblings in adulthood. This is achieved by drawing from the psychosocial and family aggression literature to explore the ways in which siblinghood across the lifespan can act as a hotbed for hostility and abuse. In doing so, it is established that theoretically, this form of abuse is not at all surprising and can be readily explained by, for example, sociobiological and psychoanalytical perspectives. Respectively, these theories propose that financial abuse and control of siblings are either a core or venal aspect of human nature. The literature identifies key themes related to financial abuse and control of siblings including those resulting from disputes over inheritance, family businesses, and caring for elderly parents. Whether financial exploitation takes form as undue influence, coercive control, or withholding funds, it is often traumatic and disempowering for the abused siblings. This chapter therefore concludes by considering the impact this abuse has on sisters and brothers who are targeted for exploitation but are often the forgotten victims of this form of abuse.

*Keywords*: economic; financial; resources; control; sibling; abuse

**Financial abuse and control of siblings**

**Introduction**

An avalanche of research over the last six decades has increased our understanding of interpersonal aggression and violence. We now know much more about the causes, nature, dynamics, and effects of conflict and abuse in families, in particular. This exponential growth in academic knowledge has been influential in shaping public attitudes and driving policy. Many nations now have legislative safeguards in place to protect family members from one another, and from the multiple forms of harm they might inflict - in particular, adults at risk for abuse by intimate partners and children at risk from cruelty or neglect by their parents. Within a relatively brief period of around 60 years, the psychological, physical, and sexual abuse of children and intimate partners has been broadly recognized as a global health crisis due to the significant harm it causes victims.

Given this evolving social and legislative context, it is somewhat surprising that investigations into sibling abuse have not progressed on a similar trajectory. This is despite some of the highest prevalence rates in family violence research, ranging from 70% to 96% (e.g., Eriksen & Jensen, 2009; Kettrey & Emery, 2006; Khan, 2017; Mackey, Fromuth, & Kelly, 2010; Roscoe, Goodwin, & Kennedy, 1987). To some extent, the lack of research is likely to explain why sibling maltreatment is perceived to be less serious by comparison, and thus, is often minimized and normalized both at an individual and societal level (Kettrey & Emery, 2006; Khan & Rogers, 2015). It is noteworthy that it was not until Straus, Gelles, and Steinmetz's (1980) seminal American family violence study indicated that sibling violence was the most common form of family abuse that clinical and research interest increased, albeit at a curiously slow pace. This oversight is unusual because research studies since then have identified several developmental features unique and integral to siblinghood that indicate relations between brothers and sisters can be - and frequently are - hostile, conflictual, and detrimental, with many long-term consequences.

Drawing from the psychosocial and family aggression literature, this chapter examines these defining factors, exploring the ways in which siblinghood across the lifespan can act as a hotbed for hostility and abuse. In particular, this chapter presents a review of literature to explore a largely undiscussed and under-researched form of sibling abuse, that is, financial abuse and control. In order to understand the milieu in which this form of abuse might occur, this chapter opens with an overview of existing sibling aggression research. This provides a

backdrop for explaining why someone might financially abuse and control their siblings, and how this form of abusive conduct can stem from developmental and social experiences in their childhood, adolescence, and adulthood.

**Origins of financial abuse and control of siblings**

Siblinghood is pervasive - more children have a brother or sister than children who do not. It is estimated, for example, that nearly 80% of children in the United States of America have at least one sibling (Volling, 2012). It is also significant to note that sibling relationships are often enduring and can be one of the longest-lasting relational ties across a person's lifespan (Fletcher, Mallick, Song, & Wolfe, 2013). Indeed, it is reported that around 78% to 93% of elderly Americans have at least one living sibling (Cicirelli, 2014). As sibling relations are not independently formed and are instead born out of parental figures' personal relationship choices and desires, they are characterized by a lack of individual autonomy and agency (Relva & Khan, 2020). What many sibling relationships have in common therefore is that they are ubiquitous, long-lasting, and not formed out of personal choice – a combination of factors that potentially primes siblings for volatile interpersonal relations at any age. Furthermore, beyond these broad commonalities, each sibling relationship is uniquely diverse and is matchless in many ways to other family kinships. No one brother's or sister's relationships are comparable, even within the same family. Each relationship is influenced by the interplay of myriad individual, situational, and social factors that affect the quantity and quality of siblings' interactions throughout their lifespan. Perhaps the most critical period for determining the quality of sibling bonds is during the formative years.

**Developmental pathways leading to financial abuse and control in adulthood**

Childhood is a critical time during which a child learns how to behave in relationships with others. Behavioral patterns and conduct learned during this period helps to form a template for a child's future interpersonal relationships. Siblinghood serves a primary function of providing a family-controlled forum in which brothers and sisters learn how to manage an array of powerful emotions. Through vicarious reinforcement and modelling, they learn from caregivers about acceptable boundaries, and ways to think about, behave towards, and respond to their siblings (Hoffman & Edwards, 2004; Kiselica & Morrill-Richards, 2007).  A range of factors will influence the extent to which a child's interactions with their siblings during childhood are, in the main, mutually harmonious, equally volatile, or if any sibling will be singled out for intimidation or exploitation. Behavioral roles may be formed that each brother

and sister may be expected to fulfil into adolescence and adulthood. Despite this diversity, it is noteworthy that many sibling relations in early childhood have in common three main characteristics, namely *high emotion, intimacy*, and *individual differences* (Abramovitch, & Pepler, 2014).

*Emotionality*: Firstly, most sibling relations in childhood are emotionally charged. Siblings raised in close physical proximity have no choice in their daily interactions with one other. As they must compete for the same emotional, physical, and material resources, this often creates an environment that fosters strong, uninhibited emotions. Under the force of these circumstances, siblings express a wide range of positive and negative emotions - love, hate, jealousy, protectiveness, rivalry, pride, competition, empathy (Dunn & Kendrick, 2014). In childhood, these emotions are often expressed without inhibition due a child's immature cognitive, motor, and language skills. Rausch and Doherty (1984, p. 190) highlighted that as young children are cognitively immature and tend to be egocentric, they lack in empathy and cannot consider fully the possible consequences of their behavior: "[T]hey resolve most of their conflictual feelings by affecto-motor discharge; hitting, pushing, kicking, biting, throwing, crying, yelling and screaming". For these reasons, it is commonly accepted and expected that the way in which siblings interact with one another may be more volatile than in their other relationships (Caffaro, 2013). In this context, emotions may be further heightened as they are rooted in ambivalence. Pfouts (1976, p. 200), for example, reflected that "love and hate are two sides of the sibling coin" and that these emotions are felt strongly and equally.

*Intimacy*: Considering this, it is unsurprising that sibling relationships at a young age are defined by intimacy. Due to sharing the same home, living area, sleeping room, beds, clothes, hair combs, and other intimate resources or spending a significant amount of time together, siblings often know each other well – whether they have a desire to or not (Dunn & Kendrick, 2014; Rausch & Doherty, 1984). Sibling familiarity bred out of proximity can be double-edged. On one side, siblinghood provides many opportunities for mutual support. This may include physical-emotional support like cuddling or hugging, and instrumental support, like helping to button clothes or brush hair. There are also boundless and uninterrupted opportunities for engaging in play that helps children develop empathy and perspective taking (Lam, Solmeyer, & McHale, 2012). On the other side, this intimacy fosters situations that inflame conflict, often leading to acts of aggression. These conflicts may be tolerated by caregivers, due to the belief that physical conflict resolution is character building (Dunn & Kendrick, 2014). Caregivers' minimisation of conflict between brothers and sisters at this age has been referred to as the normalization of sibling aggression, an opinion that is common within many families (Caffaro

& Conn-Caffaro, 2005; Khan & Rogers, 2015), and is reflected more broadly, for example, by safeguarding professionals (Omer, Schorr-Sapir, & Weinblatt, 2008) as well as legislatively (Khan, 2017; Stock, 1993). This traditional perspective has been challenged as studies report that it is not simply whether caregivers intervene, but it is the way in which caregivers mediate that is a key factor in influencing how siblings may behave towards one another when conflict does arise (Caffaro, 2013; Wolke, Tippett, & Dantchev, 2015)

According to Bank and Kahn (1982), ineffective caregiver responses fall into two groups: those who avoid conflicts and those who amplify them. Conflict-avoiding caregivers negotiate *for* children, as opposed to facilitating the development of skills that enable them eventually to reach their own solutions. This situation contributes to conflict because caregivers act as referees and determine who is right and who is wrong, thus interfering with the natural cycle of conflict resolution between siblings. As a result, children may continue their conflict underground, outside the caregiver's sphere of influence, which would weigh in the favor of domineering-bullying or entitled-favored siblings. Conflict-avoidant caregivers typically have trouble respecting the boundaries of sibling conflicts and remain ignorant or in denial about any sibling conflict occurring at home (Bank & Kahn, 1982; Caffaro & Conn-Caffaro, 2005). Conversely, conflict-amplifying caregivers encourage conflict by indirectly supporting it as a means of resolving disputes between siblings. These caregivers may rationalize or dismiss their children's aggression as normal play, and thus minimize actual harm when it occurs (Boer & Dunn, 1992; Khan & Cooke, 2004).

Numerous studies critique the cultural silence around sibling maltreatment in childhood, highlighting the significance of the language used to justify abusive behavior against siblings, for example, rivalry, horseplay, rough housing (*see* Kettrey & Emery, 2006; Phillips, Phillips, Grupp, & Trigg, 2009; Wiehe, 1997). This minimization may extend into adulthood, when one sibling is clearly abusive towards another, or when one sibling is forced to be a protagonist in an unwanted dispute created by the other sibling - both siblings' actions may be merged, blurred, minimized then reframed as a 'difficult relationship' (Relva & Khan, 2020). In other words, observers often revise what they see when one sibling is being abusive to another. Khan (2017, pp. 505) notes "[A]ggression researchers have argued that if the victim-perpetrator relationship were any other than that of siblings, many of the violent acts reported in psychology studies using nonoffender samples would readily be classified within a legal context as criminal assault". Perhaps the softening of one sibling's maltreatment of another helps to dissipate observers' feelings of cognitive dissonance when they witness harmful behavior that contradicts common and romanticized notions about siblinghood. Thus,

observers may try to resolve the contradiction to reduce their discomfort and alter what they witness so it fits the social expectation of reciprocated-rivalry rather than the reality of one-sided abuse (Khan & Rogers, 2015). Minimizing language further distorts how witnesses perceive a sibling's abuse - minimizing terms might be adopted by an abusive sibling to further harm and control their brother or sister; it also helps to deflect from the abuse they are inflicting (Kettrey & Emery, 2006; Phillips et al. 2009; Wiehe, 1997).

Regardless of whether caregivers are avoiding or amplifying, both approaches feed into the social normalization of childhood sibling conflict. Unless these behavioral patterns and language are not tempered naturally by emotional maturity, compatibility, or via the use of prosocial conflict management tactics learned from caregivers, they may continue into adolescence and adulthood. This normalization of childhood conflict may mask more overtly harmful conduct, for example, when a dominant sibling repeatedly bullies brothers and sisters (Wolke et al. 2015). Inevitably, this will pave the way for powerful individual differences (for example, those rooted in the dynamics of genetic relatedness, age, and gender) that will underpin an invisible hierarchy and prescribed roles that constrain and influence the way in which each sibling can act with the other.

*Individual differences:* There will be great diversity in the behavior of siblings and their interactions with each other that stem from, for example, the number of siblings, age differences between each of them, their age order and whether sibling sets are same or mixed sex or gender. Indeed, individual differences are expressed from birth, when expressions of emotional closeness and conflict in sibling relationship will be influenced by degrees of genetic relatedness. The variance of DNA shared by identical twins (100%), fraternal twins and full siblings (50%), half siblings (25%) and unrelated (adopted or fostered) siblings, who share no DNA, differs greatly. While increased genetic relatedness is associated with relationships that are more affectionate (Jankowiak & Diderich, 2000), less conflictual (Aquilino, 1991; Salmon & Hehman, 2015), and less injurious (Tanskanen, Danielsbacka, & Rotkirch, 2015), there is also evidence to the contrary with full siblings reporting a higher frequency of physical abuse (Khan, Brewer, & Archer, 2020).

Sex differences in sibling conflict are reported in some studies (e.g., Campione-Barr & Smetana, 2010; Salmon & Hehman, 2015; White & Riedman, 1992), while there are also reports to the contrary; that there are no differences between male and female siblings' use of aggression (e.g., Felson, 1983; Minnett, Vandell, & Santrock, 1983; Roscoe, Goodwin & Kennedy, 1987; Stock, 1993). Aggression by siblings is reported by children who are preschool aged (e.g., Friedrich, Becker, Rothschild, & Banaschak, 2013), and high school aged (e.g.,

Duncan, 1999), and by adolescents who are college and university aged (e.g., Kettrey & Emery, 2006; Khan & Rogers, 2015).

In childhood, these individual differences develop within an intricate mesh of family dynamics that influence whether siblings will attempt to physically and emotionally dominate, control, or harm a brother or sister (Abramovitch et al. 2014; Caffaro & Conn-Caffaro, 2005; Wiehe, 1997). While siblings mature, physically aggressive behaviors that were more common in childhood often temper and diminish with age (Caffaro 2013). In families characterized by intergenerational abuse, however, some siblings may still use physical aggression to maintain control of brothers or sisters (Hendy, Burns, Can, & Scherer, 2012; Khan & Cooke, 2008; 2013). As Tompsett, Mahoney, & Lackey, 2018, pp. 2) state: "[P]arental modelling or reinforcement of aggressive behaviour may be particularly influential in shaping aggressive behaviour against siblings, as sibling aggression is more likely to occur in the home or under the supervision of the parent". Yet physical aggression is also reported by emerging adults aged between 18 and 21 years in normative (non-clinical or non-forensic) populations (Button & Gealt, 2010; Khan & Rogers, 2015; Reese-Weber, 2008), although not to the same degree as in childhood.

What these studies illustrate is that sibling relations are never static – they evolve throughout the lifespan, across childhood, adolescence, and adulthood. Yet while physical aggression may curb with maturity, the behavioral patterns shaped in childhood may continue so that abusive siblings will begin to use little or no physical aggression. Instead, in adolescence, they may maintain dominance using more insidious methods – such as using psychological abuse and control of time, movement, conversation, friendships, activities, or money – establishing a behavioral pattern and hierarchical order of perceived entitlement and power that if unresolved, may continue into adulthood (Caffaro & Conn-Caffaro, 2005; Wiehe, 1997). The empirical research examined here can be understood within the context of two key theoretical principles, namely evolutionary theories and Adlerian perspectives of individual psychology. Both perspectives will now be discussed in relation to the financial abuse of siblings, before the chapter concludes.

**Sibling relationships from Evolutionary Theory**

From an evolutionary perspective, siblings represent both allies and competitors (Nitsch, Faurie, & Lummaa, 2013). We are more likely to support those to whom we are closely related (Hamilton, 1964) and a range of studies demonstrate greater investment and lower conflict towards full compared to half siblings (Pollet, 2007; Salmon & Hehman, 2015).

However, siblings represent competition for valuable resources (e.g., parental attention, food), particularly for those born to larger families (Lawson, Makoli, & Goodman, 2013). The resources owned by parents will, of course, impact on their ability to invest in or support their children. This may, in part, explain the greater conflict in larger families (Newman, 1996) perhaps reflecting the greater strain on resources or the greater complexity of the family dynamics. Further, for poor or middle-income parents, it may be more beneficial to focus that investment in one child (e.g., paying for college tuition) rather than dividing the resources between children with little overall gain (Dahan & Gaviria, 2003). There may then be an expectation that the favored child (who may be selected for a range of reasons such as ability, age, or gender) uses their elevated position to support their siblings and wider family network, adding another dynamic to the adult sibling relationship.

**Adler**

Alfred Adler, founder of the Adlerian or individual school of psychology, emphasized the role of sibling relationships for personality development, with particular emphasis on inferiority, superiority, and self-esteem. For Adler, power dynamics and social comparisons were central to the development of self, with sibling rivalry driven by the need to overcome feelings of inferiority. Those perceiving their parents to favor another sibling were likely to experience lower self-esteem and/or seek to differentiate themselves from other siblings. As a consequence, Adler argued that siblings should be treated equally in order to promote healthy self-esteem. Indeed, research suggests that siblings develop more positive relationships towards each other when they are treated equally by parents (Boll, Ferring, & Filipp, 2003). Differential treatment of siblings may be particularly problematic in individualistic compared to collectivist cultures where treatment is regarded as a reflection on the individual rather than position within the family (McHale, Updegraff, Shanahan, Crouter, & Killoren, 2005).

The first part of this chapter focused on sibling conflict in childhood and adolescence that is likely to foster conditions for financial abuse and control of siblings in adulthood, and theoretical explanations for such conflict. The chapter will now focus on the financial abuse and control of siblings in the context of *inheritance, family businesses,* and *care for elderly parents*.

**Inheritance**

The relationship between siblings may change after the death of one or both parents (Greif & Woolley, 2015). Parental death may prompt siblings to reexamine their relationship

to one another. While for some individuals this may lead to a strengthening of the sibling bond, others may become emotionally distant. For example, the death of a parent may raise issues (such as unresolved sibling conflict) that had previously been dormant, leading to a reduction in sibling closeness (Khodyakov & Carr, 2009). Indeed, adults with one deceased or ill parent are more likely to report that they do not get along with a sibling (Fuller-Thompson, 2000). In part, this may reflect the fact that parents often maintain the family unit (e.g., organize family celebrations, retain contact details and a record of important events) and, following their death, this aspect of family cohesion declines. Estrangement between siblings may also occur. However, parental loss during childhood may positively impact on the sibling relationship. For example, siblings who have experienced the loss of a parent during childhood do not have greater contact but do report being closer to each other (Mack, 2004).

Sibling conflict for resources may be particularly acute following the death of a parent and many families perceive inheritance decisions to be unfair (Sussman, Cates, & Smith, 1970). The division of the estate can raise a number of issues for siblings who are coping with the death of a parent. For example, siblings may be excluded from the estate, there may be unequal legacies (reflecting perceived need of the child or favoritism), or siblings may disagree on how the estate should be settled (e.g., whether goods should be sold, or monies spent on funeral costs). Further, some items with specific material or sentimental value (such as a wedding ring, watch, or service medals) cannot be divided between children. Conflict between siblings may be exacerbated by different patterns of grief displayed by each sibling. For example, one sibling may believe that another has not been sufficiently affected by a parent's death or that their own grief is not adequately recognized.

A range of principles may inform the way in which siblings believe their parent's estate should be divided. For example, children may believe that the quality of the parent-child relationship should be considered, previous inheritance inequalities should be addressed, or items given to a parent should be restored to the child who originally purchased it (Sussman, Cates, & Smith, 1970). Further, those who care for a parent may believe that they should receive a greater share of the inheritance. As stated by one person: "It was understood – at least I thought it was – that if we moved in and took care of Dad, we would have the house. But when he died they (three sisters) insisted on a share. I was peeved, but life's too short to hold a grudge…We made our opinion known and then moved on" (p. 56). Siblings may interpret the parent's financial decisions as a sign of favoritism or rejection and if the inheritance is not revealed until after death, children have no opportunity to discuss the decision with their parent and any resulting distress or anger may be directed at siblings.

Parents wishing to leave their children an inheritance may consider a number of issues. For example, whether to share resources equally, or to provide additional support to a child who is less wealthy or less healthy etc. Parents may also decide to reward a child for their support (e.g., caregiving during illness), reflect closeness to a child (e.g., parental favoritism), punish a child for their behavior (e.g., marrying against their wishes) or seek to protect a child from themselves (e.g., withholding resources in the presence of substance use). Indeed, even when parents attempt to share resources equally amongst their children, it may not be perceived as fair by their children, for example if sacrifices when taking care of the parent are not rewarded). Fundamentally, therefore, it may not be possible to reward children in a manner that is perceived as fair and it is this perceived fairness or unfairness, which leads to conflict between siblings (Titus, Rosenblatt, & Anderson, 1979).

In one small-scale study (12 participants), Doka (1992) reports that it was the prior quality of the sibling relationship rather than the size of the estate or presence of a will that predicted sibling conflict over inheritance. As reported by one participant: "My sister always felt that she being the oldest received less. Funny my sister and brothers and I always remembered it differently. Before every holiday, my father would call us in and say "remember [that] J. always felt insecure; please understand if we gave her a little more…" When Mom died, J. walked into the room and announced she was now head of the house and she would decide what she wanted first; we could then divide the rest. That's when we put our foot down" (p. 53).

Economically driven siblicides have also resulted from disputes when family property is considered not divisible (Daly & Wilson, 1988). For example, in an analysis of homicidal aggression against sisters in Ghana, Adinkrah and Jenkins (2018) describe, "a dispute over inheritance. A 53-year-old man killed his younger sister over a house left to them by their deceased father. The assailant and victim had been living with their father in a house which was later bequeathed to them. Following their father's demise, the pair became embroiled in persistent conflict concerning ownership and control of the house. At 7:30 that evening, an argument erupted between the siblings. During a physical altercation that climaxed several previous ones, the assailant picked up a machete and butchered his sister to death" (p. 17).

**Family Business**

Family-owned or controlled businesses represent an important component of the global economy. These organizations can be defined as "a business governed and/or managed with the intention to shape and pursue the vision of the business held by a dominant coalition

controlled by members of the same family…in a manner that is potentially sustainable across generations of the family" (Chua, Chrisman, & Sharma, 1999 p. 35). The opportunity to employ members of the wider family unit and pass the business to future generations often represents an important motivation to develop a family business. Despite this, relatively few family-owned businesses survive to the second or third generation (approximately 30% and 10%, respectively) (Kets de Vries, 1993). Further, the priorities and actions of family-owned businesses may differ from non-family businesses. For example, family-owned businesses may place less emphasis on socioeconomic wealth and more emphasis on the reputation of the organization that is so closely connected to their individual or family identity, leading to more ethical practice (Berrone et al. 2010). Of course, this has the potential to cause conflict between family members if objectives (i.e., profit vs corporate responsibility) differ. Indeed, sibling rivalry may lead some individuals to actively block the actions of their siblings and thus hinder the organization (Miller, Steier, & Le Breton-Miller, 2003). Together with warmth, conflict and rivalry represent core aspects of adult sibling relationships (Stocker, Lanthier, & Furman, 1997). It is not surprising then, that the negative aspects of adult sibling relations influence subsequent working relationships.

There are a number of high-profile cases of business-based sibling conflict. One of the most widely documented rivalries concerns shoemakers Adolf "Adi" and Rudolf "Rudi" Dassler. The source of the conflict remains disputed. One popular version suggests that during a WWII air raid, Adi and his family entered a shelter stating, "The dirty bastards are back again". Though Adi was referring to the Allied forces, Rudi (who had already taken cover in the shelter) believed Adi to mean himself and his family. The brothers separated their business and though both Adi's Adidas and Rudi's Puma became globally successful, they never spoke again. Indeed, the conflict extended far beyond the brothers. According to a member of the local Heritage Association "There was a time when you'd have risked the wrath of colleagues and family if, as an employee of one company, you married the employee of the other…Even religion and politics were part of the heady mix. Puma was seen as Catholic and politically conservative, Adidas as Protestant and Social Democratic." (Connolly, 2009, p. 7).

Transfer of the control (i.e., management or ownership) of a family-owned business from one individual to another (i.e., succession) represents a significant challenge, which may strengthen or weaken the organization. Pyromalis and Vozikis (2009) identify five factors influencing the success or failure of the succession process: willingness of the current owner to relinquish control; willingness of the successor to take control; positive family relationships; effective planning of the succession process; and the appropriateness of the successor. For

family businesses, sibling rivalry has an important impact on the succession process (Avloniti, Iatriadou, Kaloupsis, & Vozikis, 2014). In particular, Avloniti, Iatriadou, Kaloupsis, and Vozikis (2014) suggest that the childhood experiences of parental attitudes and behavior, perceptions of fairness, and sibling characteristics are particularly important for the emergence of sibling rivalry during the succession process and the success of the succession. Succession of the family business is less likely to be problematic if family relationships are more positive and trust-based, though it is important to note that the smoothness of the transition does not necessarily predict business performance (Morris, Williams, Allen, & Avila, 1997).

In addition to succession where one individual may take control of the family business, a business may also be inherited, with the potential for considerable conflict between siblings. For example, parents wishing to treat all children equally may provide each child with a similar share of the business (perceived as unfair by children who have been more actively engaged with the business). In contrast, parents wishing to reward a child's interest or involvement in the business may divide the business accordingly (perceived as unfair by children who expected an equal share) (Rosenblatt, deMik, Anderson, & Johnson, 1985). The perceived fairness of the process has a substantial impact on the smoothness of the inheritance process (Dyer, 1986). Therefore, even if each family member does not receive equal treatment, they must be able to understand the rationale for the decision.

Historically, family farms represent one particularly common form of family business; with those who established control of the family farm more likely to marry and produce children of their own (Gibson & Gurmu, 2011). The transfer of the farm from one generation to the next may require a careful balance between keeping the farm intact (e.g., transfer to the first-born son) and providing for all children. This issue is complicated further by emotional ties to the property which create the potential for additional sibling conflict. Sibling conflict is unsurprisingly most apparent when siblings do not perceive the transfer of the farm to be fair or when the family displays less emotional warmth (Taylor & Norris, 2000).

## Caring for Elderly Parents

Reflecting the rising prevalence of chronic illness and the ageing population, siblings are increasingly required to provide for or coordinate the care of elderly parents. Siblings negotiating the care of an elderly parent may experience considerable conflict (Gentry, 2001) and this conflict may concern a range of issues including the parent's diagnosis, severity of the illness, appropriate care (e.g., at home or institutional). Peisah, Brodaty, and Quadrio (2006)

investigated cases of family conflict concerning a relative with dementia referred to a guardianship tribunal in New South Wales, Australia. Family conflict typically centered on accusations of poor-quality care (23%) or financial exploitation such as control of money or the will (23%). Further, conflict between siblings (27%) was the most common form of family conflict referred to the tribunal. This type of conflict has important consequences for all family members and an inability to resolve conflict may compromise the amount or quality of care provided to elderly relatives (Lieberman & Fisher, 1999).

A particularly emotive issue is the delivery of direct personal care (e.g., cleaning, shopping, feeding, and bathing the parent) which may be provided by one primary caregiver. Whilst daughters are more likely to provide frequent, personal care within the parental home and coordinate the care of elderly parents, sons are more likely to provide financial assistance or home repair (e.g., Hequembourg & Brailler, 2005; Stoller, 1990). Adult children may also become the primary caregiver for their elderly parent because they are the favorite child, they have more experience caring for others, or because they live or work close to the parent. Indeed, the division of caregiving responsibilities is often assumed rather than the result of lengthy negotiation (Amaro & Miller, 2016). Of course, those with more financial resources may have more control over the division of caregiving responsibilities, for example offering to pay for medical expenses if another sibling provides the more time-consuming personal care required. Those with limited resources may be more likely to provide care directly rather than funding external support.

Caregiver conflict with other family members typically involves a sibling; and this conflict often concerns the (perceived) failure to provide sufficient support (Strawbridge & Wallhagen, 1991). Approximately one-third of those caring for an elderly parent receive support from siblings (Merrill, 1996). A lack of support may reflect prior family issues. If support is not forthcoming, sisters are more likely to ask for assistance whereas brothers are more likely to demand it. Perhaps as a consequence, brothers with primary caregiving responsibilities are more likely to receive support from siblings than sisters. However most (60%) caregivers who try to encourage their siblings to provide support experience a high degree of conflict, and this is most apparent when the caregiver lives with the elderly parent (Merrill, 1996). Conflict between siblings is also more frequent in working class (78%) compared to middle-class (35%) caregivers, suggesting that access to resources provides access to external support (or the need for paid employment) and reduces tension (Merrill, 1996).

Direct caregiving responsibilities reduce opportunities for full-time paid employment and hence caregivers may be financially vulnerable (Lilly, Laporte, & Coyte, 2007). The financial impact of caregiving may extend beyond the caregiving period, as caregivers may have difficulty reentering full time employment. Additional issues, of course, can include reduced pension provision and access to paid health insurance. Siblings may not fully understand or appreciate the sacrifices made by a brother or sister who care for elderly parents though recognition and gratitude from siblings is particularly important for those in the caring role (Amaro & Miller, 2016). For example, in one case 'Isabel' argues that she has sacrificed her career to care for a parent and feels exploited by other siblings: "None of my siblings were prepared to give up any of their lives or careers to care for my mother nor sacrifice time with their families…if they had, would they have been able to be so successful? Would they have been able to become doctors?" (Lashewicz, 2011, p. 18. In contrast, Isabel's siblings claim that the caregiving responsibilities have sheltered Isabel from paid employment and that she had a 'free ride' when living with the elderly parent (Lashewicz, 2011).

As the elderly parent's health deteriorates, the potential for conflict and exploitation increases. For example, one sibling may take control of the parent's finances or exclude other siblings from medical decisions. The use of advance directives (i.e., a living will and durable power of attorney) may reduce this conflict though engagement with advance directives varies considerably. Parents who believe that their children display positive sibling relationships may be less likely to make formal arrangements (e.g., living wills) believing them capable of coordinating decisions without such conflict. Of course, parents may also avoid potentially controversial decisions, which could exacerbate sibling relationships that are already problematic. Sibling relationships are generally more positively if an individual other than a child or spouse is named as durable power of attorney whereas sibling relationships are negatively impacted if a living will is believed to 'cause problems' (Khodyakov & Carr, 2009).

It is important to note that though sibling-oriented caregiving research typically considers the provision of care to an elderly relative, siblings may also provide (financial, instrumental, or emotional) support to adult brothers and sisters. This form of care is particularly common for unmarried siblings with no children. Horwitz (1994) investigated support for mentally ill siblings and found that the expectation of reciprocity predicted the help and support provided. However, additional research is required to investigate conflict that may arise when help is not provided or when help is offered but rejected or not reciprocated.

**Conclusions**

So pervasive is the financial abuse of family members that there are multiple twists on common phrases that epitomize them. This is perhaps best illustrated with this Western idiom about inheritance disputes: 'where there is a Will, there is a way' (Gaffney-Rhys & Jones, 2013). From a legal perspective, Conway (2016, p. 3) encouraged will-makers and lawyers to be alert to adult siblings' heightened emotions when a parent dies, as this may act as a rocky pathway to inheritance disputes - she referred to this as "death and discord: the perfect emotional storm". Yet even at a glance, law journals feature myriad case studies of brothers and sisters in distress over inheritance 'disputes'- those who have sought legal remedies to being financially exploited by siblings who use insidious or forceful tactics to secure inheritance, often at the same time as more overt forms of familial maltreatment, such as elder abuse. It seems prudent to end this chapter by reflecting on the importance of the terminology used, this time in a legal context and how the term 'dispute' may serve as another softening and normalizing term that can mask the psychological and financial abuse of siblings. These elements are illustrated in the following story reported in *The Journal.ie* (2016):

> Almost €12,000 was [*sic*] taken out of my father's bank account in the six months before he died. He was ill and unable to withdraw the money himself. We only copped that money was being taken out of his account when we saw a letter showing how much was left. My father was not eating or sleeping the Christmas before he died, yet he 'spent' €4,000. She had previously fallen out with my father but reconciled before his death, and became the executor of his will within the last year of his life. Based on our experience, the law protects a person who manipulates an elderly man and takes his money, and then can hide behind the executor position. What's stopping any horrible child taking advantage of their parent? This has had a devastating effect on our lives. I'm not someone who's down on a sister because she got a house, we want to highlight what she has done. My sister is laughing all the way to the bank. We don't speak at all. We will never speak again. All our siblings feel the same.

What is to be gleaned from cases like this and the review of the research literature in this chapter is that there is a pressing need for more investigations of financial abuse and control of siblings. This chapter is a step into a large void, as the difference between what psychologists know and what psychologists do not know about this form of abuse is large, indeed. Despite this small step, it is hoped that this chapter improves understanding on the aetiology of this phenomenon and the individual, family, and social dynamics that underpin

it. It is also hoped that this review will spur researchers to conduct further studies to examine this overlooked form of family abuse, so that victims' experiences of financial abuse are validated. Financial abuse and control are one of many ways in which a sibling can harm another, yet the cultural silence around it means that victimization experiences are often minimized, normalized, and relegated to the periphery. Indeed, while numerous observers – including family members, close friends and legal professionals - may witness the explicit and transparent financial abuse inflicted by a controlling and bullying sibling, their harmful conduct may be reframed as 'rivalry' or a 'dispute'. This not only places the blame for negative interactions on a victimized sibling, it also feeds into the hands of the abusive sibling, emboldening and empowering them to inflict further harm, without consequence.

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