

2-20-2024

## Perceptions of Financial Exploitation Among Older African American Women in the Black Church

Patricia Jackson  
*Walden University*

Follow this and additional works at: <https://scholarworks.waldenu.edu/dissertations>



Part of the [Gerontology Commons](#)

---

This Dissertation is brought to you for free and open access by the Walden Dissertations and Doctoral Studies Collection at ScholarWorks. It has been accepted for inclusion in Walden Dissertations and Doctoral Studies by an authorized administrator of ScholarWorks. For more information, please contact [ScholarWorks@waldenu.edu](mailto:ScholarWorks@waldenu.edu).

# Walden University

College of Psychology and Community Services

This is to certify that the doctoral dissertation by

Patricia Jackson

has been found to be complete and satisfactory in all respects,  
and that any and all revisions required by  
the review committee have been made.

Review Committee

Dr. Barbara Benoliel, Committee Chairperson,  
Human and Social Services Faculty

Dr. Gregory Hickman, Committee Member,  
Human and Social Services Faculty

Chief Academic Officer and Provost  
Sue Subocz, Ph.D.

Walden University  
2024

Abstract

Perceptions of Financial Exploitation Among Older African American Women in  
the Black Church

by

Patricia Jackson

MS, Walden University, 2016

BA, Langston University, 1977

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Social and Behavioral Sciences, Family Studies and Intervention

Walden University

February 2024

## Abstract

Older African American women may experience financial exploitation through church giving directed by a senior pastor or other faith leaders within the Black Church.

Financial exploitation of older adult women, although common when done by family members or others in a close personal relationship, was not widely understood when experienced by older African American women who are participating in church giving.

The purpose of this qualitative phenomenological study was to explore participants' knowledge, perspectives, and lived experiences with financial exploitation through church leadership. Narrative data were collected from 11 older African American participants during semi-structured interviews and analyzed using content analysis to generate themes about the essence of participants' lived experiences with their financial giving. The findings showed that lifelong religious faith, unquestioned following of church leaders, and the power of the church community in daily lives may make older African American women vulnerable to financial exploitation by senior pastors or other faith leaders. Findings may contribute to positive social change by providing new information for faith-based leaders about the risks for older African American women and financial exploitation related to faith-based affiliations.

Perceptions of Financial Exploitation Among Older African American Women in

the Black Church

by

Patricia Jackson

MS, Walden University, 2016

BA, Langston University, 1977

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Social and Behavioral Sciences, Family Studies and Intervention

Walden University

February 2024

## Dedication

This dissertation is dedicated to my beautiful daughter, Eboni. Thank you for being a listening ear when I needed to vent or just bounce ideas off of you. Thank you for always answering my telephone calls even when they were made at the most inopportune times in your day. Thank you during those times when you had to put on your hats of patience and understanding for your mom during our conversations, instead of it being the other way around. I appreciate you and the ways you freely provided a calm motivating spirit to me when I felt like giving up and throwing in the towel during this journey. I love you so much “Babydoll” and thank God that He allowed me to be your mom.

## Acknowledgments

First, I have to thank God for keeping me and always bringing to my remembrance my favorite scripture Jeremiah 29:11 “For I know the plans I have for you, declares the Lord, plans to prosper you and not harm you, plans to give you a hope and a future.” Thank you for your grace and faithfulness during my weaknesses while on this journey.

I would like to express my deepest appreciation to my committee chair, Dr. Barbara Benoiel, for all of the support you’ve provided to me during this very long dissertation journey. I appreciate the way you always made yourself available to me when I needed feedback or encouragement. Thank you also to Dr. Gregory Hickman for your role on my committee and your invaluable input, ideas, and discussions during the review of this dissertation.

Thank you to my family and friends who have walked with me during the toughest times during this experience. My siblings, who always had words of encouragement when I felt like giving up. Dr. Jackie, you came into my life through my sister Jean who always encouraged and prayed mightily for me. I thank you for reading my work and providing sound professional advice, encouragement, and support. My godmother and God sister who stood in the gap for me always praying and encouraging me. My other church mother whom God gave me later in my life, thank you for your prayers when you were near, and especially now that you are praying from afar. I am eternally grateful that God placed you all in my life. Whenever I needed it, you always

came to my rescue. You believed in me when I didn't believe in myself. Thank you so much. I am so grateful, and I love you all till the end of time!!!!



## Table of Contents

List of Tables .....	v
Chapter 1: Introduction to the Study.....	1
Background .....	3
Problem Statement .....	5
Purpose of the Study.....	6
Research Question.....	7
Conceptual Framework for the Study.....	7
Nature of the Study.....	8
Definitions.....	9
Assumptions.....	11
Scope and Delimitations .....	11
Limitations .....	12
Significance.....	12
Summary .....	13
Chapter 2: Literature Review .....	15
Literature Search Strategy.....	16
Conceptual Framework.....	17
Key Variables and Concepts.....	19
Older African American Women .....	19
The Black Church and African American Women .....	22
Religion and Spirituality in the Black Church .....	26

Social Functions of the Black Church .....	29
Role of the Pastor in the Black Church.....	31
Risk of Financial Exploitation .....	34
Summary and Conclusions .....	35
Chapter 3: Research Method.....	38
Research Design and Rationale.....	39
Research Tradition .....	43
Role of the Researcher .....	45
Methodology.....	47
Instrumentation .....	48
Participant Selection, Recruitment, and Data Collection.....	50
Data Analysis, Sampling Code, and Coding.....	53
Sampling Plan .....	53
Transcribing Interviews .....	54
Coding Interviews.....	55
Coding Methods.....	55
Issues of Trustworthiness.....	56
Credibility .....	57
Dependability .....	57
Confirmability.....	58
Transferability.....	58
Ethical Procedures.....	58

Summary .....	61
Chapter 4: Results .....	62
Setting .....	62
Demographics .....	63
Data Collection .....	64
Data Analysis .....	65
Evidence of Trustworthiness.....	69
Results.....	71
Theme 1: The Power of Religious Beliefs .....	73
Theme 2: Spiritual Foundations.....	75
Theme 3: Biblical Traditional Teachings.....	75
Theme 4: Pastoral Influences .....	77
Discrepant Data.....	81
Summary .....	82
Chapter 5: Discussion, Conclusions, and Recommendations.....	85
Interpretation of the Findings.....	85
Theme 1: The Power of Religious Beliefs .....	86
Theme 2: Spiritual Foundations.....	88
Theme 3: Traditional Teachings About the Role of Pastor .....	88
Theme 4: Pastoral Influences .....	90
Limitations of the Study.....	94
Recommendations.....	95

Implications.....96

Conclusion .....97

References.....100

Appendix A: Recruitment Flyer.....111

Appendix B: Interview Protocol Form .....112

List of Tables

Table 1. Research Participant Geographics .....64

Table 2. Codes, Categories, and Themes .....66

Table 3. Themes and Subthemes .....72

## Chapter 1: Introduction to the Study

Financial exploitation of older women outside of a family member or caregiver service, although common, is widely underreported and underexplored (Nguyen et al., 2021; Tedder & Smith, 2018). Although financial exploitation of older women is not clearly understood, it is often enacted by individuals or leaders of organizations in trust positions such as senior clergy in churches (Tedder & Smith, 2018). The relationship between the pastor and congregants of the church can be such that it leaves older women particularly vulnerable to exploitation through traditional programs for church tithing, charitable gifts, donations, and fundraisers (Lavery et al., 2020; Nguyen et al., 2021). Older African American women may be emotionally vulnerable, often causing them to be anxious and at times fearful or wary of reporting such exploitation and fraud by clergy with believed spiritual power over them (Tedder & Smith, 2018).

According to the Pew Research Center (2021), at least 94% of African Americans align with one religious group or another. The survey further reported at least 59% believe religion plays one of the most essential roles in their lives, with most of those being older African American women. Historically, older African American female congregants of traditional Black Christian Church institutions are often referred to as Church Mothers because of the importance of religion and religious teachings in the African American culture (Pickett, 2022). Dedicated belief and lifelong religious engagement are aspects of older African American women's culture (Grant, 1989, 2017). Church Mothers often live lives that follow a spirit-fed and bible-fed existence, which makes spirituality an important and core part of their quality of life in the aging process

(Lepherd et al., 2020; Pierce, 2021). These teachings propose that rewards for kindness and generosity expended now can be obtained in due course. As such, Church Mothers can nurture the environment in which they become active architects of their possible exploitation (Barnes, 2017; Grant, 2017; Pierce, 2021).

The church and teachings presented in interpretations of biblical scriptures have long shaped the thoughts and perceptions of African American culture, particularly among its women (Bennett, 2018; Grant, 2017). Aside from primary leadership personnel within the traditional Black Church being credited with providing the main teaching of religious concepts, many of the key and persistent spiritual elements found in African American culture regarding giving of tithes and offerings to the church are those that have been passed down from generation to generation by older women (Bennett, 2018; Grant, 2017). Many older African American women who are church members are taught throughout their lives that religion and the church are critical to life (Pickett, 2022). These teachings are often also passed down to each generation.

The Black Church is one of the oldest organizations in the African American community and one of the few institutions owned and controlled by African Americans (Brewer & Williams, 2019). Historically, Black churches have addressed problems and met many of the temporary needs of the African American community, including social, spiritual, and financial needs (Brewer & Williams, 2019; Cosby, 2020; Pickett, 2022). Black churches provide economic aid to the poor, recreational activities, and assistance to the unemployed and older congregants (Brewer & Williams, 2019; Grant, 1989). The senior pastor is, in most instances, the person expected to provide guidance, insight, and

interpretation of scripture (Bennett, 2018). Abuse of privilege is exercised by any faith leader, particularly the senior pastor who takes private counseling or sessions of guidance (Boland, 2018) as opportunities to discuss financial donations over and beyond those declared and accounted for as official tithes and offerings for any church member. Any suggestion of increasing a person's level of giving during an advisory counseling session can be deemed financial exploitation in its most egregious form (Shao et al., 2019).

### **Background**

The roles that older African American women fulfill daily are diverse; however, there is little research on how these different roles affect their mental and emotional state (Boland, 2018). The current generation of older African American women, like so many generations before them, can be credited with providing the substance behind almost every contribution to the development and progress of their families (Boland, 2018; Sue et al., 2019; Williamson et al., 2017). Through the diverse roles of invisible theologian, nurturer, teacher, financial analyst, encourager, and counselor, older African American women may also be prone to following religious directions prompting them to give away everything when called upon to do so (Barnes, 2017).

Historically, African American culture has seldom gone outside of church leadership for comfort and care through counseling (Pierce, 2021; Stanford, 2018). Older African American women, however, will seek help from pastors or other faith leaders despite knowing their limited awareness or educational knowledge of counseling or mental health services (Pierce, 2021; Stanford, 2018). Many Christian devotees will memorize chapters and verses of Biblical scripture that they live by and have characters



to whom they relate and with whom they associate during challenging periods (Barnes, 2017). In the context of most traditional Black churches, the proxy and highest authority is the senior pastor and, in some cases, possibly his closest acolyte (Bennett, 2018; Higginbotham, 1994). It is, therefore, possible to discover that some of these otherwise strong matriarchs may fall prey to manipulation by the senior pastor or other faith leaders with no thought of the possible manipulation (Grant, 2017).

The African American community is known to have deep-rooted general and cultural mistrust of formal treatment services that are provided by other ethnic groups; therefore, receiving help and assistance through the church is considered normal and safe (Cosby, 2020). Additionally, help seeking through the church is not considered a treatment for physical or mental distress within themselves but is received as a tool for coping with everyday stressors (Aday et al., 2017). Because of the unstructured skill levels of many African American pastors and their lack of significant education in counseling and treatment, the lines between counsel and exploitation may be easily crossed (Copeland, 2019).

Because the lines between counsel and exploitation may be less clear, I sought to understand the lived experiences of financial support to the church and pastor by older African American women because it is an essential component in determining whether financial exploitation has taken place. Older African American women in the Black Church often become invisible to many when age, social influences, and finances change, thereby creating the possibility for exploitation to take place when seeking counsel from the church through the pastor (Barnes, 2017; Grant, 2017). It is because of the role of the

church and pastor within the African American community and within the life of older African American women that assistance is sought through the church and not through another professional source (Copeland, 2019).

### **Problem Statement**

Elder abuse as described in the literature continues as a major global public health and social issue that crosses all socioeconomic and demographic areas of society in both community and institutional settings (Li et al., 2020). This abuse can take on many forms, which include physical, sexual, emotional, or psychological, neglect, financial exploitation, and abandonment (Centers for Disease Control and Prevention, 2017). Despite major studies conducted on understanding, detecting, and preventing elder abuse for both male and female victims suffering all forms of abuse, institutional financial abuse has not received the attention that child abuse, domestic violence, and sexual abuse have received in research or media coverage (Aday et al., 2017). Older African American women who experience abuse of any kind often seek refuge and assistance from trusted faith-based entities such as the church; therefore, those who are members of the clergy are in a prime position to address such abuse. To prevent this abuse, leaders of faith within the church and community should know of its existence and be prepared to respond appropriately with intervention strategies for older people (Cosby, 2020; Davis & Johnson, 2020).

Financial exploitation is a form of elder abuse that occurs when a person misuses or takes the assets of a vulnerable adult (National Center on Elder Abuse, 2020). The problem is that victims of abuse may not be aware or informed that they are being taken

advantage of by the financial demands made on them through tithes and offerings, and victims' perceptions of giving to the church perpetuate the abuse without intervention (Cosby, 2020). This type of abuse is the illegal, unauthorized, or improper use of an older individual's resources, usually by a caregiver or other person in a trusting relationship, to benefit someone other than the older individual (Centers for Disease Control and Prevention, 2017; NAPSA.org, 2018). I did not find any research that had been conducted regarding the perceptions of financial exploitation through tithes and offerings to the church from older African American women (see Aday et al., 2017).

### **Purpose of the Study**

The purpose of this qualitative phenomenological study was to explore the perception of financial exploitation by older African American women associated with their contributions through their tithes and offerings to the church by senior pastors and other faith leaders in Black Church settings. This study enabled older African American women to express their thoughts and perspectives about aging, elder abuse in general, and financial exploitation in all its forms (see Lavery, 2020). It was important to understand the perception of this phenomenon through the eyes of older women because these perceptions influence their help-seeking behaviors (see Lavery, 2020). I explored the possibility of older African American women experiencing financial exploitation within the context of their home Black Church to inform communities of potential risks in the future.

### **Research Question**

I developed the following research question to guide this study: How do older African American women perceive their experiences as congregants concerning giving to the Black Church through tithes and offerings?

### **Conceptual Framework for the Study**

The study was grounded in a phenomenological philosophy that was used to provide a framework to guide the exploration of the experiences and perceptions of the participants (see Neubauer et al., 2019). Phenomenology used empirically in research was established by Husserl in which the perception or understanding of human events within the consciousness of an individual becomes the reality surrounding the event (Neubauer et al., 2019). In the current study, the phenomenon of financial contributions to the church was explored through the perceptions of older African American women regarding what had occurred (see Cosby, 2020; Davis, 2019).

Husserl (1913, 2002) developed phenomenology to understand the value of meanings that an individual may associate with a factual experience they might have. Phenomenology provides a detailed examination of the lifeworld experience and attempts to explore those experiences while also being concerned with the personal perceptions of the individual event (Giorgi, 2009; van Manen, 1990, 2016). In the current study, I sought to explore the lived experiences of older African American women concerning financial contributions to their senior pastor.

### **Nature of the Study**

Interpretive phenomenology required that I set aside any personal bias or experiences and focus on the participants' lived experiences, which allowed for an objective perspective on the phenomenon being explored (see Moustakas, 1994). A phenomenological approach allowed me to understand the participants in the context of answering the research question while seeking to understand the meanings older women apply to the total experience (see van Manen, 1990). The reality of the lived experience forces participants to be aware of the experience while living it. A phenomenological approach was appropriate for my study because I sought to understand the meaning behind lived experiences with financial exploitation. Exploring the meanings associated with the experience is the core idea of phenomenological research (Greening, 2019).

Phenomenological research seeks to make the phenomenon a meaningful named reality (Peoples, 2021). Additionally, phenomenology seeks to answer the question of what it is like to experience a particular phenomenon (Peoples, 2021). The phenomenological researcher must be open-minded to the information shared by the participant while stopping to look at and view the phenomenon in its true reality and the impact it has on what the participant is experiencing in their consciousness (Peoples, 2021; van Manen, 1990).

The use of a phenomenological design allowed me to collect data about the research problem and its relevance to the target group of religious, older African American women (see Alase, 2017) To facilitate the vetting process when deciding the ideal profile fit, I conducted purposive samples consisting of two to three groups of five

participants per place of worship. Candidate churches were selected from a pool of Black Churches from several denominations in the Memphis area. A selection of older African American women from small and large congregations was important because this allowed for variances in the organizational structure and parishioners' accessibility to the pastor and key leaders within the church (see Barnes, 2017). Criteria for inclusion in this study were based on the following: African American, female, age 66–80 years, Christian, and a minimal knowledge and understanding of financial exploitation (see Centers for Disease Control and Prevention, 2017).

I recruited participants through purposive criteria sampling, and I conducted semi structured interviews with the selected participants to collect narrative data. The data obtained through individual interviews served multiple functions. I opened the interviews with some general questions as icebreakers where participants had a chance to formally meet me, learn about the study objectives, and decide on their willingness to participate in the individual interviews. During the interview I explored with participants their lifelong relationships with their church and church community, as well as their current status and connections, including financial obligations with pastors, older people, other Church Mothers and members.

### **Definitions**

Terms related to this phenomenological study are defined to assist the reader in understanding how these terms were used throughout the study:

*African American*: A black American of African descent, of or pertaining to African Americans. I used a nonacademic source for a comprehensive description of

African American. The ethnic identity of a Black person who is the descendent of African slaves who were brought to the United States excluding Black Jamaicans, Nigerians, Kenyans, Black Dominicans, and others of Caribbean descent (Copeland, 2019).

*Black Church:* A predominately African American congregation that follows predominately African American Christian traditions with distinct meanings, beliefs, and practices involving social activism within the church, community, and American society. “Those independent, historic, and totally Black controlled denominations, which were founded after the Free African Society of 1787 and which constituted the core of Black Christians” (Lincoln & Mamiya, 1990, p. 197).

*Church Mother:* A mature woman usually age 55 and above who is appointed by the pastor of the church to be a godly example and be of sound mind and full of wisdom to the younger women of the church. The Church Mother can also assume a matriarchal role to other congregants (Stanford, 2018).

*Congregant:* A person who is a part of a congregation (especially that of a church (Barnes, 2017).

*Elder abuse:* An intentional act, or failure to act, by a caregiver or another person in a relationship involving an expectation of trust that causes or creates a risk of harm to an older vulnerable adult. An older adult is defined as someone age 60 or older (Centers for Disease Control and Prevention, 2017).

*Financial exploitation:* A form of elder abuse that occurs when a person misuses or takes the assets of a vulnerable adult; the unauthorized or improper use of an older

individual's resources, usually by a caregiver or other person in a trusting relationship, to benefit someone other than the older individual (Centers for Disease Control and Prevention, 2017; NAPSA.org, 2018).

*Senior pastor/clergy/minister:* A Christian minister or clergy ordained and licensed having spiritual charge over a congregation or other group, a shepherd (Barnes, 2017). The term is used interchangeably with the spiritual leader of a congregation. The senior pastor is responsible for overseeing and providing spiritual guidance to the congregation through preaching and teaching and organizing ministry efforts (Barnes, 2017; Hutchinson, 2019).

*Tithes and offerings:* Tithes are presented in church settings as one tenth of the congregants' earnings in support of the church and clergy. Today, some believers in Christianity set aside a portion of their income freely as an offering to the church (Whitson, 2020).

### **Assumptions**

Assumptions in the study were that older women were the best sources of the experiences, and they would have the ability to answer all questions posed to them regarding their lived experiences with financial contributions made to the church. I assumed that each participant was able to understand the questions asked of them without requiring interpretation or assistance from another individual.

### **Scope and Delimitations**

The scope of this study was a selected sample of older African American women active in the Black Church. I explored their experiences with abuse, particularly focusing



on financial exploitation through tithes and offerings. The study did not include other religious denominations. I did not include older men or older adults who were not African American. I limited the study to members who identified as being affiliated with a Black Christian Church and who had experience with financial donations through tithes and offerings to the church solicited through their pastors.

### **Limitations**

Limitations for this study were present due to the selection of phenomenology as the qualitative approach because phenomenology requires the self-reporting of the participants in their natural setting to report their experiences of the phenomenon. The analysis was based on the textural descriptions given by the participants. Not focusing on the participants' experiences of the phenomenon would have resulted in inaccurate findings. Also, if the participants were unclear in their understanding of the phenomenon, my results would have been inaccurate within the sampling of the target population due to participants' self-reporting not conveying the essence of their true experience related to the phenomenon addressed in the study. The results of this study are not transferrable to other Christian older women or men who are not African American.

### **Significance**

Empirical research regarding this subject was intended to fill a gap in the current literature by providing findings regarding the financial exploitation of older African American women who are active in the church and how this potential abuse is perceived. Additionally, there was a need to raise awareness of congregants' experiences. Religion has been shown to be a positive and negative force in the lives of African Americans

(Millett et al., 2018). Further research was needed to explore what older African American women deem as financial exploitation and how it is perceived. The findings from this study may provide a better understanding of how older women perceive exploitation in Black Church communities when it is perpetrated by pastoral leaders, thereby increasing awareness of such events. The findings may create social change in how African American senior pastors, church leaders, other leaders in the faith community, social workers, and senior advocates are educated on potential elder abuse in the form of financial exploitation and the creation of interventions. The findings from this study may increase awareness and offer insights into the thoughts and behaviors of older women who have had this experience and how they can be assisted to prevent further exploitation.

### **Summary**

I sought to understand the lived experiences of older African American women regarding financial exploitation of contributions made to the church and participants' perceptions of that experience. The roles of the church and senior pastor are influential in the lives of these women when seeking help. Because of this influence, I sought to explore the experience from a phenomenological approach.

Chapter 1 provided an introduction to financial exploitation and the significance of the church in the lives of older African American women and the African American community overall as related to spiritual and religious teachings. The church plays an essential role in offering support and security individually and collectively (Pew Research Center, 2021). The purpose of the study and the research question were outlined

in this chapter along with detailed information regarding phenomenological research. To clarify the impact of the Black church, I introduced and explained the relationship between the senior pastor and older African American women by defining key terms. The need for the study, benefits, limitations, and significance of the study were also presented in Chapter 1. In Chapter 2, I review the literature on the key concepts along with a more detailed description of the framework of phenomenology selected for the study.

## Chapter 2: Literature Review

This research focused on several issues: (a) the perception of older African American women regarding potential elder abuse through financial exploitation that may be perpetrated by church leaders, (b) the role that the church plays in the life of older African American women and the African American community, and (c) the role the primary leader of the church plays in the life of older African American women who have been taught that the church and pastor are central figures in life. The literature review addresses how problems associated with financial exploitation within the church may affect the lives of older African American women and how this affects their perceptions of abuse and help seeking as a result (see Barnes, 2017; Boland, 2018; Grant, 2017).

Elder abuse is a major global public health and social issue that crosses all socioeconomic and demographic areas of society in both community and institutional settings (National Center on Elder Abuse, 2020). Abuse of older people can take on many forms, including physical, emotional, and financial exploitation. Major studies have been conducted on understanding, detecting, and preventing elder abuse; however, this form of abuse has not received the attention that child abuse, domestic violence, and sexual abuse have received in research or media coverage (Li et al., 2020). There has been little research on financial exploitation of African American women within the Black Church; this gap created a need for the current study. In this chapter, I review the literature search strategy I used to explore the literature, and I discuss the key concepts in the study. I also review the conceptual framework of phenomenology that I selected as appropriate for the

research and summarize the chapter before moving on to the planned methodology in Chapter 3.

### **Literature Search Strategy**

I used many search engines to identify peer-reviewed scholarly articles and materials, including EBSCOhost, PsycINFO, PsycARTICLES, SAGE Journals, ERIC, SocIndex, ScholarWorks, Thoreau, JSTOR, ProQuest Central, and Google Scholars, which were accessed through the Walden University Library to ensure a comprehensive search identifying materials related to the topics of elder abuse, Black churches, the Black family, African American women, and financial exploitation. Searches were completed using broad terms to identify articles related to elder abuse, financial exploitation, faith, spirituality, faith leaders, senior pastors, the role of the church in the life of older African American women, and the spiritual, social, and religious implications the Black Church has in women's lives. I also used keyword searches and phrases to find current and relevant articles on *the role of church mothers, beliefs and perceptions of older African American women and financial exploitation, elder abuse, definitions of elder abuse, perceptions of faith leaders/pastors and financial exploitation, tithing in the church, why tithing is important in the Black Church, African American religiosity, the spirituality of African American women, the Black Church, phenomenology, phenomenological research, and narrative and qualitative research*. Keyword and combination phrase searches were used in each database search.

## Conceptual Framework

Phenomenology was established by Husserl (1913) to explain where an individual's conceptualization and perception of their world becomes the reality under which they operate. Because of this focus on the conceptualizing of events and the significance of the interpretation of lived experiences in phenomenology, I concluded that a phenomenological approach was suitable as the framework for this study.

Phenomenology attempts to show how objects are perceived, then pushes the characteristics of that reality into the role of the things people perceive (Husserl, 1913; Neubauer et al., 2019; van Manen, 2017). The way people perceive and understand a phenomenon and how they give meaning to the experience is the overall meaning behind phenomenology. Examining the experience as it is lived allows an appreciation to be found of how that experience is understood by the participant (Neubauer et al., 2019). The focus is on what is given directly by the individual that will require the researcher to look for the true nature and meaning of what was experienced (Husserl, 1913/1962; Neubauer et al., 2019). Husserl's philosophy considers this the *epoché*. The *epoché* means an individual sets aside judgments, perceptions, and feelings while a phenomenon is investigated. The principal associated with the *epoché* in a phenomenological study causes the researcher to examine biases while remaining open to the information presented by the participants (Moustakas, 1994).

According to Husserl (1913/1962), all genuine knowledge of the phenomenon comes from the inner consciousness of the individual. This inner evidence is what appears in the consciousness where a phenomenon is to be studied, meaning that

subjective and objective knowledge are blended and interloped. To understand the actuality of the phenomenon is to understand the phenomenon the way it is lived by the individual (Neubauer et al., 2019; van Manen, 2017). The experience of perception, thought, memory, imagination, and emotion involves what is considered intentionality. Intentionality is the conscious awareness of an object or event (Husserl, 1913/1962). Additionally, Husserl (1913/1962, as cited in Neubauer et al., 2019) stated, that the lived experience of a phenomenon often has universal features that other individual participants who experienced the phenomenon also understand and are aware of. Using phenomenology, I sought to explore, describe, and make meaning of the experiences of each participant.

Tedder and Smith (2018) qualitative phenomenological methodology to understand Black clergy leaders' responses to intimate partner violence (IPV) against women. Findings showed clergy leaders responded primarily in four roles or themes: spiritual advisor, compassionate leader, uninformed responder, and pastoral care/counselor. The findings revealed the need for Black clergy to be trained to recognize the signs of IPV, which would help them understand the gaps in their practices. Tedder and Smith concluded that the Black Church and its faith leaders are critical to preventing and responding to IPV against Black women because they are known and documented as an important resource.

According to Tedder and Smith (2018), the purpose of the study was to use a phenomenological methodology "to investigate the experiences and beliefs that Black clergy have concerning their role as responders to intimate partner violence against

women” (p. 430). The study included a sample of six Black clergy (five men and one woman) ranging in age from 31 to 67 with time since ordination being from 9 to 30 years. This sample size was adequate to capture the significant lived experiences of the participants using unstructured face-to-face and audio-recorded interviews with an average length of 45 minutes. The interview questions and additional probing questions allowed participants to clarify details of their experiences with IPV. Participants were also given the opportunity to complete follow-up interviews to review, confirm, or modify details from the previous interview. Tedder and Smith stated that the senior pastors and other ministerial staff have a supportive role in the lives of the congregants. This factor, along with the minimal information on the lived experiences of older women active in Black Churches in relation to financial exploitation, is the reason I sought to fill the gap in the literature, thereby expanding the knowledge base in the faith and older communities.

### **Key Variables and Concepts**

#### **Older African American Women**

To understand this subgroup of older African American women, it was necessary to understand their culture. Understanding the Black Church, its inception, the role it plays, and its impact on African American life was also necessary to understand the life and culture of older African American women. The intergenerational and historical struggles of racism, classism, and ageism exist with African American women daily and are often passed down through the family structure and culture for which these women become matriarchs and gatekeepers (Lepherd et al., 2020; Thomas, 1988/1999). African



American women are socialized from a young age to manage these struggles with religion, spirituality, and a range of close female family members, including mothers and grandmothers (Davis, 2019; Hall et al., 2021). Family matriarchs pass their learned coping strategies to their children and grandchildren because of the family structure and circumstances (Hall et al., 2021; Stanford, 2018).

The lives of many African American women are tied to and influenced by what has been taught and the environment they come from, which is one of either constraint or liberation; preservation of the family is through Christian religious beliefs and connection to the King James Version of the Bible as a major source of religious validation (Grant, 2017). At the core of African American existence is a faith that underpins survival in daily struggles as these relate to beliefs, interests, and the unique challenges of blackness (Higginbotham, 1994; Thompson et al., 2019). The Black Church and its pastors contribute to this delicate balancing act by a social and historical fusion for African American women between the daily challenges faced in life and the influences each challenge has on participation and conduct within the personal private space African American women share (Barnes, 2017; Lincoln & Mamiya, 1990).

One African American tradition that has remained consistent is a reliance on oral and aural transmission of what are believed to be important truths (Gilkes, 1986; Grant, 2017). The oral traditions passed down through generations of forefathers and foremothers via a history of horrendous realities serve as an important conduit through which the most important traditional values and traits are communicated from generation to generation. To deny any aspect of these experiences belittles the fact that those things

taught by mother, grandmother, and other significant African American women continue to contribute to the proud, humble, but important roles of the beloved older African American woman (Grant, 1989, 2017). Older African American women remain a pillar of strength, independence, and self-reliant reliability, while remaining competent gatekeepers for family, church, and community (Grant, 1989; Hall et al., 2021; Higginbotham, 1994). Symbiotic reciprocity between Black churches and their predominantly male leadership teams creates a curious relationship between the places of worship and so many of these older women.

Older African American women today, like so many generations before them, can be credited with providing the substance behind almost every contribution to the development and progress of those overseen within the family (Boland, 2018; Sue et al., 2019; Williamson et al., 2017). The roles are diverse as older African American women become invisible theologians, nurturers, teachers, financial analysts, encouragers, and counselors, going above and beyond in the protection and positive guidance to those nurtured even when the role is by proxy and not biologically related (Grant, 1989; Stanford, 2018; Sue et al., 2019; Williamson et al., 2017). Stanford (2018) posited that the roles played within the family today are similar to those of the mothers and grandmothers, contingent upon the historical period, region, and other circumstances.

Older African American women learn in their early years that survival depends on their ability to change, grow, branch out, and evolve when needed. Historically, older African American women have played an essential matriarchal role in sustaining the family through their strength and character, which keeps the family grounded within

society (Grant, 2017; Oz et al., 2021; Stanford, 2018). Being the matriarch can have positive and negative effects on older African American women through stereotypes from church and society (Davis, 2019). Stereotypical images of the strong Black woman and matriarch, however, can affect the way they are viewed by male leaders and society as a whole (Stanford, 2018).

### **The Black Church and African American Women**

A reported majority of 80% of African American women consider religion a key element central to their lives, with at least 60% to 75% of those women attending church services at least one time per week (Davis, 2019; Pew Research Center, 2021). Further reports by the Pew Research Center (2021) stated, that African American women engage in religious practices such as reading the Bible, praying, and seeking spiritual counsel in that manner rather than from the secular world (Davis, 2019). For many African American women, preservation of the family, in all its guises and permutations, emanates from age-old beliefs found in the Old and New Testament (Grant, 1989, 2017). Given the many roles these women have had within the Black Church and community, it is unfortunate that there is an absence of literature on how African American women have managed to cope with a profusion of responsibilities to their biological family, extended family, and those considered family within the church and community (Stanford, 2018).

A lifelong association with religious scripture culminates in the compilation of a tried and trusted cache of signature favorites frequently recited verbatim to sustain, motivate, encourage, and so much more (Davis & Johnson, 2020). For many African American women and their charges, scripture represents help in times of trouble (Gates,

2021; Pierce, 2021). The religious beliefs that are instilled in African American women help them in navigating daily beliefs and everyday life lessons. Because of these beliefs and teachings, the role of the Black Church is elevated to a hub where advice on any range of diverse issues can be sought (Boland, 2018).

Christianity is a part of the fabric of Black culture; therefore, complications exacerbated by life struggles and suffering in daily existence cause African American women to resort to religious principles for motivation and inspiration (Gross et al., 2018; Oz et al., 2021; Pattillo-McCoy, 1998). A latent dependency on the twin towers of church and faith serves to fortify many of these women, equipping them with critical coping mechanisms (Hall et al., 2021; Tedder & Smith, 2018). At the core of the African American woman is faith, which she leans on to survive the daily struggles and challenges of being Black in America (Gilkes, 1986; Lopherd et al., 2020; Thompson et al., 2019). Religious and social roles that have been culturally handed down through family traditions helped develop the identity of the African American woman (Austin, 2019; Gross et al., 2018).

The beliefs and spirituality of African American women help to create unconditional support for the family, which is the intent of offering them a safety net from failure (Davis, 2019; Higginbotham, 1994). Faith teaches African American women to cope with life's daily struggles, and through the support from the church African American women have also been creators of change within the family dynamic internally and externally (Gross et al., 2018). The categories of life dealt with daily are intensified and woven into the religious beliefs and everyday life lessons of African American

women (Sue et al., 2019; Thomas, 1988/1999). These beliefs and cultural teachings allow for older African American women to know that the realities of living in the body of a Black woman cannot be separated from her as a woman born in a country of racism and degradation (Pierce, 2021).

Through cultural beliefs, older African women can see what these experiences mean concerning their beliefs about God, creation, survival, and the overall survival of those held high (Thomas, 1988,1999). Because of these beliefs and faith, African American women who consider themselves Christians believe in assembling with other Christians, often given the name Saints in a church setting (Rockson, 2019). These older women are believed to possess a form of consecration and dedication filtering their attention to help build a strong faith relationship in an expressive charismatic way (Bonnie & Wallace, 2003; Rockson, 2019; Pierce, 2021).

Historical roots indicate in the late 1800s to mid-1900s, African American women looked at the Black Church as a crucial vehicle used to seek refuge from the oppressions of poverty and racism in America to also fight for the rights of women (Higginbotham, 1994). Grant (2018) looked at the experiences of Black women and their roles as an invisible theologian, expected to bow to the dominant male culture, denying who she is within herself to be saved, then be scrutinized, and suppressed when age, social, and financial influences change. An even earlier study by Higginbotham (1994) stated, that not only does the black community owe a debt to the leaders of the Black Church, but that a substantial debt should also be paid to those women working in the church, known as Church Mothers. The Church Mother is usually an older woman, aged 55 or more,

who is seen as a pillar of strength in the church and family and is appointed by the senior pastor due to her spiritual longevity and service, to serve as an advisor, disciplinarian, instructor, role model, teacher, and even spiritualist and mentor to those who were looked upon as wayward members (Davis, 2019; Flowers, 2017; Higginbotham, 1994).

The Church Mother has been the link between the ordained men and laywomen of the church who possessed power due to their knowledge of sacred scriptures (Davis, 2019; Flowers, 2017; Thomas, 1999). Peterson (1990) posits, power was gained by Church Mothers who sought to rid the Black Church and community of the oppression and marginalization experienced in life. Well-versed, after a lifetime of church attendance and familial exposure to scripture, these women often live lives that follow a spirit-led, bible-fed existence (Pierce, 2021) which supposed that rewards for kindnesses expended now can be obtained in the future. During the Southern Jim Crow era between 1865 to 1877 through the role of Church Mother, older African American women were able to regain some semblance of power and protection from the demoralizing outside world, according to Higginbotham (1994). Being a mentor, spiritual guide to younger women, an example of holiness, and at times advisor to the pastor, older African American church mothers were assured that their role and influence in the church is special and significant enough to allow for the greatest transformations and the most intimate communications, according to Owens (2017).

Having the role as a close advisor at times to the pastor also places church mothers in situations where the potential for exploitation can exist because it was not unusual for older African American women to also look to their pastor for answers to

some of life's daily complex situations; even when he has little to no formal training to be counselor or therapist (Bennett, 2018; Owens, 2017). It is therefore included in this study to look at dependence upon the church and pastor and the roles each plays in older African American women's lives.

### **Religion and Spirituality in the Black Church**

Because of the history of racial segregation in the United States, the Black Church was established by and for Black people to serve as a gateway into the public and private lives of those who assemble there, and it is the place where those lives intersect (Lincoln & Mamiya, 1990). The Black Church is the oldest and most influential institution in the African American community where religious activity, social networking, knowledge and education, political awareness, financial assistance, and physical and mental help-seeking take place (Lincoln & Mamiya, 1990). The Black Church is defined as "those independent, historic, and totally black-controlled denominations which were founded after the Free African Society of 1787, and which were established as the core of Black Christians" (Lincoln & Mamiya, 1990). During the times of slavery, associating in groups was prohibited by law, with the exception of assembling for worship. This becomes one of the reasons the Black Church is such a prominent institution in the African American community (Lincoln & Mamiya, 1990; O'Brien et al., 2019). The origin, denominational doctrines, worship culture, class, size, and spiritual expressions of the Black Church are diverse, as are messages of hope or damnation from its chosen pastoral leader (Thompson et al., 2019). Thompson et al. (2019) further stated that the

Black Church has been the way religion manifests itself in the belief system of African American lives.

The Black Church has been in the past and continues to be the safeguard needed to provide fortification and protection to those within the African American community (Barnes, 2017; O'Brien et al., 2019). The Black Church has always been a source of support for the African American community, and those who are members of the church are considered to be some of the most religious people in the world (Barnes, 2017; Pew Research Center, 2021; Sue et al., 2019). The Black Church has been since its beginnings in the 18<sup>th</sup> century a viable source for those interested in acquiring an authentic rendering of the intricately delicate interplay between racism, sexism, and classism in the ever-evolving dynamic of the African American experience in this society with religiosity providing strategies for coping (O'Brien et al., 2019). Teachings on religion and spirituality through the Black Church promote spiritual wellness for coping with the daily stressors of life encountered by African Americans when faced with the pain of oppression, racism, and discrimination (Barnes, 2017). The religious faith of African American women is deemed as the most essential coping mechanism available (O'Brien et al., 2019, Pew Research Center, 2021).

The Black Church is the anchoring institution in the African American community whose primary functions are to maximize its congregants' spiritual, social, and communal fulfillment through what has been termed as "pastoral care" (Cosby, 2020; Lincoln & Mamiya, 1990). The Black Church binds its congregants culturally, socially, and religiously regardless of class or financial standing of the poor, middle, or upper



class. Through worship services, the Black Church provides hope to those within to express how they feel about God, faith, and their hope placed in God by the clapping of hands, singing of songs, and shouting to God (Lincoln & Mamiya, 1990). Research by Hall et al (2021) informs, the Black Church has played a significant role in the lives of African Americans when exploring their religious and spiritual lives.

The Black Church becomes a place of worship for African Americans through prayer, music, and biblical teachings that become foundational tools used in the worship experience. These tools and characteristics began in the 18<sup>th</sup> and 19<sup>th</sup> centuries and continue to be used today by congregants to express how they feel about the hope felt about their faith (Thompson et al., 2019). The church teaches that prayer relieves the pain and suffering of daily stressful encounters experienced in an individual's environment (Hall et al., 2021). Prayer has become an important tool for offering comfort and support in the Black Church. Prayer is used to provide spiritual, emotional, and mental relief to older African American women in the church (Hall et al., 2021).

Music is another tool used in the Black Church for allowing individuals to express their feelings of anguish and hope to God. Music allows one to verbally express relief from pain and suffering while also experiencing spiritual wellness through song (Gates, 2021). Music can also be identified in the Black Church as a way of coping that has been passed down from generation to generation to promote spiritual wellness through song (Jabir, 2017). Slaves integrated all that they were taught of religion into songs while they worked in the fields; likewise, themes of hard labor were associated with spirituals (Jabir, 2017).

Religious (biblical) teachings were also a tool used in the Black Church to promote spiritual wellness. These teachings within the church by the senior pastor focused on religion and spirituality, which though alike, are practiced differently (Morris & Robinson, 1996). Core beliefs and the practice of those beliefs within a church or faith community are what make religion. Spiritually, however, focuses on belief in a higher power (p. 978). Spirituality and religiosity differ in that an individual who is considered spiritual believes in a higher power but does not practice that spiritually in a formal church setting. A religious individual practices religion through a formal setting, interconnecting spirituality, and participation. Participation in a formal worship service can allow for spiritual rejuvenation and transformation to take place (McRae et al., 1999). These tools, prayer, music, and teachings allowed African Americans the opportunity to find fellowship together, and it was through these times of fellowship that they found the social support needed to empower themselves during times of hardship and disenfranchisement. During those times and even today, the Black Church was the place where social connections were made, new skills were learned, and self-identity and talents were developed (Morris & Robinson, 1996).

### **Social Functions of the Black Church**

The Black Church is a place of worship, a place of social support and social activism where social injustices of African Americans are addressed, and a source of financial support for its congregants when in need (Suttington, 2017). The Black Church became a haven for the African American community and families from oppression, marginalization, and abject poverty (Cosby, 2020; Lincoln & Mamiya, 1990; Suttington,

2017) and has always provided a sociological bond for the African American community, particularly the women due to women being the major attendees who influenced and tended to the family (Barnes, 2017; Lincoln & Mamiya, 1990). It is the only place generally where social change, a sense of power, and respect occurs within the community that is not directly associated with a government entity (Suttington, 2017). According to Hervet (2014), the Black Church has allowed African American women to play major roles in the establishment of organized forms of religion. Lincoln & Mamiya (1990) stated, "Black Churches are not reified social institutions, but they represent the collective double-consciousness of the African American subculture expressing itself as a religious community in the uncertain shadow of an established tradition." The relevance and importance of the Black Church in the African American culture reach well beyond its membership. Historically, and currently, the Black Church has offered political activism, increasing awareness of social issues, and social support by offering group meetings, pastoral counseling, and personal support in times of crisis (Austin, 2019; Cosby, 2020). With no support from the White American culture, these services through the Black Church became an invaluable asset, ultimately increasing the role and significance of the church in the African American community (Austin, 2019; Barnes, 2017; Cosby, 2020).

Cultural mistrust in White America increased the value of the Black Church, causing it to become the primary location for socializing and establishing connections in the African American community (Austin, 2019). The social role of the Black Church became a significant asset due to the ability of African Americans to experience

fellowship, develop friendships, and find assistance when in need (McRae, Thompson, & Cooper, 1999). Opportunities were created within the Black Church where African Americans could thrive and have a sense of interconnectedness consistent with African traditions and values. The social functioning of the Black Church meant that, in the end, the church became more than a place offering spiritual guidance. Taylor & Chatters (1988) examined the socio-demographic and religious factors of the Black Church to predict the amount of support congregants received. Social support and functioning meant resources such as material, financial, informational, and emotional support were provided through mobilization directly from the senior pastor.

### **Role of the Pastor in the Black Church**

The pastor of the Black Church sits in a position of sacred trust because he is identified by congregants to be a representative of Jesus Christ on earth. Usually, he or she is treated with deference and stands apart from those considered laity both literally and figuratively (Owens, 2017). The pastor is the primary level of leadership within the church through pastoral care. Additionally, Owens (2017) and Austin (2019) provide the support that the pastor becomes a counselor to congregants for grief, medical issues, relational, situational, and social conflicts, moral and ethical conduct, and financial guidance in giving an interpretation of what is considered good for the congregants' mind, body, and soul (Judges et al., 2017). Historically, and increasingly as private practice consultant fees continued to rise beyond average budgets, African American congregants invariably viewed their home churches interchangeably as centers for matters ranging from counseling, community affairs, social welfare, financial training,

and in times of desperation even as places of refuge or for respite (Boland, 2018; Cosby, 2020; Higginbotham, 1994). Accordingly, it follows that those occupying roles of authority within church settings would simultaneously be adequately situated to both recognize and address the potential, real or perceived, of abuse in all its various forms and guises (Boland, 2018; Redmond, 2016).

Many times, older African American women who experience abuse of any kind seek assistance and refuge from those most trusted leaders within faith-based organizations such as the church (Boland, 2018). With this in mind, leaders of faith within the Black Church would be expected to know about elder abuse, particularly the existence of financial exploitation, and be prepared to respond appropriately to older women with intervention strategies and needed assistance (Boland, 2018). Receiving help and assistance through the church is considered normal and safe by members of the African American community because help-seeking in this manner is not considered treatment. However, the lines between counsel and exploitation can be easily blurred (Boland, 2018). It is, therefore, not unusual for senior pastors, as the first level of leadership and assistance with life problems and challenges to be called upon by congregants experiencing a myriad range of traumatic episodes (Boland, 2018). The Black Church, therefore, becomes akin to a type of one-stop shop where congregants like the target group of older African American women would sooner turn to their senior pastor than to any other qualified outside professional for guidance (Boland, 2018; Owens, 2017).

Many times, the pastor of the Black Church is expected to be both servant and leader even though at times, both roles are difficult to achieve (Owens, 2017). Despite the difficulty of dual roles, the senior pastor embodies and embraces both and becomes a trusted leader to older women (Owens, 2017). Presenting the word of God to the congregation and becoming both servant and leader allows the pastor to address everyday concerns that may be brought from congregants in a respected and confident manner. The study by Hervet (2014) further states, that the pastor, as the primary leader of the church, is the person who presents the word and articulates the vision that the congregation has for itself within the community. As a servant leader, the relational aspect of the pastor serving is the idea of giving back, desiring only what is in the best interest of those who lead, and imparting wisdom to obtain the goals of the church (Owens, 2017). The relationship between the pastor and congregation must be built upon and connected to the “grace-filled, truth-sharing, mentoring” relationship the pastor is purported to have (Owens, 2017, p. 51). Owens further stressed the necessity of the pastor’s reliance on written scriptures as a form of guidance in their intent to lead and guide the congregation. It is most important that the senior pastor of the Black Church is perceived to have a key relationship with the Christian Trinity (Father, Son, and Holy Ghost) (Shao, J., Du, W., Lin, T., Li, X., Li, J., & Lei, H., 2019) as a credential to guide the congregation.

Hardy (2014) stated that as the first level of leadership within the Black Church, others in roles of leadership are expected to submit to the authority of the senior pastor. Congregants in the Black Church seek spiritual guidance, counseling, and life directions from the pastor. The senior pastor of the Black church as the “primary” leader also uses

the pulpit as a platform from which to speak on social injustices and inequalities as well as at times using the pulpit as the command center for change in the fight for equality and Civil Rights (Cosby, 2020). The core responsibility of the senior pastor within the Black Church, however, is as a spiritual shepherd who tends to the personal needs of his or her congregants (Owens, 2017). Due to this responsibility, it is not unusual for older African American women to seek supportive assistance and guidance from the one in whom high esteem is held. It is believed that the senior pastor has been “called” to speak and act directly in the face of crisis. As a result, it is never perceived that the senior pastor or other faith leaders would act in an exploitative manner (Owens 2017; Thompson et al., 2019).

### **Risk of Financial Exploitation**

Older African American women who are actively involved in the church and those around them do not consider financial exploitation as a type of abuse, particularly when that abuse comes from someone in a trusted position such as a senior pastor or lay leader (Cosby, 2020; Higginbotham, 1994; Judges et al., 2017). In much the same way that they see little wrong in giving all their disposable cash to the church confined by latent feelings of embarrassment, ridicule, or shame, the abused rarely find the courage required to expose their abusers in real time (Judges et al., 2017; Shao et al., 2019). Opportunities for the giving of money many times mean older women and other congregants may be giving funds to both the church as an organization and the senior pastor as an individual (Barnes, 2013). This fact can be hidden due to a lack of internal financial accountability and may create a conflict of interest, thus also creating an

opportunity for financial exploitation to take place (See Rockson, 2019). Additionally, Rockson conducted a qualitative study utilizing Cressey's (1953) fraud triangle theory using the concepts of motivation, opportunity, and rationalization to discover the frequent occupational fraud within churches. Rockson's (2019) study accessed data from records of assets and financial information from five church organizations that had successfully developed strategies to prevent fraud. Rockson used purposive sampling in the selection of twenty participants to represent the study population. These participants shared their experiences on the occurrence and prevention of financial fraud in their church organizations in an open and honest manner through interviews creating internal and external validity to the study. This contribution informed and triggered institutional changes, which would potentially assist other churches in their appeal for future donations and funding (Rockson, 2019).

### **Summary and Conclusions**

Given the importance of religion, spirituality, and the Black Church in the life of older African American women, I intend to gain insight into the potential for financial exploitation and how their lived experience impacts their perceptions of this type of abuse which may be perpetrated by leaders in the church. This research will present findings that have been designed to explore the prevalence of financial exploitation of older African American women who are active in the church and the perception of these women as to whether exploitation has occurred when by the primary leader or others within the church.



The research is limited in this aspect, therefore understanding the lived experiences of African American Christian older women has the potential to increase the understanding of how to better serve the abused senior population, particularly vulnerable older African American women. The gap is identified for this study from a qualitative approach using phenomenology to understand the experiences which frame older African American women's experiences with abuse through financial exploitation in the Black Church. Based on the lack of literature in this area, there is a need for further exploration of these lived experiences.

The Black Church and its role in the African American community have been researched in several ways and multiple areas; however, the many aspects of the role the senior pastor plays within the Black Church and how their role impacts and influences the life of Older African American women actively participating in the Black Church is the subject of this study. Mysyuk et al. (2016) looked directly at the effects of abuse on the quality of life of the elder while living independently. The authors explore how the victims understand and experience the abuse and their explanations and perceptions of why and how they became victims. I plan to expand this to this particular population.

In this chapter I reviewed and identified literature related to older African American women and the history within the family and culture, the purpose that the Black Church and Christian faith holds in the life of older African American women in the areas of religion, spirituality, sociological, and psychological functioning. This chapter also reviewed the role of the senior pastor in the Black Church and their influence on the lives of older African American women as a spiritual leader. Finally, I discussed

the phenomenological approach and philosophy for this study and the design and rationale for its selection. The findings may offer insight into the lived experiences of older African American women who may be exploited financially while being an active member of the church and the importance and the need for future research in this area.

### Chapter 3: Research Method

For this qualitative study, I sought to understand the lived experiences of older African American women who are active in the church and their perceptions of financial exploitation when it is perpetrated by the senior pastor or other faith leaders in the church. The study enabled older African American women to express their otherwise private thoughts and perspectives about elder abuse, specifically through financial exploitation in all its guises. I explored the possibility of older African American women experiencing financial exploitation within the context of their home church setting to prevent proliferation of this abuse in the future. Perpetrators of financial exploitation in the Black Church often achieve their goals using a variety of subtle strategies and techniques (Redmond, 2016). It is conceivable that abusers can be acting unsuspectingly, unaware of their influence on older women whom they systematically abuse in a manner of competition against other parties that might also benefit from donations or habits of giving (Redmond, 2016).

There were many methodologies that could be used to explore the lived experiences of older African American women who face abuse in relation to financial exploitation. I considered using alternative methodologies in planning this study; however, I decided that a qualitative method with a phenomenological design would be the most appropriate. There are five major sections in this chapter, including the research design and rationale, the role of the researcher, the research methodology, the instrumentation of the study, and a summary of the chapter. In the research design and rationale section, I discuss key concepts of the study, provide a review of the research

question, and offer a rationale for the research design. I define and explain my role, review any personal or professional relationships with participants, and explore biases and ethical issues that could cause conflicts of interest during the study. I also review the methodology for participant selection, instrumentation, procedures, and data analysis. The fourth section addresses issues related to the trustworthiness, credibility, transferability, and reliability of the study, along with the ethical procedures used throughout this study. The last section includes a summary of the main points of Chapter 3 and a brief introduction to Chapter 4.

### **Research Design and Rationale**

A qualitative method was appropriate for this study because I was seeking to understand the perceptions and lived experiences of older African American women who may be financially exploited within the church by those in trusted positions. Financial giving within the Christian faith centers around the denominational teachings of presenting one's tithes and offerings to God (Barnes, 2017; Bennett, 2018). In this phenomenological interpretive study, I sought to understand the lived experiences of older African American women who may be exploited financially through their giving and whether the exploitation is perceived and described as such when the senior pastor or other faith leaders in the Black Church may be the perpetrator. I used one research question to guide this study: How do older African American women make meaning of their experiences as congregants concerning financial giving to the Black Church through tithes and offerings?

To explore the lived experiences of older African American women who face abuse concerning financial exploitation, I used a qualitative method with a phenomenological design. I considered alternative methodologies in planning this study, including narrative research, grounded theory, ethnography, and case study. These methodologies were not chosen because their focuses did not align with the purpose of this study. Narrative research looks at the information narrated by a participant who has lived through the event being studied while focusing on the meanings made of the experience biographically (Andrews, 2021). A narrative approach for the current study was not appropriate because I did not want to investigate the story of a single participant.

A grounded theory approach allows the researcher to develop a theory that is based on similarities that are experienced by a group of individuals (Timonen et al., 2018). Grounded theory is used to understand the “nature and meaning of an experience for a particular group of people in a particular setting,” (Moustakas, 1994, p. 4). Grounded theory was not chosen for the current study because exploring lived experiences of the phenomenon was the goal.

Moustakas (1994) stated, that ethnographers use direct observations of groups in a variety of settings for an extended period. Ethnography is used to understand aspects of the life of a particular group by observing their patterns of behavior, customs, and lifestyle (Wutich & Brewis, 2019). Because I sought to understand how older African American women perceive financial exploitation related to church giving, using a descriptive phenomenological approach allowed me to examine events of the past, present, and future that shaped and informed that perception (see van Manen, 1990,

2017). A case study is used to understand a single unit of study within a complex context; however, this method was not appropriate because I was concerned about lived experiences of the phenomenon. Choosing a phenomenological interpretive approach allowed me to gain rich descriptions of the personal meanings and perceptions associated with experiences related to financial exploitation of older African American women within the Black Church (see Qutoshi, 2018).

According to van Manen (1990), the research question is used as the guide to understand what the phenomenon is like for the participants in the study. In phenomenological studies, an in-depth understanding of the phenomenon becomes the focus embedded within the research participants' views and perspectives (van Manen, 1990, 2017). Particular attention is paid to those participating in the research examining their subjective realities and interpreting their descriptions to identify the meaning associated with the lived experience of the participants and to understand the experience through their eyes (van Manen, 1990). The lived experience is the starting and ending point of phenomenological research (van Manen, 1990, 2016). Additionally, van Manen (2017) noted that phenomenology aims to transform the lived experience into a textural expression of its essence in a way that the effect is a reflective of something meaningful. To live life is to be emotionally and consciously in the world. This consciousness is fed by events that may not be themed; however, reflective consciousness is fed by a nonreflective dimension of life that can be themed (van Manen, 2017). Phenomenology is the type of human science research that addresses the lived experience as a nexus of lived relations to the world by providing an exploration of the relationship between the

experience and the way the experience is relayed and understood by the participant (van Manen, 2017).

I explored how the participants made sense of the phenomenon through their lived experiences and how they formulated their beliefs and perceptions about this form of elder abuse (see van Manen, 2017). The cultural teachings, influences, beliefs, and assumptions of older African American women helped to guide my understanding of decisions that were made and the participants' perceptions of financial abuse and exploitation within the Black Church. The Black Christian Church and the role it plays in the lives of African Americans has been studied in several areas; however, research on Black Church giving and the implications and facets of influence through pastoral leadership associated with giving and the spirituality and religiosity of the participant required further study (Thompson et al., 2019).

The participants should have some knowledge or experience with the phenomenon being studied (Moustakas, 1994). The life experiences, cultural and religious beliefs, and faith assisted in the formulation of how older African American women perceive financial exploitation within the church. The lived experiences of older African American women influence their way of being in the world (see van Manen, 1990). I sought to gain a greater understanding of how these experiences influence any assistance African American women may seek and if any result in exploitation (see Cosby, 2020). In this study, I also sought to understand the participants' lived experiences to identify themes from their interview data. I worked to keep in mind the participants' lifeworld throughout the research process and how this world and

experience were described (see Greening, 2019; Neubauer et al., 2019). This approach allowed me to focus on the meaning related to the phenomenon (Greening, 2019), which became my objective in completing the research. A quantitative approach would not have allowed me to obtain in-depth explanations from participants about the phenomenon because quantitative research focuses more on examining relationships among variables (see van Manen, 1990).

### **Research Tradition**

Phenomenology began as a philosophy in the social sciences by Husserl (1913/1962) and evolved into a method of examining individuals' lived experiences; phenomenology gives the researcher the ability to study a small number of participants with similar backgrounds to identify patterns, relationships, and meanings surrounding a phenomenon (Moustakas, 1994). Phenomenological methodology allowed me to explore a single concept or a specific instance experienced by a participant (see Greening, 2019; Neubauer et al., 2019). I explored the lived experiences and perceptions of older African American women in relation to financial exploitation within the Black Church. I explored each participant's stories regarding their personal experiences, beliefs, and attitudes toward financial exploitation.

According to van Manen (1990), a phenomenological researcher's objective is to find out "what it is like" (p. 42) for the participant; therefore, I sought to understand what the participants may have experienced and how they experienced it. Very little was known about the lived experiences, beliefs, perceptions, and attitudes of older African American women regarding financial exploitation, or how the influence of the senior



pastor and church culture affects their perception of the exploitation as congregants. I explored the lived experiences and cultural messages older African women have learned throughout life in their family, community, and church about financial exploitation. The lived experiences were described, defined, and given meaning to by older African American women, and it was necessary to understand their experiences to identify patterns or themes in this population. Due to what I was seeking to understand, a descriptive or transcendental phenomenological approach was appropriate.

A phenomenological approach is retrospective due to the participants being asked to recall any past experiences related to the phenomenon they have lived through (van Manen, 1990). I sought to understand the lived experiences of older African American women in relation to church giving, the possibility of their giving being financially exploited, and the meanings associated with these experiences. A phenomenological approach allowed me to explore the personal and direct experiences regarding older African American women's encounters with pastors. An exploratory approach was needed for listening to these women and describing their lived experiences. Descriptive phenomenology allowed me to describe the meanings of the experience (see Greening, 2019) using the language and knowledge of the participants to give me an in-depth understanding of the reality within the occurrence of the phenomenon (see Moustakas, 1994).

An interpretive phenomenological approach gave me the opportunity to obtain a clear understanding of the phenomenon from the perspective of older African American women. Moustakas (1994) stated, that experiences can be explored and interpreted with

the use of phenomenology for understanding the meaning or essence of a phenomenon. All of the qualitative approaches use similar strategies and processes for data collection and analysis, but only a phenomenological approach gives an in-depth understanding from the participants on their lived experience (Moustakas, 1994). Understanding the meanings and essences associated with the phenomenon of financial exploitation through the Black Church made a phenomenological approach most suitable for this qualitative study. Each of the qualitative approaches is effective when qualitative methodology is needed; however, for this study, a phenomenological approach was best suited for answering the research question.

### **Role of the Researcher**

It was crucial that I understood my role in the research process. As an older African American woman and researcher focusing on this group within the African American population, I positioned myself throughout the study to gain awareness about myself and the participants. Positioning involved increasing my internal awareness of personal values and biases during the beginning, middle, and end of the study (see Husserl, 1977; Moustakas, 1994). My awareness was addressed throughout the study from beginning to end while exploring the experiences of older African American women concerning financial exploitation within the church to help eliminate bias and allow objectivity (see Moustakas, 1994). There is a fine line between objectivity and subjectivity as research is conducted from a qualitative perspective (van Manen, 1990). Being an objective researcher meant that I remained true to what was being presented by

the participant while being aware of my perceptions when creating textural meanings from the data collected from the participants during data analysis.

My role in this qualitative study was instrumental due to my ability to examine documents, observe behaviors, collect data, and interview the participants. I was the key instrument because I collected data with the use of interviews, observed the behavior of the participants during interviews, transcribed the interview recordings, and analyzed the data. As the instrument of data collection, I suspended my biases to decrease my level of impact on data analysis. To manage my bias, I used bracketing to remain focused on the data. Bracketing is used for phenomenological reduction when the researcher is looking for common meanings and experiences among the participants regarding the phenomenon (Moustakas, 1994). Bracketing causes the researcher to focus on the phenomenon that is being experienced by the participant to understand how they feel during that experience (Moustakas, 1994). Intentionally focusing on participants' experience allowed me to see how meaning was associated with the phenomenon. To understand the full meaning from the participants' descriptions, I was continually "looking and noticing" (Moustakas, 1994, p. 93).

From the use of reduction, I gain the ability to set aside my thoughts or beliefs and focus on the reality of the participant's world surrounding the phenomenon (van Manen, 1990). While on the data, I cannot allow any past knowledge that I may have to engage in the process of analysis to influence the present data that is collected from the participants (Moustakas, 1994). Bracketing will allow me to only focus on what is currently in front of me to understand the experiences of the participants and not my own

experience of the phenomenon (van Manen, 1990/2017). I will not use my experiences, perceptions, descriptions, or meanings of the phenomenon to understand the participants' experiences. Any preconceived notions, biases, or judgments was set aside (Moustakas, 1994). This way, I am able to balance my objectivity during data analysis to discover the meanings and essences of the experience, ultimately understanding older African American women's experiences individually and collectively while being impartial (Moustakas, 1994). As the instrument, I perform the role of an observer during the interview process collecting data from the participants using recording equipment and interview protocol. Observation is crucial as this allowed me to observe the verbal and nonverbal behaviors of the participants and additionally their behaviors during the research process (van Manen, 1990). I made use of the Speaker/Listener technique to keep the interviews on the topic and keep interview notes on the interview protocol form. If needed, I will follow up on participants' statements with clarifying questions to ensure participants are fully understanding and answering the interview questions. Follow-up questions was utilized if it is felt the participants may not fully understand or if more information is needed. Because I am the observer and instrument for data collection, I will reveal any personal or professional relationships with participants so that any issues of conflict may be addressed.

### **Methodology**

There were four factors considered in the development of the methodology for this study. These factors are participants, instrumentation, data collection, and data

analysis. Each factor was given much thought during the research plan development due to every aspect of the methodology needing to align with the research question.

### **Instrumentation**

Phenomenological studies generally utilize in-depth interviews as sources for data collection because participants describe their experiences surrounding the phenomenon (Moustakas, 1994). During each interview, a combination of three instruments was used for data collection: (a) the interview protocol form (as attached in Appendix B), (b) researcher notes, and (c) a recording device. I was the instrument conducting 30 to 40 minute face-to-face semi-structured interviews for exploring these areas with the participants. Because I am the instrument for data collection, information is included about me to increase credibility; thus, the use of researcher notes. Researcher notes will increase my awareness of any personal or professional areas that could affect data collection and data analysis. Using the researcher notes during data collection will ultimately allow me to generate early insights when data analysis begins. The researcher notes were used to assist me if there are recording malfunctions during the interviews.

The semi-structured interviews allow for data to be collected on the beliefs, experiences, opinions, feelings, and knowledge about tithing and giving to the church and how these elements influence the participant's ability to respond to help-seeking and their perceptions of exploitation through the church. Face-to-face semi-structured interviews was conducted. Face-to-face interviews allow data collection to occur in the area where the participant experienced the phenomenon (Moustakas, 1994). Using this approach allows each participant to be understood through engagement in their natural setting

during the interview process (van Manen, 2017); therefore, the interviews will take place at a location that is most convenient for the participant. Conducting face-to-face interviews will give me the opportunity to collect data directly from the participants through engagement, which gives me an advantage because I can then control the line of questioning to elicit responses related to the participants' personal views and opinions on the phenomenon (Patton, 2015). Unlike other qualitative data, phenomenological research does not use one set of questions with all the participants.

The interview process was interactive where I used starting questions that are general in nature, then after each interview, I analyzed the data to determine if there are different questions needed to be asked of the next participant. The questions asked of the last participant may not resemble all the questions asked earlier. Additionally, using semi-structured face-to-face interviews allowed me to build a rapport with the participants to establish trust and credibility through engaging and not only observing the participants in their natural setting (Moustakas, 1994). A digital voice recorder was used for recording interviews and ensuring accurate notetaking with the participants. The recording device had the capability of recording the interviewer and the interviewee to easily decipher the individual speaking. The device was tested before data collection to gauge the adequacy of the device's capability for voice recordings.

Interviewing is one of three ways a researcher can collect data when conducting qualitative research. This study is best suited to the use of interviews because I am seeking to identify themes, patterns, understandings, and insights of older African American women as a result of exploitation financially. During the interview process, I

obtained specific and concrete descriptions (Alase, 2017) of the experiences directly from the participants. Using interviews, I engaged and interact with each older African American female participant to explore and understand the meanings they associate with experiences surrounding possible financial exploitation through church giving. All interview questions were open-ended. To allow for large amounts of data to be collected, follow-up questions may be used by me if clarifying information is needed. The interview protocol form (Appendix B) was used to record researcher notes. The form includes the date, time, location, and interview questions. The form assisted me in keeping the interview focused on the participants and their lived experiences with church giving and their perceptions of exploitation through church giving.

### **Participant Selection, Recruitment, and Data Collection**

Phenomenological studies generally utilize in-depth interviews as sources for data collection because participants describe their experiences surrounding the phenomenon (Moustakas, 1994). During each interview, a combination of three instruments were used for data collection: (a) the interview protocol form (as attached in Appendix B), (b) researcher notes, and (c) a recording device. I was the instrument conducting 30 to 40 minute face-to-face semi-structured interviews for exploring these areas with the participants. Because I am the instrument for data collection, information is included about me to increase credibility; thus, the use of researcher notes. Researcher notes will increase my awareness of any personal or professional areas that could affect data collection and data analysis. Using the researcher notes during data collection ultimately

allowed me to generate early insights when data analysis begins. The researcher notes were used to assist me if there are recording malfunctions during the interviews.

The semi-structured interviews allow for data to be collected on the beliefs, experiences, opinions, feelings, and knowledge about tithing and giving to the church and how these elements influence the participant's ability to respond to help-seeking and their perceptions of exploitation through the church. Face-to-face semi-structured interviews was conducted. Face-to-face interviews allow data collection to occur in the area where the participant experienced the phenomenon (Moustakas, 1994). Using this approach allows each participant to be understood through engagement in their natural setting during the interview process (van Manen, 2017); therefore, the interviews will take place at a location that is most convenient for the participant. Conducting face-to-face interviews will give me the opportunity to collect data directly from the participants through engagement, which gives me an advantage because I can then control the line of questioning to elicit responses related to the participants' personal views and opinions on the phenomenon (Patton, 2015). Unlike other qualitative data, phenomenological research does not use one set of questions with all the participants.

The interview process was interactive where I will use starting questions that are general in nature, then after each interview, I will analyze the data to determine if there are different questions needed to be asked of the next participant. The questions asked of the last participant may not resemble all the questions asked earlier. Additionally, using semi-structured face-to-face interviews allowed me to build a rapport with the



participants to establish trust and credibility through engaging and not only observing the participants in their natural setting (Moustakas, 1994).

A digital voice recorder was used for recording interviews and ensuring accurate notetaking with the participants. The recording device has the capability of recording the interviewer and the interviewee to easily decipher the individual speaking. The device was tested before data collection to gauge the adequacy of the device's capability for voice recordings.

Interviewing is one of three ways a researcher can collect data when conducting qualitative research. This study is best suited to the use of interviews because I am seeking to identify themes, patterns, understandings, and insights of older African American women as a result of exploitation financially. During the interview process, I can obtain specific and concrete descriptions (Alase, 2017) of the experiences directly from the participants. Using interviews, I can engage and interact with each older African American female participant to explore and understand the meanings they associate with experiences surrounding possible financial exploitation through church giving. All interview questions are open-ended. To allow for large amounts of data to be collected, follow-up questions may be used by me if clarifying information is needed. The interview protocol form (Appendix B) was used to record researcher notes. The form includes the date, time, location, and interview questions. The form will assist me in keeping the interview focused on the participants and their lived experiences with church giving and their perceptions of exploitation through church giving.

### **Data Analysis, Sampling Code, and Coding**

Using Interpretive Phenomenological Analysis (IPA), the researcher tries to understand what the experience is like from the participant's perspective. To accomplish this, the following steps are necessary: (a) listening to and watching interview recordings and reading transcripts several times; (b) descriptive and detailed note taking; (c) examining the notes to identify any themes which can be seen; (d) compiling those themes, coding, and clustering them determining any broader or narrower theme category; (e) proceed to the next; and (f) identify patterns that may occur. After these steps are completed, I examined any discrepancies thoroughly to ensure the quality and trustworthiness of the data collected. This process is key to eliminating any bias by the researcher (Alase, 2017).

### **Sampling Plan**

In keeping with phenomenological research as discussed by Moustakas (1994), the initial interview questions were open-ended general questions focusing on the experiences, attitudes, and beliefs about giving to the church in tithes and offerings responding to the request from pastors or other church leaders becoming financial exploitation. Participants were given the choice to choose to interview via ZOOM or face-to-face. Prior to the interview taking place participants who chose to be interviewed on ZOOM were requested to find a quiet and private place to be for the course of the interview. If the interview is in-person, the researcher will provide a private space in a local community center or library where there will not be anyone observing. I began the interview with these general questions and conducted a semi-structured 30-to-45-minute

interview session with the first participant. Following the interview, I reviewed the data collected, together with the committee Chair to determine what can be extracted from that data to be used for guiding the questions for the next interview. I continued to interview each person, collect, and analyze the data, and refine the interview questions, if necessary, before proceeding to the next interview. The level of information shared by the participants will assist in determining if a more significant number of participants was needed for data collection to reach the point of saturation. When no new information was collected from the sample and redundancy occurred, then the study reached the point of saturation, allowing for the data collection phase to conclude. Data collection ended when the point of saturation was met.

### **Transcribing Interviews**

Interviews can be transformed into data in two ways, by transcription or by the use of summative techniques. Transcription will allow me to formally elicit information from the exact words of each participant. Using a summative technique will allow me to identify keywords, recognize and understand any composite themes, and specify the quantity of the data (Burkholder et al., 2016; McIntosh & Morse, 2015). Research conducted by Alase (2017) stated IPA transcription is transcribing the interview in its entirety and including the questions by the interviewer while leaving a wide margin for comments. The transcription must relate to the meaning of the study, which is the perception of older African American participants in relation to financial exploitation. The time allotted for transcribing each interview was at minimum five to eight times the amount taken for each interview (Alase, 2017).

## **Coding Interviews**

Coding the interview simply means the transcript is read, reread, and free-coded. When transcription is free coded, the researcher completes a thorough analysis from each line of the transcript to identify themes and make meaning of those areas that appear interrelational and meaningful to the participants. This way, the meanings associated with the participants' experiences can come through, as well as those themes that are specific to their lived experiences (Burkholder et al., 2016). Being open to any themes which may arise is warranted as these may differ from any expectations I have on the experience and the literature review (Purnell, 2021). The semi-structured interview protocol used to gather data was shown in the Appendix section of this research study.

## **Coding Methods**

Reading transcripts and listening to audio recordings of the interviews are completed many times initially for accuracy during the coding process. I am responsible for taking detailed notes of thoughts, comments, observations, and reflections that are of any importance from each participant. Beginning the coding process this way allowed me to engage with the interview and any emerging data (Burkholder et al., 2016; Patton, 2015; Saldanã, 2016; Purnell, 2020).

Next, worked from my notes instead of the interview transcripts to ensure that adequate notetaking better reflected the interview data. The goal at this stage is for me to extract all essential elements from the participant's description of their experience. Finally, in the coding process, I looked for any relationships between emerging themes, and groups and label clusters of themes with concepts in common. Doing this helped

identify themes from the entire transcript before generating individual themes and grouping them (Saldanã, 2016). Some themes may not be used to better align with the developing framework. Superordinate themes and subthemes formed the final list.

Using hand-coding gives me the ability to make notes and comments in the margins of the transcripts to identify certain themes (Pietkiewicz & Smith, 2014). Hand-coding in this manner provided lists of themes, subthemes, particular extracts from the transcripts, and line numbers to make referencing easier when necessary (Saldanã, 2016). These themes provided the participants' experiences in their own words. This will also provide the reader with both the participant and the researcher's interpretation of the data (Pietkiewicz & Smith, 2014; Saldanã, 2016).

Microsoft Word was used for hand-coding and for transcription to identify codes that specifically apply to the research problem. Reviewing the interviews and examining the responses of my participants guided in codes being identified with associated supporting statements to discern themes and develop categories (Purnell, 2020).

### **Issues of Trustworthiness**

Authenticity is important in a qualitative phenomenological study. Authenticity creates trustworthiness of the study. Trustworthiness is increased by creating frameworks which will establish rigor and validity in the study (Purnell, 2021). Rigor can also be promoted in this research by using various strategies and techniques such as recording data, keeping detailed field notes, journaling, and coding when necessary (Ravitch & Carl, 2016; Saldanã, 2016; Purnell, 2021). This qualitative research study is trustworthy because all the data comes from older African American women who actively participate

in Black church giving, and as a result, reflect the ideas and attitudes of that particular population.

### **Credibility**

In research, the credibility of the study means that there is confidence by others that the results of the research are valid (Lincoln & Guba, 1985). It is of utmost importance that the credibility is ensured. Therefore, the research is done with varied engagement with participants, interviewing techniques that are solid, confirmation that the research investigators are credible, and the gathering of research materials (Lincoln & Guba, 1985). Credibility in this study was established by engaging with the participants for an appropriate length of time, testing my interview protocol, and collecting and storing my field notes (Guba, 1981). Through my previous work with older adults, I have acquired the necessary skills to remain objective and free of bias and judgment as I collect and analyze data.

### **Dependability**

Dependability is the desired outcome of any and all research. Dependability ensures that the research completed can be recreated and repeated by others under these same conditions (Lincoln & Guba, 1985). As the researcher, I can then outline specific procedures promoting dependability which will allow other researchers the means to replicate this study. In addition, it is necessary to have rich descriptions of methods and an audit trail. These are needed factors that also contribute to the dependability of the study (Lincoln & Guba, 1985). Detailed notes about the design, application, interviewing, and reflections also assisted in establishing dependability of the study.

**Confirmability**

Lincoln & Guba (1985) stated when research results can be strengthened or supported with other evidence and made certain by other researchers' confirmability is provided. Reflexivity and triangulation strategies can be used to bring about confirmability. To ensure confirmability, I used reflexive journaling during the study (Lincoln & Guba, 1985). Additionally, I independently collected data without emotion that rightly symbolizes and gives strength to the voices of the study participants. Each participant made certain that the data received is appropriate.

**Transferability**

Transferability in research occurs when generalized research results can be placed in other settings. The use of purposeful sampling is one way to provide transferability in research, along with data saturation (Lincoln & Guba, 1985). The intent is to use purposeful sampling in this study to establish transferability (Lincoln & Guba, 1985). When no new information is found within the data received saturation will take place (Purnell, 2021). I will achieve data saturation by reading and rereading interview transcripts until I have removed all strikingly unusual information and themes.

**Ethical Procedures**

To ensure that all ethical standards are maintained when research is conducted many educational institutions require review by an Institutional Review Board (IRB). The IRB review assures us that appropriate steps have been taken to protect the welfare of any individual participant. Approval and permission were obtained from the Walden IRB prior to conducting the research. The approval number for this research is 02-15-23-

0434224. Protecting the privacy of participants, minimizing potential harm, and respecting the participants' shared experiences are examples of ethical challenges found in data collection (Purnell, 2021). Additionally, I outlined various issues that are related to being anonymous and confidential in qualitative research, such as taking measures to protect each participants identity (Ravitch & Carl, 2016). Generally, an intrinsic part of qualitative research presents challenges ethically due to the unique relationship between researcher and participant (Sanjari et al., 2014).

To address any ethical issues that may arise, I used a 10-item checklist. This checklist addressed any ethical issues that could potentially arise during the study by addressing ten areas: (a) the purpose, (b) any promises or interchange of favors to participants, (c) evaluating the risks for participants, (d) the establishment of confidentiality or anonymity, (e) types of informed consent, (f) data access and the ownership of the data, (g) the mental health of the interviewer, (h) advice or researcher's confidant, (i) the boundaries of data collection, and (j) ethical versus legal issues. These issues were reviewed with participants at the beginning of the interview process prior to the completion of the informed consent form.

A reasonable desire for any researcher is to present research that is vital to others, hence, the use, examination of other like research, and avoidance of various methods and techniques to achieve credible and dependable findings that are nonbiased. Because most qualitative research studies use fewer participants than quantitative studies, another way to avoid ethical challenges is to omit the sharing of any common information which might allow the participant to be identified (Purnell, 2021). Research conducted by



Purnell (2021) additionally suggests various techniques which can be used to protect sensitive personal data, such as secure data storage, removing any identifiers and biographical details, and using pseudonyms. Providing a pseudonym to each participant instead of the actual name of the individual provides an additional layer of protection, anonymity, and confidentiality (Davis, 2019; Purnell, 2021). These considerations are necessary when interacting with this vulnerable population. Sanjari et al. (2014) stated, that qualitative research includes “different aspects of the human life experience” (p. 3), allowing researchers to make meaning of them (Purnell, 2021). Utilizing informed consent in research data collection and use is also critical. Careful consideration of any power dynamics between researcher and participant was carefully avoided. I am the primary instrument used for data collection in this study; therefore, ethical behavior in data gathering and analysis is a key consideration in my guiding the study (Sanjari et al., 2014).

The Institutional Review Board (IRB) provides oversight in reviewing research proposals; however, the ultimate responsibility for ethical research falls on me. Ensuring that each participant is provided the utmost confidentiality and safety provides ethical integrity in this study. Essential to ethical research is an understanding of the purpose of the research study, allowing each participant comprehension of how their information will continue to be confidential, and their understanding of their ability to no longer participate if this is the wish at any time during the research (Purnell, 2021). To achieve this, I reviewed the informed consent document and provided an overview, if needed, with each participant. The informed consent document will additionally provide the

address and telephone number of the local legal aid office in the event they have legal concerns about their financial contributions to the church. Providing each participant with the methods that was used to safeguard their personal information assures them that their experiences shared as a part of this research will remain private (Burkholder et al., 2016; Moustakas, 1994). Providing this information prior to the research beginning provides each of them with the ability to determine whether they will participate in the study (Husserl, 1913/1962).

Data collected during participant interviews is digitally recorded and given an individual identifying code. Each audio was kept and stored collectively in a locked container with no access by anyone other than me as the researcher. Data transcribed was placed on an individual hard drive with password protection and encryption only accessed by me. Destruction of data was accomplished through a company that specializes in the destruction of any sensitive materials (Davis, 2019; Suttington, 2017).

### **Summary**

Chapter 3 provides detailed information regarding the research methods for conducting this study which includes the research design and rationale. My role as researcher, the methodology, issues of trustworthiness, any ethical procedures, and data analysis are also discussed in this chapter. In Chapter 4, I discuss the results of the study, data analysis, and interpretation of the data.

## Chapter 4: Results

The purpose of this interpretive phenomenological study was to explore the experiences and perceptions of financial exploitation among older African American women in the Black Church, and how these experiences and perceptions influence the way they donate to the church. Conducting the study with this approach allowed me to examine how women interpret the religious teachings within the Black Church and family, the relationship older women have with their church pastor, and their financial contributions to the church. Additionally, using an interpretive phenomenological approach allowed me to identify any themes that were associated with the meaning of the experiences of the older woman. I identified themes and subthemes from an analysis of the data collected from 11 women who participated in the research. The research question that guided this qualitative study was, how do older African American women make meaning of their experiences as congregants concerning giving to the Black Church through tithes and offerings? In this chapter, I provide information about the research conducted. Settings are discussed, and the demographic information of participants is also presented. The process used for data collection and analysis is also discussed along with evidence of trustworthiness. Finally, I present a discussion of the results and conclude with a summary.

### **Setting**

I conducted 11 interviews. All of the interviews were conducted and digitally recorded on Zoom with me in a private meeting room of the local library near the home of the participant. Each meeting room was in a quiet library area away from the general

traffic. Participants chose the date and time of their interview and were offered the ability to meet at the local library or in a quiet setting near their homes. There were no interruptions or distractions during these interviews.

### **Demographics**

Each research participant self-identified as an older African American woman between the ages of 66 and 80 who is a Christian in the Black Church. I offered participants the option of identifying or not identifying their church denomination because the research did not focus on any particular denomination in the Black Church. Each participant was assigned a pseudonym and number for the interview as a way to protect their identity and confidentiality. All participants live and attend churches in a Mid Southern U.S. city and the surrounding area. Each participant learned of the study through the research flyer posted in their church or through word of mouth from other participants. None of the participants work full-time and all are on fixed incomes due to retirement from the workforce; however, one participant returned to work on a part-time basis. All were raised from childhood to attend church services with the family at a minimum of one to three times per week (see Table 1).

**Table 1***Research Participant Demographics*

Participant	Age	Referral source
RP1	68	Research flyer
RP2	69	Research flyer
RP3	80	Research flyer
RP4	80	Research flyer
RP5	66	Word of mouth
RP6	66	Research flyer
RP7	73	Word of mouth
RP8	74	Research flyer
RP9	69	Word of mouth
RP10	71	Word of mouth
RP11	72	Word of mouth

**Data Collection**

I recruited participants when they contacted me after viewing the research flyer or by hearing by word of mouth from another participant. I conducted 11 semi structured interviews on Zoom. I met with each participant while they were in a quiet area of their home, and I was in a library meeting room. All interviews were audio-recorded digitally. The interviews were conducted from March 2023 to May 2023. Each interview lasted between 30 and 40 minutes. Prior to beginning the interview, I expressed to each participant my gratitude for their interest in participating in this study.

All interviews were recorded with permission from each participant using a digital audio recorder. I transcribed each recording using speech recognition software installed and connected through Zoom. After transcription, I listened to the recorded interviews to ensure the transcript was accurate. Word folders were created for each participant using the pseudonym and number given, and each folder was saved to its own

flash drive. Folders contained the interview protocol form, the interview transcript, the informed consent form, and the participant demographic information. I made minimal notes on the protocol form during the interview but added detailed notes after the interview to focus on the participant's experiences. All data were stored on my password-protected laptop and on flash drives assigned to the participants.

In keeping with interpretive phenomenology, I reviewed the data after each interview and explored the transcript content that might indicate the need to revise the interview questions. I did not need to revise the questions, but I probed further in other interviews for responses to explore further meanings. I explained to each participant the possibility of follow-up interviews taking place if additional information or further explanation was needed; however, no follow-up interviews were necessary. At the end of the process, each participant was given the opportunity to share with me thoughts and feelings regarding the research topic that might not have been covered during the interview.

### **Data Analysis**

I followed a model outlined by Giorgi (2009) for phenomenological data analysis to identify codes and themes related to this phenomenon. To begin the analysis, I made sure all of the data were organized and prepared by transcribing each oral narrative interview to written text and then placing each transcript in its assigned folder according to participant pseudonym and number. Organizing the data meant transcripts and notes including descriptive demographic information were also placed in the folder assigned to each participant. I conducted manual coding and reviewed all the data by reading and

rereading each transcript line by line and placing notes and memos in the margins of the transcripts where preliminary codes appeared based on some of the information from the literature. Table 2 shows the codes I identified from a manual review of the data.

**Table 2**

*Codes, Categories, and Themes*

Code	Category	Theme
Tithes, offerings	Reasons for making financial contributions to the church	Power of religious beliefs
Other donations	Taught by Black women (mothers, grandmothers, etc.) from childhood to give tithes and other offerings to the church	Spiritual foundation
Special funds for auxiliaries	Christians who faithfully attend church and special services weekly.	Biblical traditional teachings
Pastor appreciations and other contributions	Connected to the church through the pastor and various organizations within the church. Pastors also taught giving tithes and offerings through scripture and spiritual teachings	Pastoral influences

Five key codes were found, and from these codes five categories emerged from the 11 participants' lived experiences and the meaning of those experiences related to the financial exploitation of older women by the pastor or other leaders in the Black church. The codes (tithes, offerings, other donations, special funds for auxiliaries, pastor appreciations, and other contributions) were used to identify categories addressing participants' reasons for making contributions to the church. Direct quotes from each participant are used to explain the corresponding categories related to each code. The

participants shared that they had all been taught and socialized from childhood to give tithes and offerings to the church by their parents, or in some instances their mother or grandmother, and through scriptural teachings by their pastor.

RP1 stated, that giving to the church had been introduced to her by her mother as a young girl:

I started tithing as a teenager. My mother was the head of the household and single, so she held us together and the church held her together. We were taught at a young age to bring your 10 percent, the 1st tenth of your earnings to the church and I started that when I began working as a teenager, so I have been tithing since that time.

RP4 shared that she had been a tither for most of her life beginning in her later teenage years and she also gave financial offerings in addition to her tithes because this was what she had been taught and encouraged to do through the family as well as the church. RP5 stated, that financially giving her tithes and offerings to the church was something that she had always been taught to do by her mother and the pastors in the churches where she was a member. RP6 stated, she had been taught tithing and giving offerings to the church by her parents and had done so all of her life.

All of the women identified as Christians and were connected to their church and pastor through different auxiliaries and organizations that were a part of the overall makeup of the church providing other donations and special funds associated with the church such as the pastor appreciation, pastor birthday, auxiliary special days, and other contributions. RP5 shared.



I give regularly to the church through tithes and offerings, then there are what the church calls “assessments” that are also placed on each member. Assessments include giving monies for programs associated with the pastor’s appreciation day, the pastor’s birthday, the pastor’s love day, usher day, and other days representing various auxiliaries in the church.

RP6 stated,

I give tithes and I give offerings to my church. If there are any special days for the church such as the church anniversary, or pastors’ appreciation I give the amount that is asked for that day which is over and above the tithes and offerings. There are a number of special times or services where each member is asked to pay additional monies to help pay for things without having it come directly out of the church funds.

RP7 stated,

I believe in supporting the church and I do what I can through tithes, offerings, and other offerings that are asked of me, so, I feel that I support the church based on my income and my situation. I have been raised and taught to give tithes and offerings to the church since I was a child. Having been taught through my mother and through the church pastors that the tithe is one-tenth of my earnings, which is what I try to give, and I give to any other occasions that I am asked to give for example, the missionary day or the church homecoming, church anniversary, pastor’s appreciation, benevolent offerings just to name a few.

I reorganized the participants' responses in the transcripts to correspond with the interview questions, putting all of the responses together to determine whether further codes emerged from grouping the responses in relation to the questions asked. Completing these tasks helped me to separate my perspective from that of the participants while analyzing the data (see Giorgi, 2009). I then categorized and classified the coded data, which is shown Table 2. Column 1 shows the codes created as a result of each participant's experiences, categories are placed in column 2, and themes are placed in Column 3. Completing the process in this manner allowed me to examine the data in a way that permitted me to see what each participant presented and experienced and how they interpreted the events without allowing my experiences to interfere with the analysis. Textural descriptions also allowed me to see the context of the participant's experience with the phenomenon in different settings (see Alhazmi & Kaufmann, 2022; Galinha-de-Sá & Velez, 2022). The textural descriptions became summaries for developing themes based on the participants' experiences being older African American women in the church (see Galinha-de-Sá & Velez, 2022). The themes were supported by the words of each participant when describing their experience and perception of financial exploitation in the Black Church.

### **Evidence of Trustworthiness**

Validating the research meant specific strategies, methods, and techniques were followed as suggested procedures for checking the accuracy of the findings within this phenomenological study (see Moustakas, 1994). Trustworthiness in this qualitative study was assessed in four parts: dependability, credibility, transferability, and confirmability

(see Stahl & King, 2020). Several strategies and techniques were used to check the internal and external trustworthiness of this study.

To establish internal trustworthiness, I used my researcher notes and the interview protocol form. The researcher notes helped me to objectively see the experiences of the participants. The notes consisted of the participants' observations regarding their experiences, perceptions, and assumptions along with my thoughts related to this phenomenon. As the researcher, I sought to be aware of certain biases and assumptions that may impact the study (see Stahl & King, 2020). When relatable information was shared with me, the notes allowed me to remain focused on the experiences of the participants and not my personal experiences. According to Peoples (2021), all of the notes taken during data collection are important, so nothing said by the participant was taken for granted.

Also, as a means of establishing internal trustworthiness, I was able to reflect on the information provided by the participants using the speaker/listener technique. This technique allowed me to intentionally show the participant my ability to understand their experience and the meanings they associated with the experience. Being intentional let the participants know that I was conscious of their lived experience with the phenomenon (see Moustakas, 1994). Thoroughly understanding the participant's lived experiences through their responses accurately served as raw data that helped to reveal the meanings associated with these experiences. Each of these strategies and techniques promoted a proper relationship between the participant, me, and the data collected, which established the credibility and transferability of this study. Transferability was shown with participant

descriptions and demographics along with background information of the sample population. Each interview question was consistent; therefore, the data reflected the scope of inquiry. Transferability was also shown through the equipment, techniques, and strategies used in collecting and analyzing the data, which served as a guide for duplicating this study in the future due to my being transparent in the explanation.

To validate the external trustworthiness of this study the University Institutional Review Board (IRB), my Dissertation Committee (DC), the Utilization Research Reviewer (URR), and possible external auditor was used. The IRB, URR, and DC guidelines and objectives were met, achieved, and made sound according to university standards before the study was given approval, therefore establishing trustworthiness. My dissertation committee is made up of a committee chair and a committee member, who also served as an expert methodologist. During the course of the study, I was in contact with both committee members, and constant contact was made with my committee chair for guidance and support. Upon completion of the data collection and analysis, both committee members evaluated the findings and results of the study prior to submitting it to the university for review and approval. The internal and external attention to detail and accuracy of this study established the dependability, transferability, credibility, and confirmability of each factor shown giving future researchers the methodology strategies to duplicate this phenomenological study.

## **Results**

For this phenomenological study, 11 older African American women volunteered to participate. To guarantee confidentiality in the interview process, each participant was

provided a pseudonym and number. Each of the participants comes from a different background and experience related to the Black Church and their financial giving to the church. Despite their diverse backgrounds, there were many similarities in beliefs, awareness, faith, spirituality, and overall experiences. Each shared powerful convictions in their faith, roles, and connections to the church and pastor. Participants were transparent in response to the interview questions and in sharing their lived experiences in relation to giving to the church through tithes and offerings. Four primary themes developed from the data collected from these women and their lived experiences regarding giving financially to the church. From these themes, several subthemes emerged (see Table 3).

**Table 3**

*Themes and Subthemes*

Theme	Subtheme
Power of religious beliefs	Religious experience and faith
Spiritual foundation	Why give personal finances to the church
Biblical traditional teachings	Traditional teaching vs. cultural teaching regarding giving to the church
	Women as the backbone of the church and family
Pastoral influences	Hidden personal agenda by church pastors or other religious leaders
	Pressure from leadership to constantly give financially
	Belief in church financial abuse and exploitation

The four primary themes are (1) the power of religious beliefs, (2) spiritual foundations, (3) biblical traditional teachings, and (4) pastoral influences. The themes and subthemes are presented in Table 3, each is explored and discussed further in this chapter.

All of the participants expressed how their lived experiences regarding the power of their religious beliefs and the spiritual foundation of their lives influenced their giving finances to the church.

### **Theme 1: The Power of Religious Beliefs**

Each participant was asked about their experiences with their current church and the connection they have with the church. All participants agreed that their connection to the church is intricately tied to the religious beliefs and teachings they received from childhood that have been taught and passed down through the Black family culture. RP1 stated,

I have been a long-time member of the Christian Methodist Episcopal (CME) church from birth, and the African Methodist Episcopal (AME) church since marriage, so, therefore, I am very familiar with the church. The pastor would teach tithing to the church when I was growing up, and even as an adult, this was the message given by all the pastors.

RP8 stated,

I'm a faithful giver, but I've learned as I've grown in the Lord that the tithe is to be one-tenth of all monies I receive first, then I am also to give offerings that include finances, my time, and my talents. I am also a member of several auxiliaries within the church, and we have monthly dues, along with the money that is asked to be paid during the annual program for the auxiliary, so I pay that amount.

RP10 stated,

I am a firm believer in tithing. Outside of tithing, there are other finances that I am asked to give such as the pastor's love day. There are offerings for those who are sick and shut-in, and I give to that cause in the church. Whenever there is a special day with one of the auxiliaries in the church an offering is also asked to be paid for that day and I gladly give that amount. I don't have a problem giving to whatever cause I am asked.

***Subtheme 1: Religious Experience and Faith***

Many of the eleven participants provided statements regarding their religion and faith in God resulted from what had been taught to them by parents, grandparents, and other church leaders from childhood to the present. These women grew up in households where they were taught that the church and spirituality were essential to their overall upbringing and daily life. RP1 stated, "My mother was the head of the household and single, so she held us together and the church held her together." RP4 stated,

I was always taught and encouraged as part of my spiritual growth to give to the church by my parents. This is also a part of what is taught and encouraged by the pastor of every church that I have attended.

RP5 stated,

my mom instilled in all of us a religious and spiritual foundation that she said would take us through life and any obstacles life would throw at us, so the church has always played an important part in my life.

RP6 stated, “it has been instilled in me as a part of my spiritual obligation that wherever there is a need in the church if I can assist in providing for and covering that need, I am required to do that.”

## **Theme 2: Spiritual Foundations**

### ***Subtheme 2: Why Give Personal Finances to the Church***

All of the participants explained that how and why they gave financially to the church was because of what had always been taught to them by parents and church leaders. RP5 stated, “I give my tithes and offerings to the church because that’s what I have been taught through my mother and through each church pastor all my life.” RP7 stated, “I have been raised and taught to give tithes and offerings to the church since I was a child .... This information is instilled in us beginning from childhood somewhat as instructions for life.” RP8 stated, “A tenth of your earnings is what the Lord asks as tithes .... the tithe is required, that’s what I’ve always been taught.”

## **Theme 3: Biblical Traditional Teachings**

It is in theme three with biblical traditional teachings, where we find that the scriptural teachings presented by Black Church pastors have also influenced the overall culture of the Black family regarding giving financially to the church. Theme 3 also influenced subtheme 3 showing the participants’ lived experiences regarding how the Black woman has been the backbone of the Black Church. RP1 stated, “My mother was the head of the household and single, so she held us together, and the church held her together.” RP5 stated,



the majority of the congregation in all of these churches is made up of women who become the stabilizers for the church. Both of my parents were in my house growing up, but my mother was the glue that held the family together, and she saw that as her primary responsibility. She instilled in all of us a religious and spiritual foundation that she said would take us through life and any obstacles life would throw at us, so the church has always played an important part in my life.

RP6 stated,

it bothers me that women are called on to do so many things in the church. The women have always literally held the church together through their caring and nurturing spirits. It's normal for us to give, especially to the church, because that's where we go to receive guidance and be comforted. Women have been the backbone of the family and the church that holds everything together.

### ***Subtheme 3: Traditional Teaching Versus Cultural Teaching Regarding Giving to the Church***

Participants who were interviewed as a part of this study provided statements regarding the traditional biblical teachings from church pastors which were also critical lessons instilled through the family culture. RP3 stated, "It is because of what we have been taught as Black women and what I have instilled in my daughter as a result that she has the faith to meet the need." RP8 stated, "The tithe is required, that's what I've always been taught at home and at church." RP9 stated,

I was taught about tithing and giving ten percent of my earnings back to God. This is something that has been instilled in me and practiced all my life... this was what I was required to do according to my parents and pastor's teaching.

***Subtheme 4: Women as the Backbone of the Church and Family***

Many of the older women interviewed stated, that the Black woman has always been the sustainer of the Black church as well as the Black family. RP3 stated, "The Black church is made up of and sustained by the majority of women than men." RP5 stated,

The majority of the congregation in all of the churches I attended is made up of women who become the stabilizers for the church ... Both of my parents were in my house growing up, but my mother was the glue that held the family together ... she saw that as her primary responsibility.

RP6 stated, "The women have always literally held the church together through their caring and nurturing spirits, it's normal for us ... women have been the backbone of the family and the church that holds everything together."

**Theme 4: Pastoral Influences**

Theme 4 presents the data showing that the pastor is held in high regard by the older women of the church and how there could possibly be a hidden personal agenda by church pastors or other religious leaders due to their influence and power. Additionally, theme 4 supports the subthemes 5, 6, and 7 showing the pressure from leadership to constantly give as well as the belief in church financial abuse and exploitation. RP2 shared that.

growing up in the church, I was always taught that giving was part of what God wants us to do, but I'm not the kind of person who now thinks that any man in the pulpit can make me feel obligated to give just because this is what he may want me to do/give. These days, I don't give like that. I give because I feel led by God to give or share with others or participate in whatever the purpose of giving is about at that time because that's what I feel it should be about when you give to the church. I give based on what I know of the Word and what I've read and interpreted for myself. That's why I tithe.

RP4 stated,

I am a tither and have been most of my life because that is what I have been taught to do. I was always taught and encouraged to give tithes to the church by my parents. This is also a part of what is taught and encouraged by the pastor of every church that I have attended.

RP5 said,

as women who are without husbands the church plays a vital role in our lives, so we don't ever want it to appear that we don't want to do what is asked of us by the pastor of the church.

RP6 stated,

as you age and retire as an older woman, you only have a fixed income to live on, and you're not able to pay money the way you have in the past. Despite the change in income, there is a certain level of pressure put on you to pay what is being asked regardless. These are women who have been taught to hold their

pastor in high regard at all times, and they don't want to disappoint the pastor in any way, especially when it comes to giving their finances no matter how many times, they are asked and no matter how much they are asked to give.

***Subtheme 5: Hidden Personal Agenda by Church Pastors or Other Faith Leaders***

RP4 stated, “when someone, generally the pastor or other officer of the church, is encouraging you to give money that is not a part of the biblical way of giving, it becomes exploitative.” RP5 stated, “no one considers that we have other bills and obligations to run our own households, yet we're told that we should pay church finances before anything else.” RP6 stated,

it appears the pastor or other leader is not looking at your limited resources or what you have to meet your household needs but is only looking at the older woman to provide for their needs. It is particularly exploitative when every time you are in the pulpit as the pastor, you are asking for money.

***Subtheme 6: Pressure From Leadership to Constantly Give Financially***

RP1 stated,

the pastor or those in charge may ask all the members to donate \$100 for a new roof for the church or \$500 to buy new pews for the church, and because of the way it was presented it made me feel as if it was something that I had to do.

RP4 stated, “there are times when you are made to feel guilty if you don't give to the church your very last dime.” RP5 stated,

there are times when it seems overbearing because you're doing the best that you can, but you're made to feel that it's never enough ... The pastor has stated that

he expects every member to meet “all” financial obligations and you’re made to feel that if you don’t do it, you were “called out” in front of the entire congregation.

RP6 stated, “when there are members of the church who may be near homelessness or on fixed incomes struggling from day to day, and you ask them to give in a manner they are not capable of giving it is exploitative.”

***Subtheme 7: Belief in Church Financial Abuse and Exploitation***

RP1 stated,

I know that some of the elderly women feel that you should pay money to the church before you pay rent, or you pay your money to the church before you pay your utility bill. You are barely able to live, but you continue to pay the money you feel obligated to pay. That’s what I consider financial abuse and exploitation.

RP4 stated,

I was a member of a church senior group of mostly senior women, and the pastor brought us all together and stated, that we should all consider leaving a “legacy” to the church in our will. He encouraged us to take out an additional insurance policy where the church would be the beneficiary of the policy monetarily or the church could be left property or other valuables in our will. That made me feel that I was being taken advantage of to the point of being abused financially.

RP5 stated,

my pastor has stood in the pulpit and named individuals who have what he considers to be too many zeros beside their name on the financial report. My

husband passed away in 2020, I couldn't give the way I had when my husband was alive, and I felt embarrassed and hurt when the pastor brought this to my attention. The pastor knew that I was on disability and that was the only means of income coming into my house, but I was continually reminded that all my assessments needed to be paid and those obligations to the church needed to be met first ... I became depressed. Money has become the most important aspect of my membership in the church, and it appears to supersede any other relationship that I have with my pastor. That is abusive!

RP6 stated,

I know that exploitation does happen in the church particularly when there is a big meeting that will take place and every member is asked to give an offering that is strictly designated to go to the bishop, that to me is exploitative.

### **Discrepant Data**

Through the interview process of eleven participants, RP3 becomes a discrepant case due to the dual roles she has participated in as an older woman in the Black Church. RP3 becomes a discrepant case when she shares challenges presented as a congregant in the Black church as well as the person who became the primary one responsible for the instruction of congregants and implementation of church policies and procedures. As the primary individual responsible for instructing congregants and implementing policies RP3 stated, that most times she had to set aside thoughts regarding any personal feelings or connections she had with other female congregants, and she felt forced to retire her service to the church and was never asked to fill in or become semi-retired to assist a man

in the same position in the church. All of the actions of RP3 had to be looked at and done through a theological and congregational lens. Although RP3 attempted to set aside personal feelings and connections certain biases remain that she couldn't release while performing her duties as the primary leader of the church:

Men are often used as supply pastors after they have retired, so not having been used even though I have been fully trained and have a Master of Divinity and other college work I have never been asked to be a supply pastor to a church. This makes my experience somewhat different with the church. I have studied church history along with other studies. The church has to pay salaries out of the budget, there are colleges, universities, and theology centers that are also supported by each local church budget. There are hospitals, senior citizens, and others that are supported by the church, and all of this comes out of the church budget.

RP3 stated, that all of these responsibilities are placed on the person who has the highest position of leadership within the church, however, the weight of the responsibility places a much greater strain on a woman who is in this position causing her problems while trying to provide integral religious and spiritual support to other women.

### **Summary**

To answer the research question: How do older African American women perceive their experiences as congregants concerning giving to the Black Church through tithes and offerings this phenomenological study explored the lived experiences of eleven older African American women related to giving their financial support to the church through tithes and offerings with the findings shown as follows: (a) each of the older

participants agreed that their religious beliefs and connections to the pastor and church heavily influenced their faith, (b) each of these women grew up in households where they were taught about the church and spirituality by parents, grandparents, and other church leaders from childhood to the present, (c) each of the participants believes how and why they give financially to the church is a direct result of what had always been taught to them by parents and church leaders, (d) the scriptural teaching presented by Black Church pastors influences the overall culture of the family regarding giving financially to the church, (e) the traditional biblical teachings from church pastors are also critical lessons instilled through the family culture, (f) the Black woman has always been the backbone and sustainer of the church and family, (g) many pastors and other church leaders knowingly apply pressure to older women to constantly give financially to the church, (h) the majority of participants interviewed during this study totally agree that financial abuse and exploitation happens in the Black Church to older women. Additionally, findings from this study showed the role that the Black Church and pastor have played in the lives of Black women and the support given socially.

Chapter 5 provides the nature and purpose of the study in a concise manner as well as the rationale for the study. The findings of the study are discussed as related to the body of current literature along with what has been confirmed or unconfirmed within the literature. Chapter 5 interprets the findings in the context of the conceptual framework, as appropriate. Limitations of the study are discussed, and recommendations are made for future research studies. Finally, in Chapter 5 the implications for positive social change



as a result of the study are discussed and a conclusion providing a final message capturing the essence of the study is given.

## Chapter 5: Discussion, Conclusions, and Recommendations

I used an interpretative phenomenological approach to explore the phenomenon of older African American women's perceptions of financial exploitation within the Black Church, and how perceptions influence giving to the church. I explored the experience and interpretation of religious and spiritual teachings within the family and African American culture, the relationship these women have with their pastor, and how these influence how they contribute financially to their church. Key findings in this study indicated the role the church has in each participant's religious beliefs and culture. Each participant identified as Christian and had a connection with their church and pastor that influenced their attendance in services and giving financially to the church.

In this chapter, I interpret the findings from the analysis of the data in the context of the conceptual framework. Limitations of the study are discussed, and recommendations are made for future research grounded in the strengths and limitations of the study. Additionally, implications of the study are made providing the potential impact for positive social change and what area of the social determinants of health the study impacts. The chapter concludes with a summary of the measure and essence of the study.

### **Interpretation of the Findings**

Participants agreed that the Black Church and pastor have played a vital role in their lives from the time they were children until the present. This is consistent with Tedder and Smith's (2018) report that the Black Church and its faith leaders are known to be a critical resource for African American women and that these women seek assistance

from their pastor when faced with serious life issues. Tedder and Smith found that the senior pastor and other ministerial staff and faith leaders maintain a clear role of support to older congregants. As with the current study, Tedder and Smith used phenomenological methodology to investigate the lived experiences and beliefs of the participants. African American women are socialized from childhood to believe that the church, religion, and spirituality are what is needed to help manage and cope with the everyday struggles of life and to preserve the family structure. This is also demonstrated in the studies by Davis (2019), Hall et al (2021), and Stanford (2018). This current study's findings align with these studies that indicated that support and solace for African American women has come from the Black Church.

### **Theme 1: The Power of Religious Beliefs**

The power of religious beliefs was identified as a significant factor in the financial decision making of older women who are members of the Black church. The participants were asked about their experiences with their church and pastor and those things taught since childhood that shaped how each operated within the church and family. Each participant reported that the oral traditions and spiritual teachings passed down to each generation within the family were responsible for their socialization to their roles contributing to their becoming pillars of strength and independence while remaining gatekeepers for the family, church, and community. This theme is corroborated in the study by Lephherd et al. (2020) showing that faith and spirituality are critical to older individuals, Oz et al., (2021) also found that participants relied on their spiritual connections and teachings when needing to express their lived experience of meaning and

purpose. Oz et al. found that older participants spoke about the support that religion and spirituality provide socially, helping them to feel a greater sense of belonging and community.

***Subtheme 1: Religious Experience and Faith***

Demonstration of religious beliefs enables outside observers to gain access to the everyday experiences of these women and privileged insights into their perceptions of the meaning of life in relation to God, creation, and the overall survival of individuals who are held in high regard (Grant, 1989). The findings demonstrate that the Holy Bible inhabits this place of esteem in the lives of the members of the current study's target group.

***Subtheme 2: Why Give Personal Finances to the Church***

Participants were asked why they gave their personal finances to their church. Each participant shared that the primary reasons for giving were due to the biblical teachings instilled in them from childhood by parents, grandparents, and church leaders. I found that older African American women considered it a normal practice based on what they had been taught and had no problem placing their finances in the hands of their pastors or other faith leaders with no questions asked. I also found that many times older women are giving funds both to the church as an organization and to the senior pastor as an individual. Giving in this manner without internal financial accountability can create a conflict of interest for church leaders, which could lead to crossing that thin line to exploitation. This finding supports the qualitative study by Rockson (2019), which was to

assist churches in developing strategies to prevent fraud by church leaders by developing guidelines and policies for financial management within their church organizations.

### **Theme 2: Spiritual Foundations**

Due to religious practices taught from childhood, 60% to 70% of African American women are reported to attend church services at least one time per week and engage further in their religion through reading the bible and praying 80% of their time (Davis, 2019; Pew Research Center, 2021). This was also evident through the information provided by each participant in the current study. All participants were long-time members of Black churches and had been taught that their connection to the church and pastor intensifies the thought that it is essential to daily life. The study conducted by Thompson et al. (2019) provided further explanation that African Americans' greater religious involvement derives from the Black Church. In the study by Davis and Johnson (2019), although conducted from the perspectives of the clergy, many of the African American women who experienced violence from a partner reported their use of religion and faith or their pastor as a key source of support to maintain a sense of stability to cope with the everyday challenges of their life. O'Brien et al. (2019) also showed that minority adults, particularly older adults, find strength and comfort through religious beliefs when faced with the stressors of daily living.

### **Theme 3: Traditional Teachings About the Role of Pastor**

Each of the participants reported that the scriptural teachings taught by pastors in the church have also influenced the Black family and culture regarding how they give financially to the church. From its inception, the Black Church reached well beyond its

membership in the African American culture. The Black Church has always been the place for worship, social support, activism, and financial support if the family is in need. This is supported in the study by Suttington (2017). Church parishioners understand that the pastor is the primary individual within the church who is responsible for providing relational, moral, and ethical guidance through the scriptures. The older women participating in the current study reported that trusting their pastor, holding him in high regard, and adhering to the traditional teachings is what they should do to be obedient to God. Davis (2019) also explored the role pastors play in caring for parishioners attending Black Churches. In addition, Owens (2017) addressed the traditional roles of trust and deference given to pastors due to their being God's representative on earth.

### ***Subtheme 3: Traditional vs. Cultural Teachings Regarding Giving***

All of the women participating in the study spoke about being taught to give financially to the church in early childhood. As Christians, each participant recalled being taught by parents to give as a part of the religious ways of obedience to God and following the scriptures taught by church pastors. Davis (2019) paid particular attention to each pastor and the beliefs they shared in the responsibility of being the spiritual shepherd who leads, guides, and tends to the personal needs of congregants, including financial support when needed, as is customary in the Black Church. Traditions of the past have long been handed down within the Black Church and family. For example, traditional teachings that have been preserved include consistent giving of finances. Giving is done freely because "the Lord loves a cheerful giver" is taught through the scripture from generation to generation.

#### ***Subtheme 4: Women as the Backbone of the Church and Family***

Most of the older women participating in this study (8 of 11) reported that the Black woman holds the church and family together. Participant 1 stated, “my mother was the head of the household and single, so she held us together and the church held her together.” This sentiment was expressed many times throughout the interview process with the participants. Growing up, each of them seemed to understand their primary role was that of gatekeeper in the family as well as the church. Stanford (2018) suggested that the matriarchal gatekeeper role is not one that the older woman automatically inherits, but it becomes a role that is necessary to assume considering the family structure and circumstances of life that have been thrust upon her. Additionally, Stanford stated, the roles assumed by today’s older women are similar to those of roles assumed by their mothers and grandmothers. Women make up 60%–70% of the average congregation within the Black Church according to Pew Research Center (2021), making them vital to the sustainability of the family and the church.

#### **Theme 4: Pastoral Influences**

The relationship between pastor and congregant is one of trust and respect. To demonstrate this an older woman can be given the title of “church mother” by the pastor, which provides an identity of leadership and recognition that others identify as an undoubtable link to the pastor that no other woman has (Stanford, 2018). The consensus of participants in the current study was that they all felt they had a special connection with their current or previous senior pastor. The special bonds felt for their pastor contributed to the connection and bond that helped preserve the family and culture

through religious beliefs. Barnes (2017) and Davis (2019) also found that African American women want support from their church and seek out their pastor for assistance. In addition, Barnes and Davis found that faith-based practices such as church attendance and prayer were the most effective when dealing with serious issues. Oz et al. (2021) also indicated that spirituality is crucial in clarifying and supporting older adults during times of stress when maintaining their roles.

***Subtheme 5: Hidden Personal Agenda by Church Pastors or Other Religious Leaders***

Several participants in the current study voiced concerns regarding hidden agendas they felt may exist within the agenda of their senior pastor or other high-ranking faith leaders in the churches they attend. Participants felt that the pastor would always reveal these agendas under the guise of it being a “special offering or gift” that would be given as a “legacy” gift to the church from her family; however, this gift was only asked of the older women and was shrouded in secrecy.

RP1 stated, that her senior pastor called a special meeting with only older women congregants in attendance stating that he wanted to meet with the women because historically in African American households women outlive the men and these women needed to either leave the church property as part of their legacy or take out an additional insurance policy and make the church the beneficiary of that policy. Any questions asked were met with a feeling of disdain by the pastor, giving the perception that as the leader of the church and representative of God, he should not be questioned. Four other participants had similar experiences with senior pastors during their memberships in various churches, and more than half of those participating had friends or knew of other



older women in the church they attended who had been asked directly for additional finances by the pastor or had been made to feel obligated by other leaders to pay additional monies for the pastor as part of their responsibility for membership in the church.

Oz et al. (2021) provided some explanation of why these older women might fall prey to this behavior from their pastor when stating the meaning and role of spirituality in the life of the older adult. Oz et al. stated, an individuals' economic, health, psychological and social problems are intensified in old age, there is a decrease in physical and cognitive competence. With all of the rapid physical and cognitive changes that occur as one ages, spirituality becomes a crucial tool for emotional support that affects the physical and mental health of the individual significantly (Oz et al., 2021). Spirituality gives the older adult a sense of belonging and connectedness to the church, pastor, and religious community, thereby causing acceptance and going beyond in giving whatever is asked.

***Subtheme 6: Pressure From Leadership to Constantly Give Financially***

Many of the women interviewed in the current study felt that there was always pressure placed on them to give more and more financially despite their own income or household responsibilities. RP1 stated,

the pastor or those in charge may ask all the members to donate \$100 for a new roof for the church or \$500 to buy new pews for the church, and because of the way it was presented it made me feel as if it was something that I had to do.

RP4 stated,

when someone whether the pastor or someone else who holds a leadership position in the church continuously asks for funds over and over without ceasing you begin to feel taken advantage of .... There are times when you are made to feel guilty if you don't give to the church your very last dime.

RP5 stated,

there are times when it seems overbearing because you're doing the best that you can, but you're made to feel that it's never enough ... There's one assessment after another after another placed on you and the pastor doesn't seem to care about anyone other than himself, there's no consideration taken for the fact that I'm on a fixed income.

RP6 stated,

when every time you are in the pulpit as the pastor you are asking for money or when the leaders of the church are asking for monetary donations over and over it becomes burdensome and appears to be for their personal gain rather than for the church.

### ***Subtheme 7: Belief in Church Financial Abuse and Exploitation***

Six of the 11 older women participating in this study indicated their belief in abuse and financial exploitation taking place in the Black Church, especially with older women. However, there was an overwhelming feeling that nothing could be done due to the cultural and spiritual beliefs that had been instilled in them from early childhood. One participant stated that she was made to feel obligated and guilty by the pastor when she couldn't pay the annual finances required. To alleviate the guilt, she got a part-time job to

pay the money, and even though she had many negative experiences and witnessed the negativity inflicted on other older women by the pastor she continues to be a member of the church attending regularly. According to Cosby (2020), understanding the roots of the religious background of the participants also helps us to understand why reliance on the church and pastor is an integral part of their existence. Rockson (2019) suggests financial fraud can be avoided in the church when there is accountability and transparency from leadership within the church. Although conducted through church organizations in Ghana the study explored strategies put in place to prevent fraud with monies coming in or going out of the organization concluding that the implementation of such strategies will lead to positive social change which will increase the appeal for donations to ultimately allow the church the opportunity to benefit individual congregants and others in the community who are in need.

### **Limitations of the Study**

This study provided valuable data that described the lived experiences of older African American women and their perception of financial abuse and exploitation within their church setting by the senior pastor or other faith leaders. Limitations of this study were projected to be due to the focus and direct bearing of recruitment challenges of the participant population needed because of the inclusion criteria of church active membership and age. Because the targeted participant was an older woman active in the church it was felt that recruitment would be challenged because senior leadership would not allow the recruitment information flyer to be posted, however, the opposite proved to be true. Those women who believed they may have had these experiences and those who

met the other criteria for the study were the ones who called and inquired about possible participation. Also, participation was linked to word of mouth from those participating who knew of other older women who had experience with the phenomena.

The specific demographic of older African American women who are active in the Black Church also posed direct limitations on the lived experiences of the women and their generalizability to other older Christian women who are not African American. The data collected showed the perception of financial exploitation taking place in the church is not limited to the African American community. All of the participants had a clear understanding of the phenomenon resulting in accurate self-reporting that provided rich data of their true experiences.

### **Recommendations**

Based on the findings and limitations of this study, I would strongly recommend that future larger phenomenological studies be conducted in other geographic locations exploring the lived experiences of older women regarding abuse and exploitation of their financial contributions given to the church. There are many studies surrounding the financial exploitation of vulnerable adults, however, I found no other studies specific to this group of vulnerable women who are tied to their church and pastor by culture, religion, and spirituality.

Collecting thick, rich descriptions of the lived experiences of this targeted group will continue to decrease the gap in the literature surrounding this population. Having an awareness of the older woman's religious and spiritual background increases the understanding of her attitudes and values placed on the church and pastor which

ultimately affect her decision-making. Providing an in depth understanding of the legacy of reliance on the Black Church as an integral part of the African American belief system is key to the overall study of this population of women. This will also aid in potential studies being conducted exploring whether the perception of the occurrence of exploitation or abuse by the pastor or other faith leaders led to depression, isolation, or other high-risk behaviors from the older woman. Finally, I would recommend there be further long-term research done in this area of study with perhaps a focus on the senior pastor who is the primary leader using other qualitative approaches to understand their perceptions of the phenomenon of financial exploitation in the Black Church.

### **Implications**

This research study is potentially impactful for positive social change on a societal, individual, and organizational level. Individually, each woman who participated in this study was able to share her experiences and provide a voice to the personal struggles that may exist when exploitation or abusive behavior is perceived to have come from her pastor or other faith leaders in the church. Articulating and reflecting on her story hopefully provided a sense of accomplishment and liberation. On an organizational level, this study provides churches, senior pastors, and other faith leaders with knowledge of the thin line that may exist between abuse and exploitation of financial contributions given to the church when solicited by those in positions of authority. This study additionally provides the church and its leadership insight into how they may have fallen short in their support of this vulnerable population of congregants and ways to improve support for this group as well as providing leadership knowledge of what actions they

may be engaging in that could be harmful leading to the perception that exploitation has taken place. It is hoped that with this knowledge church pastors and others in leadership will take action to gather faith-based information and resource options that can be used by those in authority to recognize the assistance they can provide to older women during times of vulnerability. On a societal level, it is hoped that through this study social workers, physical and mental health professionals working with seniors, community workers, and certainly pastors and other faith leaders in the church and community will understand the important role the church, spirituality, religion, and faith plays in the life of the older African American woman and allow a greater understanding of the leadership role and influence the pastor has over their congregants who are older vulnerable women. Using this study provides the basis for a conversation to better inform their practices and have informed discussions surrounding those social and psychological issues and stressors that are most relevant to these women and others. With informed discussions social workers and other health professionals can use the information gathered in this study to include the spirituality and faith of older women clients in their assessments and intervention strategies when working with them in their daily lives.

### **Conclusion**

This study seemed an important one to complete due to it allowing us to understand the perceptions of older African American women regarding financial exploitation with the contributions given to their church. The essence of the study helps us to learn about the life of the older African American woman, the role of the church in her life, her connections with the church and pastor, and her lived experiences with the

phenomenon. Consideration of these areas of life helps to determine if she perceives exploitation or abuse of finances would be perpetrated by the pastor or others in leadership within the church. Completing this research study while only scratching the surface of the phenomenon helped me gain a greater understanding of this population and their journey with and knowledge of financial abuse and exploitation. As the researcher, I learned that to develop a connection with this group of women I would need to build trust by being transparent and seeing their humanity and views regarding their roles within the cultural realms of family and church. The positions held by these women within the culture allowed me to see how they viewed the responsibility and importance given to both.

The value placed on church and family by the older African American woman provides a birds-eye view into why she trusts and depends on faith, religion, and spirituality to provide the foundation for the dependence and value she places on the pastor and church for protection against those people or things that may cause harm or adversity in her daily life. Recognition of the results of this study allows the senior pastor the ability to effectively put strategies in place that will alert all leaders to the sacred and holy reality of the position they hold in the church and the life of older women. The older African American woman has lived a life of dedication to God based on what she has been taught all her life through church and family. Financial exploitation becomes a battle that can only be fought and won through spiritual warfare by the pastor and other faith leaders who hold positions of trust and confidence from congregants that allow them to repel the demonic force of exploitation through prayer and supplication.

Finally, the majority of the participants who were a part of this study agreed that financial exploitation exists within the church and can even be perpetrated by those in leadership positions. The majority of the participants revealed that what they perceived as financial exploitation had occurred or had been attempted by their pastors, or they knew of other older women who had been exploited by pastors or other leaders within the church, but this was not enough for them to discontinue church membership or to relinquish the faith and trust they had in those in leadership positions. With this in mind, more detailed studies should be conducted to delve deeper into the possibility of exploitation occurring with financial contributions given to the church and the effects financial exploitation may have on other older marginalized vulnerable groups whether men or women.



## References

- Aday, R. H., Wallace, J. B., & Scott, S. J. (2017). Generational differences in knowledge, recognition, and perceptions of elder abuse reporting. *Educational Gerontology, 43*(11), 568–581.
- Alase, A. (2017). The interpretative phenomenological analysis (IPA): A guide to a good qualitative research approach. *International Journal of Education & Literacy Studies, 5*(2), 9–19.
- Alhazmi, A. A., & Kaufmann, A. (2022). Phenomenological qualitative methods applied to the analysis of cross-cultural experience in novel educational social contexts. *Frontiers in Psychology, 13*, 785134.
- Andrews, M. (2021). Quality indicators in narrative research. *Qualitative Research in Psychology, 18*(3), 353–368.
- Austin, D. J. (2019, April). *Caring for “the least of these”: An analysis of social justice activism in the Black Church in the twenty-first century*. Georgetown.
- Barnes, S. (2013). Black church giving: An analysis of ideological, programmatic, and denominational effects. *SAGE Open, 3*(2), 1–11.  
<https://doi.org/10.1177/2158244013490706>
- Barnes, S. L. (2017). “The alpha and omega of our people”: A sociological examination of the promise and the problems of the contemporary black church. In B. & Bennett (Ed.), *Free at last? Black America in the twenty-first century* (pp. 149–172). Routledge.
- Bennett, R. A. (2018). Biblical theology and black theology. *Journal of the*

*Interdenominational Theological Center*, 3(2), 1–16.

Boland, B. (2018, July 5). *Guarding against elder abuse in church*.

<https://www.ternitynews.com.au/guarding-against-elder-abuse-in-church/>

Bonnie, R. J., & Wallace, R. B. (2003). *Elder mistreatment: Abuse, neglect, and exploitation in an aging America*. Washington: National Research Council: The National Academic Press.

Brewer, L. C., & Williams, D. R. (2019). We've come this far by faith: The role of the Black church in public health. *American Journal of Public Health*, 109(3), 385.

Burkholder, G. J., Cox, K. A., & Crawford, L. M. (Eds.). (2016). The scholar practitioner's guide to research design. *Chapter 17 "Interviewing Essentials for New Researchers"* (pp. 281-290). Baltimore, MD: Laureate Publishing. Retrieved from [https://content.waldenu.edu/content/dam/laureate/laureate-academics/wal/xx-diss/diss-9000/artifacts/USW1\\_DISS\\_9000\\_Burkholder\\_Chapter17.pdf](https://content.waldenu.edu/content/dam/laureate/laureate-academics/wal/xx-diss/diss-9000/artifacts/USW1_DISS_9000_Burkholder_Chapter17.pdf)

Burkholder, G. J., Cox, K. A., & Crawford, L. M. (Eds.). (2016). The scholar-practitioner's guide to research design. *Chapter 12 "Phenomenology"* (pp. 203-214). Baltimore, MD: Laureate Publishing. Retrieved from [https://content.waldenu.edu/content/dam/laureate/laureate-academics/wal/xx-diss/diss-9000/artifacts/USW1\\_DISS\\_9000\\_Burkholder\\_Chapter12.pdf](https://content.waldenu.edu/content/dam/laureate/laureate-academics/wal/xx-diss/diss-9000/artifacts/USW1_DISS_9000_Burkholder_Chapter12.pdf)

Centers for Disease Control and Prevention. (2017, June). *Elder abuse: Definitions*.

<https://www.cdc.gov/violenceprevention/elderabuse/definitions.html>

- Copeland, T. L. (2019). African American Christian Senior Pastor's Beliefs About Mental Health Treatment. *Walden Dissertations and Doctoral Studies*.
- Cosby, R. (2020). Older African American adults: Understanding the role of the Black Church's support in the community. *Journal Of Religion & Spirituality In Social Work: Social Thought*, 39(4), 353–371.
- Davis, D. E. (2019, February). *Strong Black women, depression, and the pentecostal church*, 208. Retrieved October 2019, from <https://scholarworks.waldenu.edu/dissertations>
- Davis, M., & Johnson, M. (2020). Exploring black clergy perspectives on religious/spiritual related domestic violence: First steps in facing those who wield the sword abusively. *Journal of Aggression, Maltreatment, and Trauma*, 30(7), 950–971.
- Flowers, E. R. (2017). *The Founding Mothers: Black Female Itinerant Preachers and Teachers*.
- Galinha-de-Sá F. L., & Velez M. A. (2022). Van Kaam's phenomenology: Theoretical-methodological contributions to nursing research. *Rev. Gaúcha Enferm*, 43, 1447.
- Gates, H. L. (2021). *The Black church: This is our story, this is our song*. Penguin Press.
- Gilkes, C. T. (1986). The roles of church and community mothers: Ambivalent American sexism or fragmented African familyhood? *Journal of Feminist Studies in Religion*, 2(1), 41–59.
- Giorgi, A. (2009). *The descriptive phenomenological method in psychology: A modified*

- husserlian approach*. Duquesne University Press.
- Grant, J. (1989). *White women's Christ and Black women's Jesus: Feminist Christology and womanist response*. Scholars Press.
- Grant, J. (2017). White women's Christ and Black women's Jesus. In M. Bagley (Ed.), *Women's studies in religion* (pp. XX–YY). Routledge.
- Greening, N. (2019). Phenomenological research methodology. *Scientific Research Journal*, 7(5), 88–92.
- Gross, T. T., Story, C. R., Harvey, I. S., Allsopp, M., & Whitt-Glover, M. (2018). “As a community, we need to be more health conscious”: Pastors’ perceptions on the health status of the Black Church and African-American communities. *Journal of Racial and Ethnic Health Disparities*, 5(3), 570–579.
- Guba, E. (1981). Criteria for assessing the trustworthiness of naturalistic inquiries. *Educational Technology Research and Development*, 29(2), 75–91.
- Hall, M. E. L., Lee, G. E., McMartin, J., Abernethy, A., Shannonhouse, L., Park, C., Aten, J., Kapic, K., & Silverman, E. (2021). Testimony and Meaning: A Qualitative Study of Black Women With Cancer Diagnoses. *Cultural Diversity & Ethnic Minority Psychology*, 27(4), 728–735.
- Hardy, K. (2014). Which way did they go? Uncovering the preferred source of help-seeking among African-American Christians. *Social Work & Christianity*, 41(1), 3-15.
- Hervet, B. N. (2014). *African american women in the urban black church: The experience of black female clergy* (Order No. 3617346). ProQuest Dissertations &

Theses Global.

Higginbotham, E. B. (1993). *Righteous discontent: The women's movement in the black baptist church, 1880-1920*. First Harvard University Press.

Husserl, E. (1913/1962). *Ideas: General introduction to pure phenomenology*. Collier Books.

Husserl, E. (2002). *Ideas: General introduction to pure phenomenology*. Routledge Classics.

Hutchinson, D. K. (2019). African American female clergy in dual clergy marriage. (Doctoral dissertation, Walden University).

Jabir, J. (2017). The Black Church: A Tree with Many Branches. *Kalfou*, 4(1), 18–29. <https://doi.org/10.15367/kf.v4i1.139>

Judges, R. A., Gallant, S. N., Yang, L., & Kang, L. (2017). The role of cognition, personality, and trust in fraud victimization in older adults. *Frontiers in Psychology*, 8(3), 275-282. doi:10.3389/fpsyg.2017.00275

Lavery, A. L., Hasche, L., DePrince, A., Gagnon, K., Srinivas, T., & Boyce, E. (2020). Mental health consequences and service use of older adults at risk of Financial Exploitation. *Social Work Research*, 44(4), 257-265.

Lepherd, L., Rogers, C., Egan, R., Towler, H., Graham, C., Nagle, A., & Hampton, I. (2020). Exploring spirituality with older people: (1) Rich experiences. *Journal of Religion, Spirituality & Aging*, 32(4), 306-340.

Li, M., Chen, R., & Dong, X. (2020). Elder Mistreatment Across Diverse Cultures. *Generations - Journal of the American Society on Aging*, 44(1), 20-25.

- Lincoln, C. E., & Mamiya, L. H. (1990). *The Black church in the African American experience*. Durham: Duke University Press.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. Newbury Park, CA: Sage Publications.
- McIntosh, M. J., & Morse, J. M. (2015). Situating and constructing diversity in semi-structured interviews. *Global Qualitative Nursing Research*, 2, 1-12.  
doi:10.1177/2333393615597674
- McRae M., Thompson, & Cooper. (1999). Black churches as therapeutic groups. *Journal of Multicultural Counseling and Development*, 27 (4), 207.
- Millett, M. A., Cook, L. E., Skipper, A. D., Chaney, C. D., Marks, L. D., & Dollahite, D. C. (2018). Weathering the Storm: The Shelter of Faith for Black American Christian Families. *Marriage & Family Review*, 54(7), 662-676. Retrieved from <https://doiorg.ezp.waldenulibrary.org/10.1080/01494929.2018.1469572>
- Morris, J. R., & Robinson, D. T. (1996). Community and christianity in the Black church. *Counseling & Values*, 41(1), 59.
- Moustakas, C. (1994). *Phenomenological research methods*. Thousand Oaks, CA: SAGE Publications, Inc.
- Mysyuk, Y., Gerardus, R., Westendorp, J., & Lindenberg, J. (2016). How older persons explain why they became victims of abuse. *Age and Ageing*, 45, 695-702
- NAPSA.org. (2018). *Get informed: What is financial exploitation?* Retrieved from National Adult Protective Services Association: <http://www.napsa-now.org/get-informed/what-is-financial-exploitation/>

National Center on Elder Abuse. (2020). *Mistreatment of African American elders*.

Retrieved from National Center on Elder Abuse:

[https://ncea.acl.gov/NCEA/media/Publication/NCEA\\_R2P\\_AfAmElders.pdf](https://ncea.acl.gov/NCEA/media/Publication/NCEA_R2P_AfAmElders.pdf)

Neubauer, B. E., Witkop, C. T., & Varpio, L. (2019). How phenomenology can help us learn from the experiences of others. *Perspectives on Medical Education*, 8(2), 90-97.

Nguyen, A. L., Mosqueda, L., Windisch, N., Weissberger, G., Axelrod, J., & Han, S. D. (2021). Perceived types, causes, and consequences of Financial Exploitation: Narratives from older adults. *The Journals of Gerontology: Series B*, 76(5), 996-1004.

O'Brien, B., Shrestha, S., Stanley, M. A., Pargament, K. I., Cummings, J., Kunik, M. E., Fletcher, T. L., Cortes, J., Ramsey, D., & Amspoker, A. B. (2019). Positive and negative religious coping as predictors of distress among minority older adults. *International Journal of Geriatric Psychiatry*, 34(1), 54-59.

Owens, T. J. (2017). Emmaus road: Intentional mentoring in the black church tradition. ProQuest Dissertations & Theses Global. (1949768652). Retrieved from <https://ezp.waldenulibrary.org/login?qurl=https%3A%2F%2Fwww.proquest.com%2Fdissertations-theses%2Femmaus-road-intentional-mentoring-black-church%2Fdocview>

Oz, Y. C., Duran, S., & Dogan, K. (2021). The meaning and role of spirituality for older adults: A qualitative study. *Journal of Religion and Health*, 61, 1490-1504.  
doi:<https://doi.org/10.1007/s10943-021-01258-x>

- Pattillo-McCoy, M. (1998). Church culture as a strategy of action in the Black community. *American Sociological Review*, 64, 764-784.
- Patton, M. Q. (2015). *Qualitative research & evaluation methods: Integrating theory and practice* (4th ed.). Thousand Oaks, CA: SAGE.
- Peoples, K. (2021). *How to write a phenomenological dissertation*. Thousand Oaks, CA: SAGE Publications, Inc.
- Peterson, J. W. (1990). Age of wisdom: Elderly Black women in family and church. (Sokolowsky, Ed.) *The Cultural Context of Aging*, 213-228.
- Pew Research Center. (2021). *A religious portrait of African Americans*. Retrieved from Pew Research Center: Religion & Black Adults in the South: <https://www.pewresearch.org/fact-tank/2021/black-adults-in-the-u-s-south>
- Pickett, C. A. (2022). "Can't is not in our vocabulary. I stay prayed up.": An exploration of the moderating roles of strong black woman ideology and spirituality among black mothers with histories of childhood sexual abuse. Available from ProQuest One Academic. (2674011832). <https://www.proquest.com/dissertations-theses/can-t-is-not-our-vocabulary-i-stay-prayed-up/docview/2674011832/se-2?accountid=14872>
- Pierce, Y. (2021). *In my grandmother's house: Black women, faith, and the stories we inherit*. Minneapolis, MN: Broadleaf Books.



- Pietkiewicz, I., & Smith, J. (2014). A practical guide to using interpretive phenomenological analysis in qualitative research psychology. *Czasopismo Psychologiczne-Psychological Journal*, 20, 7-14.
- Purnell, S. K. (2021). The lived posttraumatic growth experience of intimate partner violence counselors. *Dissertation*. Retrieved from ProQuest Dissertation & Theses database/Walden University
- Qutoshi, S. B. (2018). Phenomenology: A philosophy and method of inquiry. *Journal of Education and Educational Development*, 5(1), 215-222.
- Ravitch, S. M., & Carl, N. M. (2016). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. Thousand Oaks, CA: Sage Publications.
- Redmond, M. (2016). From “intrusive” and “excessive” to financially abusive? Charitable and religious fund-raising amongst vulnerable older people. *The Journal of Adult Protection*, 18(2), 86-95. doi: 10.1108/JAP-07-2015-0021
- Rockson, A. (2019). *Strategies for preventing financial fraud in church organizations in Ghana*. Minneapolis: Scholar Works. Retrieved from <https://scholarworks.waldenu.edu/dissertations>
- Saldanã, J. (2016). *The coding manual for qualitative researchers* (3rd ed.). Thousand Oaks, CA: Sage Publications.
- Sanjari, M., Bahramnezhad, F., Khoshnava Fomani, F., Shoghi, M., & Ali Cheraghi, M. (2014). Ethical challenges of researchers in qualitative studies: the necessity to

- develop a specific guideline. *Journal of Medical Ethics & History of Medicine*, 7(14), 1-6.
- Shao, J., Du, W., Lin, T., Li, X., Li, J., & Lei, H. (2019). Credulity rather than general trust may increase vulnerability to fraud in older adults: A moderated mediation model. *The Journal of Elder Abuse and Neglect*, 31(2), 146-162. doi: 10.1080/08946566.2018.1564105
- Stahl, N. A., & King, J. R. (2020). Expanding approaches for research: Understanding and using trustworthiness in qualitative research. *Journal of Developmental Education*, 44(1), 26-28.
- Stanford, T. N. (2018). "African American grandmothers as the black matriarch : you don't live for yourself. *Paper 2944*. Electronic Theses and Dissertations. doi:10.18297/etd/2944
- Sue, D. W., Sue, D., Neville, H. A., & Smith, L. (2019). *Counseling the culturally diverse: Theory and practice* (8th ed.). Hoboken, NJ: John Wiley & Sons.
- Suttington, J. M. (2017, August). Financial literacy and accountability within Black Baptist churches. Liberty University. Retrieved from [http://ezproxy.liberty.edu:2048/Liberty Dissertations & Theses Global](http://ezproxy.liberty.edu:2048/Liberty%20Dissertations%20&%20Theses%20Global)
- Taylor, R. J., & Chatters, L. M. (1988). Church members as a source of informal social support. *Review of religious research*, 193-203.
- Tedder, M. A., & Smith, D. E. (2018). A phenomenological study: Black clergy leaders' response to violence against women. *Pastoral Psychology*, 67, 429-442.

- Thomas, L. E. (1988/1999). Womanist theology, epistemology, and a new anthropological paradigm. *Cross Currents*, 48(4), 488-499.
- Thompson Jr., E. H., Futterman, A. M., & McDonnell, M. O. (2019). The legacy of the black church: Older African Americans' religiousness. *Journal of Religion, Spirituality, & Aging*, 2-22. doi:10.1080/15528030.2019.1611521
- Timonen, V., Foley, G., & Conlon, C. (2018). Challenges when using Grounded Theory: A pragmatic introduction to doing GT research. *International Journal of Qualitative Methods*, 17, 1-10.
- van Manen, M. (1990). *Researching lived experience: Human science for an action sensitive pedagogy*. New York: State University of New York Press.
- van Manen, M. (2016). *Phenomenology of practice: Meaning-Giving methods in phenomenological research and writing*. New York, NY: Routledge.
- van Manen, M. (2017). Phenomenology in its original sense. *Qualitative Health Research*, 27(6), 810-825.
- Whitson, E. (2020). The Business of Religion. *Mission*, 29.
- Williamson, Buchard, Winner, & Winston. (2017). Internal factors that enable positive deviance to occur in leaders: A phenomenological description. *International Leadership Journal*, 26, 30-55.
- Wutich, A., & Brewis, A. (2019). Data collection in cross-cultural Ethnographic research. *Field Methods*, 31(2), 181-189.

## Appendix A: Recruitment Flyer

- **Are you an older African American woman?**
- **Are you a Christian?**
- **Do you actively contribute financially to your church?**
- **Do you have knowledge of financial exploitation?**

**If you answered yes to these questions, regularly attend services, are actively involved in a Black Christian church, and are interested in participating in a dissertation research study, please contact:**

**Patricia Jackson  
(901) xxx-xxxx**

My name is Patricia Jackson. I am a doctoral candidate in Social and Behavioral Sciences conducting a qualitative research study at Walden University. My study will explore the perceptions and lived experiences of financial exploitation among older women in the Black church. Participation in this study is completely voluntary and without compensation. As a participant in the study, your responses and identity will remain confidential.

## Appendix B: Interview Protocol Form

**Date of Interview:**

**Time of Interview:**

**Place of Interview:**

**Interviewee:**

Thank you for making yourself available and agreeing to participate in this interview. I am Patricia Jackson, a doctoral student in Social and Behavioral Sciences at Walden University. This research study focuses on the *Perceptions of Financial Exploitation Among Older African American Women in the Black Church*. At this time, I will brief you on the purpose of the study, my role as the researcher, and your role as a participant in the study.

The interview will last approximately 30-45 minutes and will involve your answering a set of open-ended questions. Maintaining the ethical standards of the study is essential, therefore your identity was altered to ensure the confidentiality of your responses. The interview was recorded with your permission using an electronic recording device. The use of this device will accurately preserve every detail regarding your responses as a participant in this study.

As a part of this process, you were given a *Consent Form*. This form provides us with your decision to participate in this study. Kindly sign the form indicating that you are giving your permission for the interview to proceed.

## **Interview Questions**

Kindly share your experiences in an open and honest manner. There are no right or wrong responses to these five questions.

1. To begin, please tell me about any connection you have with your church.
2. Can you share with me a little of your experience with your pastor?
3. Can you please share your experience with any financial support you give to the church?
4. When you hear the term financial abuse, what does that mean to you?
5. Can you describe any time when you have perceived financial exploitation of your financial support given to the church?