



Financial violence: an increasingly common practice of violence against the elderly

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1 INTRODUCTION

The Ministry of Health defines violence as events arising from intentional acts and comprising assault, homicide, sexual violence, neglect or abandonment, psychological violence, self-harm, among others, which are amenable to prevention (BRASIL, 2015). Therefore, mistreatment can be defined as single or repeated acts that cause suffering, within a context in which there is trust. Therefore, they are classified as: psychological, financial or material abuse, physical, sexual abuse, and neglect (IRIGARAY *et al.*, 2016).

The effective tracking of violence and mistreatment against the elderly in the intra-family environment, through the use of tools built and validated for this purpose, can be an initial path to unveil the problem, locating, dimensioning and characterizing it. Detection is the first step to the management and prevention of violence and mistreatment.

Among these types of violence, financial violence in the elderly is highlighted, which consists of an inappropriate exploitation or abuse of the use of their financial resources and assets without the consent of the elderly person. In many situations the family members themselves induce the elderly to take out loans, finance houses and cars (PINTO; BARHAM; ALBUQUERQUE, 2013). In this context, financial violence is characterized by theft of property and real estate, withdrawals of money with cards by providing a password, deprivation of the elderly of their own belongings and misuse of them. This financial abuse occurs when family members or people responsible for the elderly appropriate their resources, either by taking the elderly's money without authorization or even by taking out loans in their name, compromising the monthly income, without the authorization of the elderly, manipulating and/or threatening them as a form of coercion (ALARCON, 2019).

It should be added that this abuse occurs more frequently with elderly people who have cognitive impairment or functional dependence that makes it difficult to take care of their own



finances, assigning this function to family members or acquaintances. In other situations, they are even interdicted, and the financial dependence of the aggressor in relation to the elderly person is also configured as a risk factor for violence against the elderly person.

There are few population-based studies that have investigated older people themselves, whether or not they have been victims of financial exploitation. Such studies are even scarcer in developing countries. Where they exist, prevalence figures differ widely, and their scarcity prevents a more accurate picture of the magnitude and characterization of violence against older people.

The data on the prevalence of financial violence against the elderly is of broad relevance for the creation of protection policies directed to this population. However, the systematic identification of older people in situations of violence, or in life contexts that promote a greater risk of suffering it, is a non-existent action in the current practices of care for the elderly in Brazil. Based on the agenda of research priorities of the Ministry of Health and the imminence of population aging in Brazil, this study is justified by the need to map violence more clearly.

2 OBJECTIVE

To identify the prevalence of financial violence against the elderly in the administrative zones of the city of Manaus, Amazonas.

3 METHODOLOGY

This is a population-based, quantitative, cross-sectional, descriptive and analytical epidemiological study.

The city of Manaus has a population of 2,145,444 inhabitants, the elderly population of the municipality of Manaus consists of 108,081 elderly people distributed in different age groups. Based on this universe of the elderly population living in Manaus, a calculation was performed to obtain the sample size, the result was 380 elderly per zone, making a total of 2,280 people who were interviewed, using a margin of error of 5% and a 95% Coefficient of Confidence.

To obtain the information on financial violence, the *Hawlek Sengstock Elder Abuse Screening Test* (H-S/EAST) instrument adapted for Brazil was used. This instrument has 15 final items, which cover three main domains of the theme violence against the elderly person: evident violation of personal rights or direct abuse; vulnerability characteristics and potentially abusive situations. The H-S/EAST evaluates the installed or presumed violence from the elderly person's own perspective. In the accounting of the score, a point is attributed for each affirmative answer, except for items 1, 6, 12 and 14, in which the point is given for the negative answer (PAIXÃO JR; REICHENHEIM, 2006). In this case, it was absolved only the data of financial violence to be presented.



The eligibility criteria for participation in the research were: elderly aged ≥ 60 years, who agreed to participate in the research by signing the Informed Consent Form (ICF), in possession of their cognitive abilities and not being self-declared indigenous. As exclusion criteria, we considered all those who showed difficulty in understanding the questions inherent to the instruments used and the self-declared indigenous.

The data were initially plotted in Excel spreadsheet. Next, they were transferred to the Epiinfo statistical program and the simple absolute (fi) and relative (%) frequencies were calculated.

4 DEVELOPMENT

The main risk factors that make the elderly vulnerable to suffer financial violence are: unemployment, low income, low social support, not associating this type of violence with the term "elder abuse," having impairment in Activities of Daily Living and Instrumental Activities of Daily Living, having a family member with a strong sense of entitlement to the elderly's property, feeling frightened by a family member, the elderly not knowing their rights, having cognitive, physical, health problems, frailty, and being a widower (SANTOS *et al.*, 2018).

Studies show that financial violence manifests itself in consigned loans, made most often to meet personal and family demands, encouraged by financial institutions that do not seem to assume the educational role, to advise, guide and prevent (SCHUH *et al.*, 2017). Instead, the organizations granting credit assume the role of agents, of sellers, stimulating consumption, without including in the credit analysis possible imbalances, vulnerabilities and violence (ALMEIDA *et al.*, 2021).

It is noticed that financial violence presents a high frequency in research on the subject, since approximately 60% of the elderly people who suffered violence in the period studied experienced it, alone or associated with other abuses (ALARCON *et al.*, 2019; ALMEIDA *et al.*, 2021).

Through the *Hawlek Sengstock Elder Abuse Screening Test* (H-S/EAST) instrument adapted for Brazil the following results were obtained: The highest index of financial violence corresponds to the southern zone of the city of Manaus with the percentage of 97.4% in this area, in second place the West zone with 95.5% of registered cases and the lowest number in the Midwest zone with 93.9%, the North zone showed a percentage of 95.2%, the East zone of 95% and the Center-South zone showed a percentage of 94.7% (Table 1). It is noteworthy that the South zone has the largest amount of protective equipment for the elderly in the city of Manaus (RIBEIRO *et al.*, 2021).



Table 1 - Financial Violence identified by HS/SEAT in the administrative zones in the city of Manaus, AM, 2019-2022

Administrative Zones	f	%
South	1218	97,40
West	1133	95,50
North	996	95,20
East	953	95,0
South-Central	935	94,70
Midwest	924	93,90

Source: field research.

In one study, there were 555 police reports registered at the Police Station for the Safety and Protection of the Elderly, 327 (58.9%) corresponded to economic-financial and property violence. The data showed that, of the total number of occurrences of violence recorded in the DSPI, financial violence was higher in relation to the others, and that in many cases financial violence occurred concomitantly with other types of violence: 202 (61.8%) cases of psychological violence, 36 (11%) of physical violence, 21 (6.4%) of neglect, 10 (3.1%) of abandonment, and two (0.6%) of sexual violence (NOLÊTO *et al.*, 2018). Another research showed that the prevalence of financial violence in the municipality of Vitória da Conquista - BA, was 41.8% (n=23), and the total number of elderly who suffered violence in the municipality in the analyzed period was 55 individuals (SAMPAIO *et al.*, 2017).

A survey conducted in Ireland showed that this violence is a much smaller social problem than the one found in our research. In Ireland, financial violence was the second most common type, reported by 2.1% of the elderly, but 60% of them reported it (SANTOS *et al.*, 2018).

The stereotype of family provider appears along with other images and prejudices associated with the elderly and old age, such as the idea of weakness, dependence, disability and disease, among others. In this sense, a good portion of the elderly who participated in this study share their homes with some family members and assume most of the household expenses, and do not have the habit of saving because there is rarely any money left over (ALMEIDA *et al.*, 2021). With regard to the context of the individual, the highest incidence of violence occurs in the obligation to financially help the family and/or other people in the relationship of the elderly. In this case, a feeling, and not an imposed obligation, being seen as an individual choice, which is linked to the way of thinking of the elderly, can be attributed to their culture, involving aspects related to education, teaching of parents, religion and community in which they live (MELO *et al.*, 2022).

Despite the existing public policies in the country to protect the elderly, the prevalence of financial violence against the elderly represents 7.8% of cases of family violence in Brazil, and the home environment is one of the main places of its occurrence (SANTOS *et al.*, 2018). In the present study, this prevalence reached the mark of approximately 100% in all areas studied (Table 1), showing that the city of Manaus is far beyond the national average.



In the world, the financial exploitation of the elderly has its data masked by the other types of violence, despite the frequency and severity, since the prevalence is estimated between 0.7% to 14.4%, and allows us to infer that the data regarding this type of violence is still underestimated when related to reality (SANTOS *et al.*, 2018).

5 CONCLUDING REMARKS

This study showed a high prevalence of financial violence in the municipality of Manaus - AM. The findings show high percentage rates, demonstrating that this violence is a serious social problem, which differs greatly from the national average for this type of violence.

Financial violence is one of several forms of abuse practiced against the elderly, where victims live in fear and most often do not report it, living then in precarious conditions. Moreover, this type of violence is often unnoticed, thus favoring the non-identification of this act. Given this context, the importance of developing actions aimed at preventing financial abuse against the elderly is highlighted.



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