

# FINANCIAL AND PROPERTY VIOLENCE AGAINST THE ELDERLY PERSON

## *Violência financeira e patrimonial contra a pessoa idosa*

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**ÁREA:** Direitos Humanos.

**ABSTRACT:** This study addresses patrimonial and financial violence against the elderly, defined as the improper exploitation of the elderly's economic resources and assets, often concealed and normalized in society. It is a form of transversal violence that can affect various areas of the victim's life. Risk factors for this type of violence include diminished capacity or cognitive frailty, dependence on care from a family member, fear of a relative, lack of knowledge about rights, and living with family members who have alcohol and drug problems. To prevent and combat this violence, several strategies are proposed: continuous education and training, the use of legal means, support for the financial autonomy of the elderly, awareness campaigns, and interinstitutional collaboration. The study also identifies the main aggressors, usually members of the victim's own family. In the final considerations, the need for a multidisciplinary and interinstitutional approach to effectively address patrimonial and financial violence against the elderly is reinforced. The bibliographical references provide a solid foundation for understanding and deepening the topic.

**KEYWORDS:** Financial violence. Elderly person. Underreporting. Risk factors. Strategies.

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**RESUMO:** Este estudo trata da violência patrimonial e financeira contra a pessoa idosa, compreendida como a exploração indevida de seus recursos econômicos e bens, muitas vezes naturalizada e invisibilizada no cotidiano social. Trata-se de uma forma de violência transversal, que pode impactar diversas dimensões da vida da vítima. Entre os fatores de risco, destacam-se a diminuição da capacidade cognitiva, a dependência de cuidados por parte de familiares, o medo de algum parente, o desconhecimento de direitos e a convivência com familiares que enfrentam problemas relacionados ao uso de álcool e drogas. Para prevenir e enfrentar essa violência, o artigo propõe estratégias como a educação e capacitação contínuas, a utilização de instrumentos jurídicos, o incentivo à autonomia financeira da pessoa idosa, campanhas de conscientização e a cooperação interinstitucional. O estudo identifica, ainda, que os principais agressores são, em grande parte, membros da própria família da vítima. Nas considerações finais, reforça-se a urgência de uma abordagem multidisciplinar e interinstitucional para o enfrentamento eficaz da violência patrimonial e financeira contra a pessoa idosa. As referências bibliográficas oferecem uma base sólida para o aprofundamento do tema.

**PALAVRAS-CHAVE:** Violência financeira. Pessoa idosa. Subnotificação. Fatores de risco. Estratégias.

**SUMMARY:** Introduction. 1 — Concept and context of property and financial violence against the elderly. 2 — Typology of underestimated, hidden, and normalized Violence. 3 — Transversal violence. 4 — Risk factors for financial-property violence. 4.1 — Decreased capacity and cognitive frailty. 5.2 — Elderly person dependent on care from a family member. 4.3 — To feel afraid of a family member. 4.4 — Lack of knowledge of their rights. 4.5 — Family member with alcohol and drug problems. 4.6 — Social isolation. 5 — Prevention and coping strategies. 5.1 — Continuous education and training. 5.2 — Legal means. 5.3 — Support for financial autonomy. 5.4 — Awareness campaigns. 5.5 — Interinstitutional collaboration. 6 — Main aggressors. Final considerations. References.

## INTRODUCTION

Aging, although a natural phenomenon that inevitably affects everyone, faces significant challenges in Brazilian society: low social support, gradual decline of familial bonds, stigmatization, age discrimination, and being a prime target for scams and all kinds of violence. It is as if the simple physiological process of aging inherently brought senility, incapacitation, uselessness, and oblivion. Promoting a culture of acceptance, appreciation, and respect for the elderly in society seems to be the best policy in a country that, following the global trend, is rapidly moving away from a youthful demographic curve.

Financial abuse or property violence, one of the fastest-growing forms of abuse among the elderly population, has been little studied in Brazil. There is an inexplicable scarcity of studies on this topic in the country, despite its rapidly increasing elderly population. The lack of technical studies and additional research weakens prevention and coping strategies (including supporting legislative proposals and innovative policy solutions) and limits the overall analysis of the problem (including variables such as trends in multiple forms of violence, *modus operandi*, indicators, profiles of victims and perpetrators, perceptions of abuse, etc.).

The problem is transboundary, reaching global proportions, and requires a holistic and integrative approach. The World Health Organization estimates that by 2050, one-third of the world's population will be 60 years or older (Ranabhat et al., 2022). With the increasing elderly population and growing concerns about elder abuse, understanding ways to address the abuse of this vulnerable group is crucial, not only at local or national levels but on a universal scale.

From this perspective, the design of the essay seeks to develop a deeper and cross-cultural understanding of financial abuse against the elderly. The terminology used avoids pejorative, biased, or discriminatory language, focusing on the concept of the individual first,

rather than their status or condition in life. The terms employed are rigorously selected according to methodological requirements, ensuring an impartial scientific approach. The results derived from the applied deductive analysis provide a solid foundation for identifying factors associated with financial abuse and for developing effective prevention and coping strategies.

## **1 — CONCEPT AND CONTEXT OF PROPERTY AND FINANCIAL VIOLENCE AGAINST THE ELDERLY**

Article 102 of the Elderly Statute (Law No. 10,741, dated October 1, 2003) establishes that it is a crime to “improperly appropriate or divert the assets, proceeds, pension, or any other income of an elderly person, applying them for purposes apart from their intended use.” This crime is punishable by one to four years of imprisonment.

In addition to the crimes of theft (Article 155, Penal Code), robbery (Article 157, Penal Code), embezzlement (Article 168, Penal Code), and fraud (Article 171, Penal Code), there are other specific criminal offenses aimed at punishing financial or property violence:

“Withholding the magnetic card of a bank account related to benefits, proceeds, or pension of an elderly person, as well as any other document with the aim of ensuring the receipt or repayment of debt.” Punishable by six months to two years of imprisonment (Article 104, Elderly Statute).

“Inducing an elderly person without discernment of their actions to grant a power of attorney for the purposes of managing or freely disposing of their assets.” Punishable by two to four years of imprisonment (Article 106, Elderly Statute).

“Coercing, in any way, an elderly person to donate, contract, make a will, or grant a power of attorney.” Punishable by two to five years of imprisonment (Article 107, Elderly Statute).

“Drawing up a notarial act involving an elderly person without discernment of their actions, without the proper legal

representation.” Punishable by two to four years of imprisonment (Article 108, Elderly Statute).

Cases of suspected or confirmed violence against elderly individuals are subject to mandatory notification by public and private health services to the health authority, and must also be reported to any of the following agencies (Article 19, Law No. 10,741, dated October 1, 2003).

- I — Police authority;
- II — Public Prosecutor’s Office;
- III — Municipal Council for the Elderly;
- IV — State Council for the Elderly;
- V — National Council for the Elderly.

Financial or property violence involves the misuse and illegal appropriation of financial and property resources of elderly individuals, usually occurring within family disputes and criminal actions by public or private institutions interested in the pensions, retirement benefits, and property of the elderly. Typically, a common feature is that the abuse happens within a relationship where there is an existing or expected trust.

There is no uniform terminology regarding the abusive phenomenon, perhaps due to the lack of studies highlighted in the introduction of this essay. The existing literature records multiple terms (Sanchez, 1996; Wilber, 1990), such as material abuse, financial violence, property violence, economic violence, financial exploitation, resource exploitation, fiduciary abuse, *financial* abuse, economic victimization, financial victimization, fraud, and theft. For the purposes of this essay, the terms “financial violence,” “property or economic violence,” or “financial abuse” will be used.

It may seem like a minor issue, but strict attention to the terminology used in a particular field of investigation or theoretical development is of great value, as changing the name of the violence,

as Hacker (1981, p. 17) notes, can imply a subliminal process of legitimization.

The most common signs or indicators of financial violence against the elderly are (Department of Health RS, 2016):

- 1 — Unexplained disappearance of valuable assets (jewelry, art, family heirlooms, etc.);
- 2 — Acquisition of unexplained or inappropriate assets;
- 3 — Sudden and/or continuous donations to “social causes” or charities;
- 4 — Unexpected addition of names to the elderly person’s bank accounts and cards;
- 5 — Excessive use of bank loans;
- 6 — Sudden changes to the elderly person’s will;
- 7 — Documents with the elderly person’s forged signature.
- 8 — Unexplained appearance of distant relatives/friends.

Data from the National Human Rights Ombudsman (ONDH) reveal that between January and the first week of July 2022, over 44,000 reports were registered. Of this total, 12,000 were related to property or financial violence directed at individuals aged 60 or older (54.8%), followed by women (28.2%) and children and adolescents (6.7%)<sup>2</sup>.

## **2 — TYPOLOGY OF UNDERESTIMATED, HIDDEN, AND NORMALIZED VIOLENCE**

Unlike other forms of violent abuse (such as physical abuse), financial abuse is not self-evident; it requires someone to have considerable knowledge about the victim’s financial affairs. If this is

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<sup>2</sup> Available at: <https://www.gov.br/casacivil/pt-br/assuntos/noticias/2022/setembro/violencia-patrimonial-e-financeira-pessoas-idosas-sao-as-maiores-vitimas-no-brasil>. Accessed on: July 30, 2024.

not the case, it may go unnoticed and unreported due to its hidden and covert nature (Naughton et al., 2010). Hence, the numbers and statistics on the phenomenon are not fully reliable.

While physical abuse and neglect are relatively easier to recognize, financial abuse is a difficult practice to detect. It is largely invisible and remains hidden within the context and dynamics of family or interpersonal relationships that often involve issues of rights and obligations (Hafemeister, 2003; Gibson, 2013). Furthermore, evidence of financial abuse may be buried in piles of financial documents and transactions conducted over years, further complicating the reporting and investigation process. As a result, cases are often not reported by caregivers, friends, family members, and even the victims themselves. For every report made, it is estimated that four incidents go unreported<sup>3</sup>.

Given this intrinsic ambiguity, it is common for people not to recognize financial abuse as violence and, as a result, not to report it to the appropriate authorities. There may be several reasons for this (Mohideen et al., 2022). One reason is that people perceive the transfer of financial assets from an elderly person to their family members (especially their children) as expected or inevitable. Since family members are the perpetrators of financial abuse in most cases, financial exploitation is considered “normal” or, at most, a result of poor communication between the victim and the perpetrator, but not as abusive.

Moreover, the amount of money withdrawn plays an important role in people’s perceptions of financial abuse — if the monetary loss suffered by the victim as a result of financial abuse appears to be low, third parties tend to easily ignore or downplay it (Jackson & Hafemeister, 2012; Purser et al., 2018). However, there is no

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<sup>3</sup> There is widespread consensus in the literature that abuse against the elderly is underreported (Choi & Mayer, 2000; Cohen et al., 2007; Dessin, 2000; Kleinschmidt, 1997; Moskowitz, 1998), especially financial abuse against the elderly (Coker & Little, 1997; Hwang, 1996; Wilber & Reynolds, 1996). The Brazilian reality is no different in this regard, but there are no reliable numbers due to the previously mentioned lack of studies.

“minimum” threshold for monetary loss, as elderly individuals can be significantly affected even by small amounts, especially in poor and disadvantaged communities.

There are countless reasons that contribute to the covert or underground nature of financial violence: the abused elderly person faces fear of retaliation or exacerbation of the violence, feelings of guilt, shame, fear of emotional blackmail, mistrust, cognitive deficits, feelings of failure, social isolation, dependence on the caregiver, belief in the normalcy of the violence (or that reporting it will not improve the situation), leading them not to report the abuse they suffer (Santos et al., 2019, p. 344). This also helps to create cases of underreporting and hidden statistics that obscure the seriousness of financial violence and its harmful effects on the victim’s mental health (isolation, despair, and depression).

One reason for underreporting may be that financial abuse within the family dynamic is less likely to be disclosed to other family members or third parties. Elderly victims may hesitate to inform family members out of fear of retaliation or concern that exposing the abuse could result in the loss of their independence (Rabiner et al., 2006; Beck et al., 1981). Additionally, they might seek to protect the image of good parenthood and friendship.

The justification or normalization of financial violence against the elderly, another aspect of the underground nature of the phenomenon, presents some rather specious reasons. Observers tend to ignore the severity of the abuse by attributing it to various irrelevant aspects of the situation:

- a) When the perpetrator is a descendant of the victim, it is argued that despite the loss of money, the victim’s life has not been substantially affected and that their children still take good care of them (Knight et al., 2016);
- b) Financial abuse of elderly individuals with intact cognitive powers results in the victim being solely blamed, as observ-

ers believe that the lack of vigilance on their part led to the financial abuse (Lee & Eaton, 2009);

- c) Observers believe that in cases of intra-family financial abuse, the abusive family member must have done the right thing by extracting financial resources from the victim or that the abuser must have had some financial need (Bagshaw et al., 2013);
- d) “If the amount of money taken is not very large, observers tend to ignore (or normalize) the severity of the abuse (Mohideen et al., 2022)”.

### **3 — TRANSVERSAL VIOLENCE**

Elderly people constitute heterogeneous groups with varied and increased vulnerabilities. Therefore, when addressing victimizations, it is important to consider cultural and ethnic differences, risks, and vulnerabilities. According to symbolic interactionism theory (Mohideen et al., 2022), for example, individuals assign meaning to behaviors based on their cultural values and customary norms, influencing what is perceived as acceptable or abusive.

At first, financial violence can be considered a continuum. On one end, financial abuse involves small scams, and on the other end, over time, the abuser obtains large sums of money, assets, and valuables from elderly victims (Sanchez, 1996). In numerous instances, financial abuse starts at the smaller end of the continuum and, over time, with the elderly person’s increased dependence on others and reduced resources, it expands into more serious criminal acts. For example, consider the account of an elderly woman who was financially exploited by her daughter (Walsh et al., 2010):

“I was incapacitated. I couldn’t drive anymore, I was medicated — morphine, whatever you can imagine... and [my daughter] took on the role of the mother, while I became the

child... Not only was she taking money from my account, she was also stealing all my credit cards... [and] she stole my car”.

However, financial violence against the elderly still shows clear correlations or a distinct overlap with other forms of abuse, such as psychological (emotional: which has among the highest prevalence rates), physical, institutional, and moral, and sometimes sexual. This particular form of violence is often combined or associated with other forms of abuse.

Although the incidence varies across different regions and countries, there is consensus that abuse of the elderly has become a persistent, global issue, with rapidly increasing rates each year. Worldwide, one in every six elderly individuals is a victim of some form of abuse (Ranabhat et al., 2022). However, despite this alarming situation, reported cases and notifications account for around 4% (the tip of the iceberg). Therefore, there is a significant amount of work ahead to uncover and address these hidden figures.

## **4 — RISK FACTORS FOR FINANCIAL-PROPERTY VIOLENCE**

Although financial or property violence against elderly people can happen to anyone, from any social class or economic stratum, certain factors can increase the risk of a person experiencing or perpetrating elder abuse.

Below are some of these risk factors.

### **4.1 — Decreased capacity and cognitive frailty**

Elderly individuals with cognitive impairment (e.g., dementia or cognitive decline) or other forms of disability may be unable to report financial abuse. Their ability to recognize and communicate about such incidents may be compromised due to their spe-

cial condition. Although this is a risk factor for financial abuse, cognitively intact elderly individuals are not immune (as other factors may also come into play).

Other characteristics that increase the vulnerability of an elderly person include (Peisah et al., 2009; Quinn et al., 2010): the presence of dementia or psychopathology; deficits in judgment or perspective; altered mental states (which may be induced) due to medication or sleep deprivation; and emotional distress (from undergoing a major life transition, such as widowhood<sup>4</sup>).

It is important to emphasize that not all elderly people are vulnerable and frail, and the aging process itself is not a disease or illness (Wilber & Reynolds, 1996). Despite this evidence, most abusers have this erroneous perception, increasing the likelihood of elderly people becoming preferred victims<sup>5</sup>. Therefore, there is a real vulnerability and a fictitious or perceived vulnerability (stemming from pure prejudice).

Finally, there is a low percentage of 'reports' or accounts of abuse. One reason often brought up to understand this low level of reporting is that elderly victims may be confused about whether they have been exploited. In addition to cognitive frailty, there is a lack of knowledge about managing their finances, which will be addressed in item 4.4.

## **4.2 — Elderly person dependent on care from a family member**

According to political economy theory, older individuals become more marginalized and increasingly dependent on others (especial-

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<sup>4</sup> For example, widowed women who previously delegated financial management to their deceased husband may begin to rely on another man, often younger, to take on that role. Similarly, widowed men may become targets of younger women who pretend to need money in exchange for domestic help and companionship.

<sup>5</sup> Seeing an elderly person as potentially vulnerable leads to a pavlovian automatic reaction carried out without thinking (it acts as a stimulus for the abuser).

ly family members) as they leave the workforce, which is one of the main risk factors for financial abuse (Momtaz et al., 2013). Studies indicate (Fealy et al., 2012) that the most common perpetrators of financial abuse are close relatives of the victim, with nearly 60% of them being the victims' adult children, followed by spouses and other family members. Sons are 2,5 times more likely to be perpetrators of financial violence compared to daughters.

The degree of dependence on family members or caregivers due to physiological changes caused by aging or illness processes at this stage of life makes elderly people even more fragile and vulnerable (Santos et al., 2019, pp. 349-350) to financial violence.

The main perpetrators, as previously mentioned, are family members, especially spouses, sons and daughters, daughters-in-law, and grandchildren, as well as family lawyers, salespeople, the government, and employees of institutions providing healthcare to the elderly. The presence of a family member generates two noteworthy effects (Gibson, 2013; Knight et al., 2016):

- 1 — The majority of financial abuse cases (more than 80%) are not reported precisely because the perpetrators are close relatives of the victim;
- 2 — Both victims and observers are less likely to perceive any form of domestic violence perpetrated by a close family member as abuse.

Elderly people who are cared for by the perpetrator fear not having support in the future, while others are emotionally attached to their caregivers, especially when they are close relatives (Ranabhat et al., 2022). Additionally, some elderly people are concerned about the potential punishment of the perpetrator, and others believe that some types of abuse (e.g., verbal and financial) are normal in some cultures.

### **4.3 — To feel afraid of a family member**

The fact that an elderly person shows fear of a particular family member and does not want to ‘upset’ them is an indication that some form of violence is taking place within the family. As mentioned in item 4, financial violence is transversal; when it arises, it is usually associated with (or leads to) other forms of violence. As the victim loses autonomy over their assets and expenses, psychological (depression, nervousness), emotional, and moral violence are part of this continuum. Their human dignity of controlling their property is restricted or denied, along with various other basic rights (such as food, leisure, social relationships, self-determination, etc.).

The ability of an elderly victim to report financial violence is significantly reduced when they have a personal or family relationship with the perpetrator, compared to being deceived financially by a stranger. This is even more pronounced when the relationship involves an element of fear or intimidation. This variable of fear (often coupled with shame) causes financial violence within the family against the elderly to remain hidden and secret.

### **4.4 — Lack of knowledge of their rights**

Rational and autonomous adults, fully aware of their rights, faculties, and duties, are unlikely to be coerced (or deceived) into relinquishing their personal possessions or financial assets.

Experts speculate that elderly individuals are primary targets because they are more trusting and less sophisticated in financial matters compared to younger people (Kemp & Mosqueda, 2005; Gibson, 2013) and have less knowledge about digital financial transaction methods.

Lack of knowledge about the legal system and personal rights is also one of the causes of high rates of underreporting of financial abuse.

#### **4.5 — Family member with alcohol and drug problems**

All criminal statistics demonstrate the undeniable positive correlation between alcohol abuse and the increase in crimes (Hacker, 1981, p. 139). Abuse of alcohol and drugs can drastically alter an individual's behavior and reasoning ability. This can lead to irrational decisions, including the financial exploitation of vulnerable family members, such as the elderly.

When a family member has issues with alcohol and drugs, there may be a tendency to divert financial resources meant for the care of the elderly person to support the addiction. This can include embezzlement of money, sale of assets, or coercion to transfer properties.

These family members with dependency issues may emotionally manipulate the elderly person, exploiting their affection, trust, or fear to gain access to financial resources. A commonly used strategy is blackmail with threats of violence or suicide. As Hacker (1981, p. 150) describes, "many suicides aim, through their act, to draw the attention of those around them to themselves and their problems. They use this extreme measure to shake those who have not given them due attention or loved them sufficiently. They use self-aggression to raise the alarm" and disarm hearts.

#### **4.6 — Social isolation**

Elderly people who are geographically or socially isolated are at high risk of financial victimization (Choi & Mayer, 2000). This isolation can result in greater vulnerability to financial abuse, as these individuals may not have easy access to support resources or social networks that could help protect them from undue financial exploitation.

## 5 — PREVENTION AND COPING STRATEGIES

### 5.1 — Continuous education and training

Permanent financial education focused on abusive strategies is an appropriate means to prevent abuses and protect elderly people. It should include not only the direct victims but also all agents within the protective network for the elderly. Any player in this protective network should receive training and capacity-building to identify (or detect), assess, and manage incidents of financial or property violence against the elderly.

It would be possible to establish a permanent training program for, for example, healthcare professionals. These professionals are on the front lines of mental and physical health care for the elderly and can contribute, provided they are properly trained, to detecting, managing, and reporting any abuses or abusive strategies. Various studies highlight the benefits of training these agents (Teresi et al., 2013; Ross et al., 2020; Ejaz et al., 2017; Mont et al., 2017), emphasizing that professionals with knowledge are able to recognize cases of abuse more frequently than those with little or no knowledge. Moreover, it helps to create a culture of reporting.

Often, healthcare professionals are unwilling to report incidents of financial abuse against the elderly because they are unaware of the procedure following the report and the legal obligation to inform the competent authorities (“mandatory reporting”: article 19, Law n. 10,741, of October 1, 2003). Once trained, they become more confident in applying the knowledge gained about detected abuses (decision-making on reported complaints).

A lack of knowledge among elderly people about their rights is a risk factor for financial or property violence (item 5.4). Breaking this cultural barrier is necessary to empower vulnerable groups and provide them with the competence and skills to prevent victimization.

In-person lectures, simulation labs, scenarios, or case dynamics and discussions, educational videos, and graphic descriptions can

be some training mechanisms used in this process of self-awareness and skill enhancement (in detecting and managing abuse).

Training and capacity-building need to be continuous, as the level of identification and management of incidents decreases within three to six months after educational intervention. Ongoing education also helps consolidate best practices and refresh knowledge acquired in previous training.

The practical and dynamic nature of training should provide means to detect the multiple, evolving, and renewed strategies adopted by abusers to deceive, mislead, and gain advantage. Examples of some common strategies include:

- 1 — Blackmail by the perpetrator of the “all or nothing” type, such as threats of violence or suicide to steal money from parents or elderly grandparents (Payne, 2011);
- 2 — “Poor me” blackmail: “For you, the financial resources mean nothing, but for me, they do” (usually from a descendant to an elderly ascendant);
- 3 — Limited assistance with paying bills and purchasing necessities for the elderly person, and over time, obtaining power of attorney privileges that allow total authority over all financial decisions (Vezina & Ducharme, 1992).

## **5.2 — Legal means**

When a report of financial abuse is confirmed, families or court-appointed guardians try to navigate the judicial system to recover some losses. The initial appeal to criminal justice — following Brazilian penal tradition -often does not yield the expected results, as material losses are rarely recovered and criminal law, with its negative sanctions or threats of violence, is not very functional in resolving social issues (Han, 2018, p. 105). When the only approach to

addressing the issue is penal, it signals a clear intrinsic weakness in the protection system.

One aspect that complicates legal proceedings is the tendency or habit of victims to retract their abuse reports due to fear of retaliation or the inability to recall the details of the abuse due to cognitive deficits (see item 5.1).

In cases of financial abuse, the civil justice system generally offers protection to vulnerable elderly individuals and provides means for a victimized elderly person. Legal resources include filing claims to recover financial losses resulting from abuse and exploitation; establishing guardianships or conservatorships; and invalidating wills, deeds, contracts, or other types of transactions arising from fraud or undue influence (Nerenberg, 2008). Unfortunately, elderly victims rarely use the civil justice system unless guided by an attorney, and they rarely receive restitution for the lost assets.

Guardianship should be viewed as an exceptional and, if possible, temporary measure, and should be recommended only after exploring alternatives that can better preserve the autonomy and expression of the wishes of the elderly person to be supported (SNDPI, 2020). According to the law, “it is an extraordinary protective measure, proportional to the needs and circumstances of each case, and will last for the shortest time possible” (Article 84, §3 of Law n. 13.146/2015). Before proceeding, however, the family member should first check if it is possible to support the elderly person through Supported Decision-Making (SDM).

Established by the Civil Code of 2002, Supported Decision-Making is a significant concept in the discussion of the elderly person’s right to autonomy until the end of life (SNDPI, 2020), serving as a protective tool available to individuals with full civil capacity but in a vulnerable situation (Seijo et al., 2022, p. 112). Through this instrument, a person with some cognitive impairment chooses two supporters from among trusted individuals to assist them in making decisions about specific civil matters.

### **5.3 — Support for financial autonomy**

Encouraging elderly individuals to maintain control over their finances and make financial decisions autonomously. This may include the implementation of legal instruments and broad guidance.

Ensuring the financial autonomy of elderly individuals — free from abuse and violence — requires a cultural shift towards acceptance, appreciation, and respect. Similarly, it involves strengthening the notion that protection involves creating and providing instruments that promote personal autonomy, such as encouraging social engagement and reinforcing community ties.

### **5.4 — Awareness campaigns**

Carrying out public awareness campaigns to educate about the issue of financial abuse against elderly individuals and encourage people to report suspected cases is a commendable initiative. The release of informational booklets, campaigns on official social media platforms, etc., are measures with broad social impact.

It is essential to educate families and communities about the signs of financial abuse against elderly individuals and to promote an environment where such behaviors are recognized and reported.

### **5.5 — Interinstitutional collaboration**

It involves fostering collaboration among various institutions, such as government agencies, non-governmental organizations, financial institutions, and healthcare services, to effectively address the issue of financial abuse against elderly individuals.

All agencies (both public and private) must be aligned, coordinated, and interconnected, often coming to each other's aid in a form of inclusive and protective plurality. Here are some ways in which this collaboration can be effective:

*a) Exchange of information and resources:*

Cooperation between the Public Prosecutor's Office, specialized police departments, and public defenders for investigating and implementing legal protection measures;

Collaboration with NGO's (non-governmental organizations) and community groups that provide direct support to the elderly, such as legal assistance, financial guidance, and safe shelter.

**b) Training and Education:**

For healthcare professionals to identify signs of financial abuse in elderly individuals during medical consultations or care;

For financial professionals on safe financial management practices to protect elderly individuals in banking transactions.

**c) Awareness Campaigns:**

Partnership between the media and the community to launch educational campaigns that raise awareness about the signs of financial abuse and encourage reporting.

The benefits of broad interinstitutional cooperation are evident: 1 — better coordination (avoiding wasted efforts and ensuring efficient use of resources); 2 — wider coverage (increasing the ability to reach elderly individuals in various contexts and geographic areas); 3 — integrated response (allowing for a quicker, more immediate, and effective response in emergencies and complex needs).

## **6 — MAIN AGGRESSORS**

In most cases of financial abuse, the victim-perpetrator relation-

ship is characterized by the element of trust. Abusers who are close friends of the elderly person or are in positions of trust include family members, neighbors, caregivers, bankers, real estate agents, religious figures, hairdressers, and financial consultants (Mohideen et al., 2022). This group of offenders may encourage transactions or investments for their own financial gain and benefit, but typically only after establishing and cultivating a relationship with the victim to the point of accessing their financial assets.

Professional caregivers are more likely to abuse the trust of the elderly by stealing valuable possessions (such as jewelry, money, and family heirlooms), coercing victims into transferring titles and deeds, or forging checks. Thus, the relationship between the abuser and the abused can be either longstanding or newly established.

## **FINAL CONSIDERATIONS**

The level of concern and care for youth and elderly individuals measures the overall temperature of a society and acts as a large thermometer, precisely because these are very fragile and vulnerable groups, susceptible to many forms of violence. When family and society manage to reasonably protect them from all dangers, both the young and the elderly can develop fully, maximizing their potential and experience, respectively. Moreover, this strengthens family and community bonds, creating a safer and more welcoming environment for all its members.

The phenomenon discussed throughout this study affects the autonomy of elderly individuals and imposes constraints that, at this stage of life, should not trouble their horizon. Additionally, financial abuse triggers social and health repercussions (both mental and physical), revealing a toxic parasitism within family and social networks.

Financial abuse of elderly individuals is a form of abuse that can be readily measured and quantified (provided there is some level of aggregated knowledge), unlike other forms of abuse such

as moral, emotional, or verbal, which are not easily detectable. This scenario allows for the development of prevention and intervention strategies, such as ongoing education and training (not only for vulnerable groups but also for their social environment); civil and criminal legal mechanisms; support for financial autonomy; awareness campaigns; and interinstitutional cooperation (establishing flexible networks for protection and innovation).

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