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# Financial Exploitation of Older Adults in Rural Settings: A Family Perspective

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## Abstract

Federal agencies responsible for funding protective services to older adults are increasingly concerned with the growing incidence of financial exploitation in rural areas. The Wall Street Journal recently has reported an increasing trend of unemployed adult children migrating from urban centers to smaller rural towns and countrysides to live with their parents since 2008. This current study explores the attitudes of family caregivers regarding management of financial matters for their elderly care recipients. The major findings of the study include that adult children often (1) overestimate their parents' ability to manage their finances; (2) prefer to manage their parents' finances informally, as opposed to using legal options like power of attorney; and (3) tend to think of their parents' assets as "almost theirs." The study concludes with recommendations on the critical need for information to help families make important

decisions about helping elderly parents with their finances. This information would not only promote the use of safeguards against abuse, but could potentially provide caregivers with greater confidence and protection.

Keywords:

elder abuse

financial exploitation

economic recession

family

older adults

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