

Financial Abuse of Mentally Incompetent Older Adults: Findings from a Cooperative Research Project

John B. Bond, Jr., University of Manitoba¹

Rosemarie Cuddy, Office of the Public Trustee, Province of Manitoba²

Karen A. Duncan, University of Manitoba³

Steven Hill, University of Winnipeg⁴

Mary Kronenwald, Manitoba Research Centre on Family Violence and Violence Against Women⁵

Doreen L. Smith, University of Winnipeg⁶

Penny Yellen, Elder Abuse Resource Centre, Age & Opportunity⁷

Financial abuse of older adults is an increasingly recognized social problem, but is also one of the most under-researched areas of elder abuse. Financial exploitation appears to be the most prevalent type of reported elder abuse, affecting more than 60,000 Canadian seniors (Vezina & Ducharme, 1992). It can be defined as "the illegal or improper use of an incapacitated or elder adult's resources or property" (Blunt, 1993).

In Manitoba, the provincial government Office of the Public Trustee, a city social service agency Age & Opportunity, and the research community pooled their expertise in a cooperative research study of financial abuse among seniors who were clients of the Public Trustee. These clients were individuals who had come under an Order of Supervision -- an order granted pursuant to the provincial Mental Health Act appointing the Public Trustee as the Committee of persons judged mentally incompetent to handle their own affairs.

Data were collected from the Public Trustee's client administration files. Between April 1, 1995 and March 31, 1996, 354 files were opened on mentally incompetent adults aged 60 or older. Of these, 76 were flagged by the Public Trustee as cases of suspected abuse, an incidence of 21.5%. A comparison group of 76 cases was randomly selected from among those client administration files *not* flagged as cases of suspected abuse opened during the same period.

Seniors suspected of being financially abused were more likely to be female ($\chi_{(1,152)}^2=4.82, p=.028$), widowed ($\chi_{(4,144)}^2=15.09, p=.005$), and live in a personal care home ($\chi_{(3,115)}^2=14.26, p=.003$) than those who were not suspected of being abused. There was no difference between the two groups with respect to age, region of residence, or monthly income. The majority

of seniors who shared accommodation with another person shared with the person or persons suspected of abuse. When abuse was suspected, a child of the senior was the most common suspect. When a child was suspected of financial abuse, other forms of elder abuse were also often suspected. This pilot study has provided benchmark statistics for the Public Trustee and the results are being disseminated to those working with seniors in the province.

Acknowledgements

Research funded by the Manitoba Research Centre on Family Violence and Violence Against Women.

References

- Blunt, A. P. (1993). Financial exploitation of the incapacitated: Investigation and remedies. *Journal of Elder Abuse and Neglect*, 5, 19-32.
- Vezina, M., & Ducharme, G. (1992). The sad abuse of seniors. *Canadian Banker*, 99(1), 58-61.

Endnotes

1. Professor, Dept. of Family Studies.
2. Legal Counsel to the Public Trustee.
3. Asst. Professor, Dept. of Family Studies.
4. Asst. Professor, Dept. of Anthropology.
5. Research Associate.
6. Associate Professor, Dept. of Sociology.
7. Manager, Specialized Services.