



Financial Abuse in Domestic Settings in Later Life: A Study Based on COVID-Hit Kerala

S. Irudaya Rajan and U. R. Arya

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Abstract

The abuse of senior citizens in their family is a major social issue that usually goes unnoticed. One of the most prominent form of abuse that the elderly population is forced to endure is financial abuse at the hands of close relatives like children and partners. This chapter attempts to throw some light on various forms of financial abuses that senior citizens face in domestic settings, especially in the wake of the Covid-19 pandemic. Kerala, with its significant population of the elderly was chosen for the study. It is based on a case study among 40 senior citizens, who narrated various types of financial and psychological abuses they were subjected to at the hands of their own kith and kin. The study reveals that most of the financial abuses occur in the form of usurping property through fraudulent means, denying pensions and other monetary benefits. In the absence of a national database recording the abuses on the elderly population, this chapter calls for a nationwide database recording the instances of financial as well as other forms of abuse that the senior citizens are subjected to. The authors also call for a

S. I. Rajan (✉)

The International Institute of Migration and Development, Thiruvananthapuram, India
e-mail: rajan@iimad.org

U. R. Arya

Guest Lecturer and Head in Economics, Mannaniya College of Arts and Science, Kallara, Pangode, Trivandrum, Kerala, India

concerted action to ensure that the senior citizens are taken care of in their family settings.

Keywords

Financial abuse · Elderly · Relatives · Fear · Silent · Suffering

1 Introduction

Elder abuse is treated as an act, where there is an anticipation of trust, which leads to injury or suffering to an elderly person (World Health Organization [WHO], 2020; Shankardass & Rajan, 2018). Elder abuse is identified as an all-embracing and grave issue, immediately needing the consideration of social welfare agencies, policymakers, and the general public (Pillemer et al., 2016). Elder abuse is observed as the least documented, and unspoken zone of domestic violence (Rathbone-McCuan, 2000). WHO (2020) estimates that 15.7% of elderly persons face exploitation and abuse based on available evidences. These occurrence figures are likely to be underrated as many cases of elder exploitation are not stated. Information from the World Health Organization, United Nations, and other international agencies have conspicuously presented exploitation of the elderly and emphasized variety of hurtful doings included under this heading (World Health Organization, 2014; United Nations Office of the High Commissioner for Human Rights [OHCHR], 2010; Podnieks et al., 2010).

The evolving idea of elder abuse is noticeably influenced by the speed of socioeconomic transformation, weakening of the extended family, the growing elderly population, enhanced life expectancy in old age, and rising worry for human rights, equality, and justice (Daichman & Spencer, 2017). When it comes to financial exploitation, conventional understanding holds that elderly are more susceptible to fall as victims than younger people (Crosby et al., 2008).

While people become wiser in many ways as they age, their financial capability decreases after the age of 60 and financial abuse is a cause for this (Senior Spirit, 2015; Rajan & Mishra, 2020). Though abuse of older generation in general is a recognized social problem, financial abuse of the elderly can be frequently traced to family members (spouse, children, and grandchildren) and caregivers as most financial abuse is understood as those taking place in the victim's own home or residential setting (Cambridge et al., 2006) and thus it is very much difficult to detect and establish the same. In other words, financial abuse or exploitation is the unlawful or inappropriate use of a defenseless adult's assets for another person's profit (AARP International, 2006). Many a time, the elderly would be unaware of the abuse they face. On the other hand, even if they are aware, they would be forced to suffer and therefore, in many cases, weakened decision-making capacity by the elderly before financial exploitation leads the elderly persons to suffer all the more (Tueth, 2000).

Also, it is widely seen that exploitation of the elderly population in its various ways (National Committee for the Prevention of Elder Abuse [NCPEA], 2001),

including monetary, are mostly seen in aging economies (World Health Organization [WHO], 2020). Thus, abuse of elders is expected to increase as many countries in the world experience rapidly aging population. Between 2019 and 2030, the number of individuals above 60 years of age is predicted to rise by 38% in terms of percentage and from 1 billion to 1.4 billion in terms of exact numbers, internationally outstripping younger age group (children belonging to less than 14 years), and this growth would be more prominent and conspicuous in the advanced nations. Therefore, there arises the challenge of providing superior care to the elderly, considering the manifold plights disturbing them (Sahoo et al., 2009; Rajan & Balagopal, 2017).

Also, elder abuse is an issue that is seen in both developing and developed nations but is characteristically understated internationally. Occurrence figures or approximation happening in solitude in designated industrialized nations fluctuates from 1% to 10%. Though the degree of elder maltreatment is unidentified, its collective and ethical implication is understandable. As a matter of fact, it stresses a worldwide multilayered answer, one which emphasizes shielding the privileges of the elderly. Further, the physically and financially independent who have significant health problems are considered as more likely to experience pure financial exploitation (National Institute of Justice, 2013). Loneliness also contributes to an increased risk of financial abuse in old age.

There have been many works which looked into the reasons behind financial abuse of the elderly. One widely cited factor is that older persons might trust their younger counterparts (Central California Legal Services [CCLS], 2001) predominantly when the former is unskilled in technology, which creates difficulties (National Committee for the Prevention of Elder Abuse [NCPEA], 2001). Further, in several instances, it could be seen that elderly persons do not attempt to realize the value of their assets (Central California Legal Services [CCLS], 2001). Furthermore, elderly persons are presumed as vulnerable (Central California Legal Services [CCLS], 2001). Also, elderly persons are assumed to have diminished capacity to sensibly assess planned courses of action (Dessin, 2000). Another explanation is related to the physical weakness of the elderly. It has been understood that the elderly seek help from other members in the family due to physical weakness and the latter takes this as an opportunity to make personal financial gain by exploiting the former (National Committee for the Prevention of Elder Abuse [NCPEA], 2001; Nerenberg, 2000; Quinn, 2000). It is also seen that the offenders may think that the elderly in very deprived state of health are not capable to go for lengthy legal interventions (Central California Legal Services [CCLS], 2001; National Committee for the Prevention of Elder Abuse [NCPEA], 2001), which could lead to the financial exploitation of the elderly.

It is very much important to ponder into the reasons behind financial abuse of the elderly. Thus, it is essential to ask why the elderly are made to form victims of financial exploitation, especially from within the family. The elderly might be more trusting than their younger counterparts (Central California Legal Services [CCLS], 2001) or might be relatively inexperienced about monetary matters, predominantly when they are unskilled with developments in the technological knowhow that have made handling of funds very complex (National Committee for the Prevention of

Elder Abuse [NCPEA], 2001). Also, the elderly might not understand the value of their assets – chiefly house that have appreciated significantly in worth (Central California Legal Services [CCLS], 2001; National Committee for the Prevention of Elder Abuse [NCPEA], 2001).

A lot many risk factors could be recognized when it comes to financial abuse of elderly persons. It has been noticed that women are more prone to financial abuse in old age (Bernatz et al., 2001; Rush & Lank, 2000; Tueth, 2000). Other dangers include social isolation of the elderly and lonesomeness. (Bernatz et al., 2001; Choi & Mayer, 2000; National Committee for the Prevention of Elder Abuse [NCPEA], 2001; Quinn, 2000; Tueth, 2000). Having unemployed family members or family members who have problems with substance abuse is also identified as a promoting factor in elder financial abuse (Wolf & Pillemer, 1989; Anetzberger et al., 1994; Homer & Gilleard, 1990; National Committee for the Prevention of Elder Abuse [NCPEA], 2001; von Heydrich et al., 2012). Alcohol and drug have been related with financial abuse in Canada (Podnieks, 1993) and financial abuse in Ireland (Naughton et al., 2010) and the United Kingdom (O’Keeffe et al., 2007). This is seen as one of the important factor contributing to financial abuse of elderly in the family setting especially in the wake of the COVID pandemic, which has left many unemployed.

Since domestic settings include multifaceted domestic dynamics and subsequent deep-rooted conflicts, financial abuse of the elderly includes financial mistreatment or exploitation, economic or material abuse (National Committee for the Prevention of Elder Abuse [NCPEA], 2001). As a result, there may be deliberate attempts to use force, or unlawful ways to make use of the elderly. Since it is difficult to differentiate between exploitative transaction and transaction happening with informed consent (Tom, 2001), identifying and punishing the culprits is not an easy task. Also, acceptance of whether one has faced financial exploitation from one’s own family is a subjective decision (Bernatz et al., 2001).

Also, it is very much difficult to identify the starting point of financial abuse (Smith, 1999). From a different vantage point, it could be understood that financial abuse of elderly persons may lead to many consequences. Financial abuse from within ones family can increase hopelessness and the risk of depression and may raise suicide risk, which calls for policy measures to curb the act of financial exploitation of the elderly in family settings. It is understood that financial abuse of older people can happen along with other ways of exploitation of the elderly and it is very difficult to understand the frequency of the overlapping of these factors. Similarly, the signs and symptoms of specific forms of elder abuse might lead to other forms of abuse that could lead to more harmful impacts if left unnoticed (Conrad Kendon et al., 2009).

Though every age group faces the danger of contracting COVID-19, the elderly are at a knowingly advanced risk of death and grave illness, with those above 80 years of age deceasing at five times the normal proportion. A projected 66% of population above 70 years has at least one fundamental disorder, exposing to the danger of severe effects from COVID-19. Also, older people experience age discrimination in choices on medicinal attention, and life-saving treatments. The scale

of disparities in access to health and fitness facilities was such that before the onset of Covid-19, as many as half of the elderly in some advanced regions lacked access to indispensable fitness facilities. The disease may also lead to a climbing back of important services unconnected to COVID-19, which further increases the risks to the lives of the elderly. In this context, acts of financial exploitation are an added vulnerability when the same is faced from within ones family (United Nations, 2020).

This chapter discusses different types of financial abuses, and its impact on the lives of elderly persons in Kerala in the context of the COVID pandemic (Gulati & Rajan, 1988; Rajan & Zachariah, 1998, 2017; Rajan et al., 2017). It further looks into the views of the elderly regarding the possible measures to be adopted to deal with financial abuse of the elderly in domestic settings.

In order to carry forward this study, we use the Case Study method. This study used snowball sampling method. We have interviewed 40 elderly persons who face or have faced some forms of financial abuse from within their family. The sample consists of both males and females in terms of gender, and both rural and urban residents in terms of the area of residence. The details of the sample based on their age, gender, area of residence, marital status, living arrangement, income, and asset ownership are shown in Table 1.

From the profile, it is clear that individuals in the sample are mostly elderly persons in the 60–69 age group, females, rural residents, married elderly persons, live with children, receive regular income, and have no assets.

Table 1 Profile of the Elderly Sample

Variables		Share of samples (in percent)
Age	66–69	55.0
	70–79	25.0
	80+	20.0
Gender	Male	37.5
	Female	62.5
Area of Residence	Rural	57.5
	Urban	42.5
Marital Status	Married	65.0
	Unmarried/separated/widowed/divorced	35.0
Living Arrangement	With spouse	32.5
	With children	57.5
	With others/alone	10.0
Income	Receives regular income	57.5
	No regular income	42.5
Ownership of assets	Owens assets	37.5
	Owens no asset	62.5

Source: Tabulation made by the Authors using information from Field

2 Forms of Financial Abuse of the Elderly

Detecting elder financial abuse is difficult mostly because there may be no immediate outward signs of the same (Fealy et al., 2012). Monetary mistreatment of elderly persons, in most of the instances, is an understated, crafty crime that is much more likely to comprise of a shape of conduct than a lonely occurrence (Wilber & Reynolds, 1996). Also, since there is no reporting mechanism to take note of financial exploitation of the elderly, it is tough to notice such cases, especially when these happen within the four walls of the house. Family members might commit financial abuse out of sense of right (California Department of Justice, 2020). Various forms of financial abuses identified from field studies are misuse of money or property of the elderly, falsifying an elder person's signature, misusing ATMs or credit cards of elderly people, getting an older individual to sign a will through deceitful means, cashing cheques without seeking permission, exerting undue influence to give away gifts, and denying elderly persons access to their money and the misuse of powers of attorney. Unmet needs or unpaid expenses despite apparently satisfactory income and assets, adding names to financial account, etc., are some other forms of financial abuse of the elderly (Godfrey, 2021). If the elderly are heads of their households, depriving them of their independence is another form of financial abuse of the elderly (World Health Organization [WHO], 2002). In many cases, the behavior that started in the elder person's finest welfare may develop to be rude over time, as when culprits at first offer supportive information concerning monetary investments but later would control and eventually steal funds for themselves as the older individual's cerebral skills get weakened (Dessin, 2000). Also, the incidence of monetary exploitation of the elderly (like elder abuse in general) is tough to guess since there is no nationwide reporting set up to record and analyze it. As a result, cases often are not reported.

It is known that as in the case of every other form of elder abuse, financial abuse of elderly too showcases certain warning sighs. Noteworthy drawings from accounts of elderly person, unexpected variations in the financial condition of the elderly, missing items or cash from the household of the elderly, and doubtful variations in wills, power of attorney, titles, and policies are some warning signs. Apart from these, addition of names to the senior's signature card, financial activity the senior couldn't have undertaken, when the account holder is bedridden and unnecessary services, goods, or subscriptions too could be treated as certain warning signs of financial abuse of the elderly (Robinson et al., 2021).

The following paragraphs deal with forms of financial abuse of the elderly in Kerala by using field studies.

Mrs Meena became a widow at the age of 31. She struggled a lot since then to raise her children. Her job in the field of acting was her only source of income. She could manage to get her children decently educated with this, which further helped both her children to secure government jobs. Now Mrs Meena resides alone in her family home. Both her daughter and son live separately with their own families in separate houses. Mrs Meena is of the opinion that both her son and daughter deserve a share of her property but her son cheated her. He used several tricks to convince her

that he wanted the family home and property to mortgage it to get some money. Mrs Meena did not know that it was on the agreement to transfer the property to his name that he made her to sign. Now everything is with her son and Mrs Meena cannot do anything.

In the case of Mrs Thankam, she is a widow, above the age of 85 and she resides in her family home with her son (a teacher in a private school) and his family. She has shared her experience of financial exploitation from her family. She receives old age pension, which sometimes comes regularly every month and some other times she gets the amount as an accumulated sum of several months. Whatever it may be, her son is very particular she gives him the entire amount she receives. If she spared some 100 rupees or more, he would question her why she needed that amount.

There are also people who suffer everything just to rescue their children from facing legal problems. However, many a time, children, take this for granted and they abuse their parents financially. Mr Sura, a 76-year-old widower who lives with his married son and family too shared his experience of financial exploitation. It is her son and daughter-in-law who take the entire benefit from the 10-acre property that Mr Sura had. He usually gives no money to his father. Though the property is in the name of Mr Sura, it is just namesake.

The case of Mrs Sudha is a bit different. According to her, it is her husband who tries to squeeze all the money from her. Her husband always compels her to give him money. Though Mrs Sudha earns pension after 21 years of government service, everything is invested in his pocket. This has been the monthly practice ever since her wedding.

Here is another case – the case of Mrs Sarasu. Mrs Sarasu is a 69-year-old widow. She lives with her unmarried son who is an unemployed drunkard. Mrs Sarasu is a retired teacher. Her only source of income is her service pension and her only asset is her house on six cents of land. She describes the way in which she faces financial abuse from her son. Mrs Sarasu is really sad to say that her son compels her to give him money to spend on beverages. If she refuses to give him, he would throw everything outside and create a mess. So she gives. There were instances when she has given him money to drink while she starved as she had no money to buy food.

Next we go to the case of Mr Shashi, a married man of 78 who lives with his wife and unmarried son in his family house. He is a driver in a shop that sells construction materials. His son too is a drunkard. He says about the different ways through which his son exploits him financially. When Mr Shashi returns home from work, his son waits for him to snatch money from his father. He spends everything on beverage. He is not at all concerned about running of household. Mr Shashi is not physically strong like his son to prevent him from snatching the money. .

Having discussed the different forms of financial exploitation of the elderly, the next section discusses the impact of such experiences.

3 Impact of Financial Abuse

In many ways economic exploitation is identical to other forms of elder abuse (Hafemeister, 2003) as the former too is considered to cause devastating consequences on elderly persons (Deem, 2000). One terrifying situation for the elderly is the chance of monetary collapse (Dessin, 2000). Due to their age, the elderly have less time to earn again and are mostly reliant on their savings to meet their expenditures and requirements (Smith, 1999). Further, a reduction of properties might lead to damage of security for the elder individual (Nerenberg, 2000), which has important consequences. Sufferers might similarly experience loss of confidence (Deem, 2000). Above all, exhaustion of assets might probably result in lack of freedom and safety for the elderly (Choi et al., 1999; Nerenberg, 2000).

Ms. Meena shares about her experience by saying that though her daughter and son-in-law want her to go with them and stay with them, she cannot go with them because her mind will not allow her to do that. She has committed a great sin she feels; she would not get peace of mind if she goes and stays with them even though her grandchildren too want her to go and stay with them. Each moment she lives with regret. What can she do now when she has nothing to give to her daughter. There are many people like Mrs Meena who regret in the old age as a result of the acts they have done before. This makes them feel that these mistakes cannot be rectified.

Also, sometimes unconditional love makes people realize that still there are people who value life more than money. It is very much important to have a system like reverse mortgage. Children should be made to transfer the property back to their parents if they fail to keep their promise.

In this context, the experience of Mrs Thankam and her suffering as a result of her son's action gain importance. Her son thinks that Mrs Thankam does not have any expenses. So she does not need money. Her son has snatched money from her hand multiple times. He does not consider Mrs Thankam as a human being. Her son does not consider that his old mother too has her own needs and desires. Though it is for meeting her needs that the government gives Mrs Thankam a pension, this old lady gets nothing. If her son wants all his mother's money, then Mrs Thankam will die like this. She will not tell this to anyone because she does not want her son to face legal issues.

The case of Mrs Thankam is not an exception. Mr Sura too has a similar experience: As per documents, Mr Sura is the owner and he should get the benefits but in reality Mr Sura has nothing and gets nothing. At least his son could meet the needs of his father properly but when that too is not done, it means Mr Sura is helpless.

Mrs Sudha has a different experience. For her there is no difference between salary and pension, taking into consideration what she has been suffering. Now it has become a practice and habit for her husband to take the entire amount. For Mrs Sudha, financial independence is a dream though she earns decently.

For Mrs Sarasu the effects are multisided. She is not free to spend her money for her medicines and food. She does not have freedom in her house. Her son wants her

to die without medicine and food so that he will get her home too which could be sold and used for drinking.

Taking into consideration his experience, this is what Mr Shashi too is sad when he does not get anything that he earns to spend.

Form the words of the respondents it has become clear that though different people get impacted differently as a result of financial abuse faced from within family, all suffer. This leads to the next section, which deals with methods to prevent the monetary exploitation of the elderly, especially the one faced from one's family.

4 Remediating and Preventing Financial Abuse of the Elderly

Each person has got a responsibility toward prevention, interference, and remediation of elder abuse in various forms (Godfrey, 2021). When prevention activities reduce the risk factors which promote elder abuse, intervention-based acts help in stopping elder abuse. Remediation of elder abuse involves steps that help the elderly to regain their lost independence. All these are matters of planning as well.

There are various ways to prevent financial abuse of the elderly. Seeking help from the extended family network to resolve difficulties associated with abusive behavior faced in domestic setting and the implementation of national level and local level policies to prevent such abusive behaviors are some methods (World Health Organization [WHO], 2002). Legal actions, public awareness campaigns, school-based intergenerational programs, caregiver training, etc., are some other methods. These actions gain importance especially when most elderly victims are unwilling to report their experience of ill-treatment to appropriate authorities (Titus et al., 1995; Van Wyk & Mason, 2001).

Choosing and evaluating appropriate prevention choices involves a substantial test. This is mainly because dependable assessment information do not exist on any of the options (Ploeg et al., 2009; Sethi et al., 2011; Stolee et al., 2012).

Remedies for financial abuse/exploitation by a known person (a family member, close friend, caregiver, or person/organization in a position of trust) who breaches the trust of a vulnerable person and misuses the individual's funds to serve their own needs at the elder's expense are generally civil and possibly criminal (Sabatino, 2018).

Here, elders are also asked about the way in which the financial abuse they face within their family can be tackled. Here are the views from our respondents.

As per Mrs Meena, there should be some mechanism for her fellow mates to get back their home and property from their children if they demand so. This will instil a fear in children and out of that fear they will take care of their parents. In her case if she gets her property back, she would distribute it between her son and daughter. If something is to be done, it should be for this.

When the government gives money to people like Mrs Thankam, the former is out of the expectation that the latter could enjoy its benefits. But the government has no mechanism to identify the problems of people like Mrs Thankam. The government should do something to make people like Mrs Thankam to get back their rights.

As per Mrs Sudha, abuse by her husband could be dealt with by following a platform for people like he to raise such problems. She wants at least the coming generations to be free from these kinds of exploitation.

As per Mr Sura, there should be some other mechanism. He wants government to interfere in the family matters if needed. At least there should be a visit by the Panchayat Member, at least annually, to homes with the elderly to understand their real problems. So at least out of fear that people like him would speak about the exploitations they face to such politicians persons, their children would give them due importance.

For Mrs Sarasu, there should be some rule at the government level that tells that children, after attaining voting rights, do not have any rights over their parents' income and should not compel the latter to give their money to the former. If at all grown-up children exert any sort of physical or mental pressure to get money from their parents to be spent for drinks, drugs, etc., it should be treated as a criminal offence.

As per Mr Shasi, children should realize that what they are doing is wrong when they create problems for their parents.

In each case, the victim has some kind of solution in mind, which he or she thinks as effective in dealing with the financial exploitation they face.

5 Conclusion

In a scenario when elder abuse in financial form appears to be a hidden issue, this problem, especially in the context of COVID pandemic, is considered as one of the most frightening issues faced in the old age and the same can lead to serious long-term psychological consequences. Financial segregation, low levels of financial competence, etc., can make older people reliant on others to deal with their money or to deal with their revenue or funds. Elderly persons might experience danger of exploitation as a result of depending on others to aid them to deal with their cash. The fundamental issue is that the elderly do not receive the monetary facilities or guidance they want.

Since the offender is a family member, abuse can deeply undermine a person's ability to trust others, which further leads to their revictimization. Though financial abuse of the elderly is a global issue, underestimation or non-reporting of the same would not bring such exploitation into limelight, which further leads to continuous suffering of the victims and continuous escape of the culprits. As a result, this study calls for mechanism to have nationwide data collection to bring to limelight the unreported cases of elder abuse.

Financial abuse within one's family leads to many unhealthy effects for the victim. Not only the comfortable lifestyle of the victim would disappear, but also

the victim would not get an opportunity to recover financially. Also, such an intensely troubling experience can be a life-threatening occasion “which is identified with fear, lack of trust and acute and chronic anxiety.”

Though in many cases it is difficult to detect monetary exploitation of elderly persons within the household backgrounds, if measures are taken by giving due importance, the same can be dealt with effectively. Financial abuse destructively affects the trust among family members. Adult children might not consider or understand their doings as financially abusive toward their elderly parents which itself will act as a problem. Financial exploitation happens when intellect of requirement, title or voracity for the cash is superior to the capability to continue as being reasonable, truthful, and kind with an old parent. In some traditions, there are outlooks and conventions about who will receive parents’ cash or property. Offenders believe that financial exploitation of older people is improbable to pave way to aftermaths. Culprits might think that elder people are less probable to report exploitation or take action against wrongdoers, mainly if the culprit is a family member of the victim.

Since financial abuse of the elderly is often predictable and preventable and certain factors appear to be strongly predictive of this issue; these factors can provide timely warning to decision-makers that action is required. This calls for timely intervention of the government and local bodies or neighborhood groups to work together to put an end to this menace. For the same, understanding the context of financial abuse of the elderly too has a character to perform. Also, monetary exploitation of the elderly within the domestic settings takes different forms; many of these are linked in several ways and often share common risk factors and have diverse negative impacts. When sufferers are ready to give suggestions to end the problem they face, it is better to resort to those measures. Also, mandatory reporting of abuse to authorities could act as one of the effective means to curb not only monetary exploitation of elderly persons within the domestic settings but also other forms of elder abuse.

Further, multiple sectors like the social welfare, education, and health sector can work together to have interdisciplinary collaboration to reduce elder abuse. Multi-level agency working at a national level can comprise of a financial exploitation team that could join the important bodies, together with the Financial Services Authority, the police, the legal professions, the British Banking Association, the Equality and Human Rights Commission, the Criminal Records Bureau, Trading Standards, the Commission for Social Care Inspection, the Public Guardianship Office, the Department for Work and Pensions, the Department of Health and key voluntary sector organizations. Furthermore, methods to describe, notice, and report elder exploitation need to be positioned inside a social setting and measured alongside traditionally precise risk factors.

Above all, equipping elderly persons is important. Activities to stop societal loneliness and encourage inclusion in a public backing web ought to be stimulated. The financial and digital literacy of older people needs to be enhanced through education. As sufferers hardly report abuse, law and network-based agendas need to talk to clients efficiently and take procedures to deliver services capably and

securely. Civil lawyers can play particularly an efficient part in stopping, recognizing, and responding to financial exploitation on both the individual and neighborhood level.

The most operative method of shielding older people from financial abuse is through precautionary involvements. There are noteworthy ways in examining, showing, and correcting financial abuse once it has happened.

Trusting chiefly on circumstantial evidence, individual experience, or commonly public views, even consultants have gathered and spread a number of pointers that prove that financial exploitation of the elderly is still a menace. In order to understand the extent of financial abuse of the elderly in our nation into limelight, it is very much important to have a nationwide data collection on this matter. Even if it is a survey, the cost involved in carrying out the same would be nothing in front of the actual suffering of the invisible sufferers who are pushed to hide their suffering from the public.

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