



International Journal of Active & Healthy Aging

e-ISSN :3023-6045

https://ndpapublishing.com/index.php/ijaha



Red Flags for Financial Abuse of older Adults

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Article Info

Received: 03 March 2025

Revised: 04 April 2025

Accepted: 05 November 2025

Published: 30 December 2025

Keywords

Older
Abuse
Older Abuse
Financial Abuse



ABSTRACT

This study describes the definition, causes, consequences and solutions of Economic Abuse of the older adults. Economic abuse of older adults means the misuse of financial resources of older adults by individuals as they get older, providing unfair gain and making their financial situations difficult. This type of abuse leads to serious consequences at both the individual and societal levels. Considering the fact that older individuals are one of the most vulnerable groups in society, economic exploitation poses a significant problem in terms of social justice and human rights violations. Economic exploitation of the older adults means abusing individuals' financial resources during their old age or gaining unfair profit from them. This situation threatens the social, psychological and financial security of older individuals. Economic exploitation of the older adults is a serious problem faced not only by individuals but also by societies. We aim to provide a comprehensive perspective on the effects of economic abuse against the older adults and solution suggestions. The aim of this study is to comprehensively examine the phenomenon of economic abuse faced by older individuals by exploring its definition, causes, consequences, and possible solutions. In conclusion, protecting elderly individuals from economic abuse is of great importance for both safeguarding individual rights and ensuring the sustainability of social welfare.

1. INTRODUCTION

The aging of the population worldwide has significant impacts on the social, economic and health systems of societies. According to the United Nations (UN) 2021 report, 9.3% of the world's population is aged 65 and over, and this is expected to reach 16.4% by 2050 [1]. In Turkey, the proportion of the older adults population has increased to 9.9% by 2022, necessitating a broader consideration of the problems faced by older people [2]. Simultaneously with the increase in the older adults population globally, neglect and older adults abuse have become more important social problems in recent years [3].

One of the most important problems faced by older individuals is economic exploitation, which directly threatens their quality of life and security [4]. Economic abuse refers to the usurpation of the

material resources or property of older individuals against their will, usually through manipulative or coercive methods [5]. This type of abuse not only causes harm at the individual level, but also negatively affects the family structure, social values and the economic system. Economic abuse, which can be perpetrated by family members, professional caregivers or outsiders, is often done by taking advantage of the vulnerabilities of older people, such as health problems, loneliness or cognitive decline [6].

Economic abuse faced by older persons in Turkey usually takes place in the context of family relationships. Economic pressures, especially among family members, can lead to situations such as confiscation of pensions, property or savings of the older adults. However, increasing social isolation and lack of awareness of the rights of

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How to cite this article

Altun, G., & Say Şahin, D. (2025). Red Flags for Financial Abuse of Older Adults. *Int. J. Act. Health Aging*, 3(2), 51-61.

older persons play an important role in the spread of economic abuse [7].

According to the World Health Organization (WHO), approximately 15% of older people experience some form of economic exploitation [8]. However, this rate may be higher because in many cases economic abuse is not recognized or reported. In Turkey, although there are legal regulations to protect the economic rights of older persons, there are serious deficiencies in implementation [9]. Therefore, addressing the causes, consequences and prevention methods of economic abuse in a comprehensive manner is critical to combat this problem.

This article aims to examine the economic exploitation of older persons in its social, legal and individual dimensions and to provide awareness-raising and preventive strategies. The protection of the rights of older persons is not only an individual necessity, but also a reflection of social solidarity and justice.

2. DEFINITION AND TYPES OF ECONOMIC EXPLOITATION

Economic abuse refers to the misuse, non-consensual usurpation or manipulation of the material assets, income or other financial resources of older persons, usually by people with whom they have a relationship of trust [6]. According to the World Health Organization (WHO), economic abuse occurs through the unauthorized use of older people's financial resources or manipulation of their material assets and is defined as a phenomenon that leads to serious psychological and material consequences among the types of older adults abuse [8].

In Turkey, this is usually perpetrated by family members or close relatives. According to the Human Rights Institution of Turkey (2019) report, the majority of cases of economic abuse stem from the low economic literacy of older persons and their dependence on their families. Economic abuse can sometimes take place in the form of forced transfer of assets by older adults individuals, and sometimes in the form of taking away their savings through a conscious manipulation process [4].

Types of Economic Abuse:

Economic exploitation can take different forms. Each of these forms targets different aspects of older people's vulnerability and is often influenced by social, legal and individual factors.

2.1. Banking and Financial Fraud

Unauthorized use of bank accounts is one of the most common types of economic exploitation

faced by older persons. For example, an older adultsly person's bank account information can be obtained and used by people in a trust relationship. Such exploitation is usually carried out through credit card information, pension transfers or mobile banking applications [4]. Fraudulent financial schemes, insurance fraud and participation in fake charity campaigns are also common. A significant portion of financial fraud cases in Turkey is due to the low technological literacy of older individuals [10].

2.2. Violation of Inheritance and Property Rights

Unauthorized transfer of property or inheritance rights of older persons is another common form of economic exploitation. It usually occurs through disputes between family members or through fake power of attorneys prepared by taking advantage of individuals' loneliness [11]. In Turkey, notary processes can pave the way for such abuse due to lack of information (Human Rights Institution of Turkey, 2019). Especially in rural areas, it is a common problem for older adultsly people to have difficulties in title deed transfer processes [12].

2.3. Seizure of Pensions or Income

Pensions are the main source of income for older people to live on. However, this income can often be taken without permission by family members or caregivers. According to TurkStat (2022), around 15% of older persons in Turkey are forced to give some or all of their pensions to family members. This situation causes older people to lose their financial independence and become unable to meet their basic needs [7].

2.4. Fraudulent Investment and Insurance Frauds

Older individuals can be directed to fraudulent investment schemes by manipulating their sense of trust. These frauds are usually caused by the low financial literacy of older individuals. For example, fraudulent investments that claim to have high returns may cause older adultsly individuals to lose their savings. In Turkey, fake insurance plans, especially online, are a common example of this type of economic exploitation [4].

2.5. Economic Abuse in Care Services

The misuse of financial resources of older persons by care providers is also considered as economic abuse. For example, unauthorized use of an older adultsly person's debit cards, theft of valuables at home, or use of salary for personal

expenses other than care fees are examples of this type of abuse [8]. As the physical dependency of the older person increases, the likelihood of this type of abuse also increases [12].

3. DYNAMICS AND FACTORS OF ECONOMIC EXPLOITATION

Economic abuse is often influenced by social and individual dynamics. Primary causes include vulnerability of older persons, loss of economic independence and power imbalances in relationships with family members. In addition, lack of legal knowledge and lack of awareness of the rights of older persons in society paves the way for the spread of economic abuse [11].

In Turkey, economic differences between rural and urban areas are an important factor in the types and prevalence of abuse. In rural areas, manipulation of property rights of older people is more common, while in urban areas, fraudulent financial schemes and scams are more common [4].

4. CAUSES OF ECONOMIC EXPLOITATION

Economic abuse occurs when individual, family, social and systemic factors come together. The physical and cognitive status of older persons, social values, family dynamics and legal deficiencies are among the main reasons underlying this abuse. These causes are interconnected and often complex. Below, the causes of economic abuse are examined in detail.

4.1. Physical and Cognitive Vulnerabilities of the Older Adults

The declining physical health and cognitive impairments of older individuals constitute an important ground for economic exploitation. Alzheimer's, dementia or similar neurological disorders negatively affect the decision-making abilities of older individuals, making them vulnerable to fraud or manipulation attempts [12]. In the WHO report (2021), it is stated that older individuals with cognitive decline are twice as likely to be at risk of economic exploitation.

Physical frailty increases the dependency of older people in activities of daily living. This dependency facilitates the abuse of economic resources, especially by care providers. Tufan (2018) emphasizes that 60% of older people in Turkey suffer from at least one chronic disease, which increases the risk of abuse.

4.2. Social Values and Age Discrimination

The devaluation of older persons in society is an important reason for the spread of economic

exploitation. Ageism leads to the perception of older persons as passive and unproductive. This perception may cause their economic assets to be seen as a "deserved" resource by family members or close relatives [11].

Especially in societies with a strong family structure, such as Turkey, the pensions or savings of older individuals may be perceived as part of the family budget. In the TÜBA (2020) report, it is stated that approximately 30% of the pensions of older adults are used by family members without permission. This shows how social norms can facilitate economic exploitation.

4.3. Economic Dependency and Income Inequality

Economic dependency is one of the main causes of economic abuse. Especially in low-income families, pensions or assets of older persons can be used to balance the family budget. According to data from the Turkish Statistical Institute (TurkStat, 2022), 25% of older persons are completely economically dependent on family members [13].

Income inequality and poverty are other factors that increase economic abuse. Family members with financial difficulties may misuse the savings of older adults by seeing them as a "necessary resource" [14]. This is more common especially in rural areas, where the economic security of older individuals is more limited.

4.4. Lack of Legal Knowledge and Inadequacy of Regulations

Older people's lack of legal knowledge is an important factor contributing to the spread of economic exploitation. Many older adults do not know their legal rights during property transfer, power of attorney or financial transactions, leaving them vulnerable to manipulation.

Moreover, current legal regulations in Turkey are not sufficient to protect older persons from economic exploitation. TÜBA (2020) stated that special regulations are needed to protect the economic rights of older persons. For example, most cases of financial fraud go unpunished due to the lack of legal support for older persons.

4.5. Family Dynamics and Conflicts

One of the most common sites of economic abuse is within family relationships. Conflicts between family members can lead to the targeting of economic resources of older individuals. In particular, inheritance disputes and debt problems can be triggers for economic abuse [12].

Studies conducted in Turkey show that 70% of economic abuse is perpetrated by family members [11]. This can be explained by the decrease in respect for older individuals in the family and power imbalances leading to economic exploitation.

4.6. Social Isolation

Social isolation is another important cause of economic exploitation. Older people living alone often lack social support, making them more vulnerable to economic manipulation [7]. The Human Rights Institution of Turkey (2019) stated that social isolation significantly increases the risk of economic and psychological abuse of older persons.

In addition, many older people experiencing social isolation do not report economic exploitation or tell others about it. This leads to economic abuse going unnoticed for a long time and increased victimization [8].

5. METHODS TO PREVENT ECONOMIC EXPLOITATION

Preventing economic exploitation of the older adults is not only possible through individual efforts, but also through social and legal interventions. In this context, adopting an effective approach to prevent economic exploitation requires the implementation of multifaceted strategies and policies. Under this heading, legal, social and educational measures to prevent economic exploitation will be detailed.

5.1. Strengthening Legal Arrangements

One of the most fundamental tools to prevent economic exploitation is the strengthening of legal frameworks. Strong legal frameworks are necessary for older persons to protect their assets, pensions and other financial resources. In Turkey, although there are many regulations on the rights of the older adults, effective practices against economic abuse have not yet been developed [7].

5.2. Strengthening Legal Regulations on the Rights of the Older adults

Special legal regulations are needed to protect the property and financial resources of older persons. These regulations should include provisions that can prevent the transfer of property without the consent of the older adults, as well as penalize abuses such as fraud and forced signature [14]. While the existing legal structures in Turkey protect the older adults mostly within the framework of general protection laws, criminal sanctions for specific cases such as economic

exploitation are insufficient. In this context, the creation of special laws and regulations would be an important step in protecting the financial rights of the older adults.

5.3. Legal Advice and Access

Older adults should have easy access to legal counseling services to protect their rights and defend themselves against abuse. Considering that the older adults may be victimized due to lack of information on financial and legal issues, free legal counseling services provided by the state are of great importance [4]. In addition, information and guidance services for the older adults can help them act more consciously to protect their legal rights.

5.4. Awareness and Education Programs

Trainings to increase the financial literacy of older persons are very important to make them more vulnerable to economic abuse. Economic abuse is often perpetrated by taking advantage of older individuals' lack of knowledge on financial matters. Therefore, raising awareness of the older adults will be a fundamental step in protecting them from economic abuse.

5.5. Education Programs for the Older Adults

Educational programs should be created for older people to help them understand economic exploitation. In these trainings, the older adults should be informed about the types of economic abuse such as fraud, property transfer, and creating financial dependency. In addition, the older adults should be provided with basic information on financial issues such as banking transactions, management of pensions and investment instruments [12]. Providing such trainings on a regular basis can help older adults make informed decisions.

5.6. Awareness Raising Programs for Family and Society

In protecting the older adults against economic abuse, not only the older adults, but also family members need to be raised awareness. Respect for the financial rights of the older adults by family members plays an important role in preventing abuse. Family members should help the older adults by taking into account their health status and financial independence and eliminate any risk of abuse. For this reason, training programs should be organized for family members and older adults individuals should be made sensitive about their financial situation [11].

5.7. Strengthening Social Support Systems

Older people need social support networks to avoid economic exploitation. While struggling with feelings of loneliness and isolation, the older adults also face the risk of further exploitation. Therefore, strengthening social support systems is critical to preventing economic exploitation.

5.8. Social Services and Older adults Support Centers

Social services to meet the social and emotional needs of the older adults need to be strengthened. Older adults care services provided by the state and local governments can reduce the feeling of loneliness of the older adults and prevent their social isolation. In addition, support centers for the older adults should be established and guidance services should be provided in these centers to meet the needs of the older adults. These centers can ensure that older adults individuals live in a safe environment [7].

5.9. The Role of Voluntary Organizations

Voluntary organizations also play an important role in protecting older people against economic exploitation. Voluntary groups in the community can expand the social networks of older individuals and support them in combating loneliness. Voluntary organizations can provide economic support for the older adults and prevent the abuse of their financial resources [14]. Strengthening such organizations will help to create a wider awareness in the society.

Opening Communication Channels for the Older adults:

Older people need safe channels of communication to speak out against abuse. These communication channels include mechanisms that older persons can turn to and receive support when they experience economic exploitation. Such services can be phone lines, internet platforms or face-to-face support points. When older people use these channels to file a complaint, it can help to identify and prevent abuse.

6. PSYCHOLOGICAL PROFILE OF ECONOMICALLY ABUSED OLDER ADULTS

Economic abuse of the older adults not only leads to financial losses, but also negatively affects their psychological health. Old age is a period when individuals are physically and psychologically most vulnerable and may feel excluded from social life due to their reduced independence. In this period, economic abuse of older adults individuals can

cause psychological trauma and seriously affect their mental health [15].

The effects of economic abuse on the mental health of older individuals can occur with negative consequences such as depression, anxiety disorders, loneliness, loss of trust and suicide [14]. Older individuals may have difficulty coping with such traumas and often may not be able to overcome the effects of abuse alone. Therefore, early intervention and support such as psychotherapy are of great importance in order to protect the psychological health of older adults individuals who are subjected to economic abuse.

6.1. Psychological Loss of Trust and Insecurity

The first significant change in the psychological profile of older people is a loss of trust. Economic abuse, especially when it comes from family members, undermines the trust that older people have in those closest to them. The loss of trust is not only a misuse of economic resources, but also makes the older person feel emotionally abandoned. When older people lose all their material savings accumulated over the years, they may lose hope for a secure future [7].

6.2. Depression and Anxiety Disorders

Economic abuse is another important factor leading to depression and anxiety disorders in older adults. Old age can be a risky period in terms of mental health, especially in a period of economic losses. The older adults may begin to question their own values and feel excluded from society [11]. This can lead to an increase in depression and anxiety disorders.

The misuse of the economic resources of the older adults deepens their anxiety about the future. Older adults individuals live with a sense of anxiety due to the weakening of their social security, and this situation may turn into depression over time. Ergin and Çelik (2020) emphasize that economic abuse is an important factor fueling depression in the older adults. In addition, economic losses can cause older people to lose their independence, making them more vulnerable. This vulnerability can lead to exacerbation of symptoms of depression.

6.3. Suicide Risk and Psychological Breakdown

In older adults individuals who are subjected to economic abuse, it is possible for depression to reach more advanced levels and pose a risk of suicide. Loneliness, health problems and economic difficulties in old age can lead to suicidal thoughts. Abused older adults people may feel helpless and worthless, which may cause them to have suicidal thoughts [7].

When older people are unable to cope with feelings of hopelessness about their own lives, they may seek a permanent solution, such as suicide. Research shows that older people who have experienced economic abuse have higher suicide rates. While abuse causes both physical and psychological wear and tear on the older adults, it also causes them to sever social ties and social exclusion [15]. Such negative effects can lead to psychological breakdown in older adults and trigger suicidal thoughts.

6.4. Social Isolation and Loneliness

Older people who experience economic abuse often experience social isolation and loneliness. The loss of economic resources alienates them from social life. Older adults may not be able to participate in social activities and support their relatives and friends due to financial difficulties. This situation may cause them to break away from social ties and increase their sense of loneliness [11].

Tufan (2018) stated that loneliness of the older adults deeply affects their psychological health and triggers depression and anxiety disorders. Social isolation reinforces the feelings of loneliness of the older adults, which further exacerbates psychological disorders. When older people lack social support, they may find it more difficult to cope with mental problems such as depression and anxiety. In addition, feelings of loneliness make older people more psychologically vulnerable [15].

7. PSYCHOLOGICAL INTERVENTION AND SUPPORT STRATEGIES

Professional support such as psychotherapy and counseling is of great importance to improve the psychological health of older adults who have experienced economic abuse. Psychotherapy is an effective tool for the older adults to process the traumas they have experienced and develop healthy coping strategies against these traumas [12]. In addition, social awareness-raising activities are also important to protect the older adults against economic exploitation. Family members should be more aware and take steps to prevent abuse in order to protect the economic and psychological health of older adults.

Social support groups can reduce the loneliness of the older adults and help them to reintegrate into social life. In addition, awareness should be raised in society about the rights of the older adults and access to legal support and assistance services should be provided.

8. PREVENTION OF ECONOMIC EXPLOITATION OF THE OLDER ADULTS AND INTERVENTION STRATEGIES

Older persons become vulnerable both physically and economically as they age. While this vulnerability increases their risk of being abused, economic abuse, in particular, leads to both financial losses and severely reduces the quality of life of older persons. Economic abuse is the misuse of the financial resources of older persons, unfairly appropriating their income, savings or other financial rights [7]. This kind of abuse can cause not only economic but also psychological harm to the older adults [15].

Preventing economic exploitation of older persons is not only an individual responsibility, but also a social responsibility. Prevention of economic exploitation and intervention strategies require legal regulations, social awareness, family support and effective use of social services. In this article, the measures and strategies to be taken to prevent economic exploitation of the older adults will be discussed in detail.

8.1. Legal Regulations in the Prevention of Economic Abuse

Legal regulations play a fundamental role in protecting the rights of older persons. In order to prevent economic exploitation of the older adults, laws need to be effectively enforced. In Turkey, regulations such as the "Law on Combating Violence against the Older adults" adopted in 2006 take important steps towards protecting the older adults from economic, physical and psychological violence [11]. These laws provide an important basis for protecting the assets of the older adults and ensuring their economic security.

Furthermore, Ergin and Çelik (2020) state that in addition to legal regulations, services for the older adults should also be strengthened. Strengthening the legal framework not only helps to prevent abuse, but also ensures that the rights of older persons are respected. In this context, in addition to legal supports, social services and community-based programs should also be strengthened [12].

8.2. Social Awareness and Education Programs

Understanding what economic abuse is in society is one of the cornerstones of preventing abuse against older persons. When older persons are abused, they may not be able to identify or recognize the victimization they are experiencing. At this point, raising public awareness is critical.

Trainings on the rights and protection methods of the older adults should raise awareness not only among the older adults, but also among other segments of society [15].

Raising awareness in society makes it easier to identify economic abuse. At this point, Acar and Güngör (2019) state that in order for the older adults to defend their rights, it is essential to educate them on this issue. In addition, campaigns should be organized on different platforms such as media, schools and universities to raise social awareness. Such campaigns emphasize the fact that economic exploitation is a social problem and ensure that a social mobilization is initiated to solve this problem [11].

8.3. Family Support and Education

One of the most critical places for the protection of older persons is support and communication within the family. Older persons often live with their families and family members play an important role in ensuring their economic security. Family members need to be made aware that older persons should not misuse their financial resources. In addition, the older adults should know that they can get support from family members when they are in economic difficulties [14].

Tufan (2018) emphasizes the importance of family education and emphasizes that families should be more sensitive in detecting and preventing abuse against the older adults. Family members' sensitivity to economic abuse helps protect the older adults. Healthy communication within the family plays a major role in ensuring the safety of older persons. In addition, the creation of support groups for the older adults to strengthen communication within the family can significantly reduce the risk of abuse [7].

8.4. Social Services and Support Programs

Social services play a vital role in protecting older people. By monitoring the living conditions of the older adults, social workers can detect economic abuse early and take the necessary steps to ensure their economic security [12]. Social services not only ensure the economic protection of the older adults, but also look after their psychological and social well-being. Strengthening social services can protect older people from abuse by enabling them to take more part in social life.

In addition to social services, financial counseling services are also of great importance to ensure the economic security of the older adults. Karakuş (2020) states that increasing the financial literacy of the older adults is an effective strategy to prevent economic abuse. When the older

adults learn how to protect their financial rights and resources, they can become more resilient to abuse [11].

8.5. Early Intervention and Monitoring Programs

Early intervention is a critical factor in preventing economic exploitation of older persons. When older adults experience abuse, they may not realize it or may have difficulty reporting it. Therefore, social workers and health professionals can detect abuse early by regularly monitoring the older adults [14]. Early intervention is important not only to ensure the economic security of the older adults, but also to protect their psychological and physical health.

Early intervention ensures the safety of older individuals, while at the same time providing psychological support to those who have been abused. Acar and Güngör (2019) state that early interventions through social services help older people to live in a safe environment. Monitoring programs should regularly track the living conditions of the older adults and quickly identify situations that pose a risk of abuse. In this way, older persons are protected from greater harm.

9.LEGAL DIMENSION OF COMBATING ECONOMIC EXPLOITATION OF THE OLDER ADULTS

While older persons are an important part of the social fabric, they become vulnerable as they age, making them more susceptible to various forms of abuse, especially economic abuse. Economic abuse includes the misappropriation of older persons' assets, such as the unauthorized taking of pensions or savings. Economic abuse of the older adults not only leads to financial losses, but also threatens their psychological and physical health [14]. Therefore, strong legal regulations are needed to prevent economic abuse and protect its victims. In this article, the current legal regulations on the prevention of economic abuse against the older adults will be discussed and how the struggle can be carried out with legal frameworks will be discussed.

9.1. Legal Regulations for the Older adults in Turkey

In Turkey, legal arrangements for the prevention of economic abuse against older persons have been strengthened through legal frameworks such as the "Law on Combating Violence against Older Persons" adopted in 2006. This law aims to protect older persons not only from physical or psychological violence but also

from economic abuse [11]. This law provides a framework in which the assets of older persons should be protected and economic abuse is defined, enabling abused older persons to defend their rights. However, Ergin and Çelik (2020) emphasize that legal regulations on economic abuse against the older adults may not always be effective because it may be difficult for victims to recognize this situation as the abuse is often hidden.

While the Turkish Civil Code provides certain rules on the management of the assets of older adults, it also provides provisions to protect their rights. For example, it is emphasized that when managing the assets of the older adults, they should act based on their consent. However, the older adults may not be able to exercise this right properly due to economic exploitation and manipulation. In this context, social workers and legal advisors can provide guidance on how the older adults should manage their assets [7].

9.2. Domestic Economic Abuse and Legal Intervention

Economic abuse within the family is one of the most common types of abuse faced by older persons. Family members, especially children or spouses, may abuse older persons' assets and older persons may not speak out due to shame or fear. These situations, like other forms of violence, often remain hidden, making it difficult for older persons to express their victimization. In Turkey, the Turkish Civil Code No. 4721 has introduced provisions on violence and abuse within the family, and criminal sanctions can be imposed if family members commit economic abuse against older adults [14].

Article 432 of the Turkish Penal Code provides for criminal sanctions in cases of economic and physical violence against older persons. In order to prevent economic abuse within the family, the legal framework needs to be strengthened and social awareness needs to be raised. Acar and Güngör (2019) emphasize that individuals in the family should be sensitive to the older adults. Education and awareness-raising within the family will encourage older adults to protect their assets instead of misusing them.

9.3. Legal Assurance of Assets of the Older adults

Misuse of assets of the older adults is one of the main causes of economic exploitation. At this point, certain legal arrangements are necessary to secure the assets of older persons. The Turkish

Civil Code states that when managing the assets of older persons, they should act based on their consent. However, the older adults may not be able to exercise this right effectively due to manipulations and abuses [7].

Donovan ve Regehr (2019) emphasize the importance of legal counseling and support services that will enable older individuals to make informed and free-willed decisions in order to protect their rights over their assets. When older persons need help in managing their assets, having a mechanism where they can receive legal counseling will protect them from economic exploitation. In this context, social services and legal counselors both help older persons manage their assets and provide trainings to prevent abuse [12].

9.4. The Role of Legal Support and Counseling Services

Older adults who are subjected to economic abuse need legal support and counseling services to defend their rights. When older adults are subjected to economic exploitation, they may have difficulty in recognizing this situation and applying for legal remedies. At this point, in order for older persons to defend their legal rights, it is necessary to provide counseling services that they can access. In Turkey, especially municipalities and social service organizations have developed various programs to provide legal support to the older adults [12].

9.5. International Legal Frameworks and Older Adults Rights

At the international level, there are a number of legal regulations and protocols for the protection of older persons. The United Nations adopted the "Declaration on the Rights of Older Persons" in 1991 to protect the rights of older persons. This declaration aims to guarantee the social, economic and cultural rights of the older adults and obliges states to develop legal frameworks to protect the older adults [11]. In addition, the United Nations adopted the "Global Strategy to Combat Violence against Older Persons" in 2013 and emphasized that older persons should be protected against economic exploitation.

Turkey is a party to these international regulations and is obliged to take the necessary legal measures at the national level to protect the rights of older persons. Karakuş (2020) states that Turkey needs to strengthen its legal framework to comply with such international regulations. International legal norms can contribute to the development of countries' laws to ensure the

economic security of older persons and can be an effective tool to prevent economic exploitation [11].

10. SOCIAL SERVICE ACTIVITIES TO PREVENT ECONOMIC BULLYING AGAINST THE OLDER ADULTS

Older people are highly vulnerable to economic bullying due to the physical and psychological difficulties they experience. Economic bullying is the misuse or unauthorized taking of older people's financial resources, which can seriously affect their quality of life. This type of abuse not only causes financial losses for older adults, but also negatively affects their psychological, social and physical health [7]. Social work interventions are of great importance to prevent economic bullying against the older adults. In this article, different dimensions of social work efforts to prevent economic bullying against the older adults will be discussed, effective intervention strategies and legal regulations in this field will be discussed.

10.1. Raising Awareness of the Older adultsly Against Economic Bullying

One of the most critical steps in the prevention of economic bullying is to raise awareness of older individuals on this issue. The older adultsly may have difficulty in recognizing economic bullying or may not be capable of defending themselves against it. Social workers organize trainings and seminars for the older adultsly to explain the symptoms of economic bullying, situations that need to be prevented and ways to protect the victims. The main purpose of these trainings is to make older individuals aware of their economic rights and to provide them with the knowledge to defend these rights when necessary [15].

Awareness-raising efforts should include not only older individuals but also family members. Acar and Güngör (2019) state that educating family members about economic bullying is an important step in preventing abuse. Economic manipulation and abuse within the family is usually carried out by the closest individuals. Therefore, family members should be made aware of economic bullying and educated against the possibility of older adultsly individuals misusing their assets [7].

10.2. Legal Support and Consultancy Services

Legal support plays a major role in protecting older people against economic bullying.

Social workers can guide the older adultsly on their legal rights and defend them through legal means when necessary. In Turkey, there are various legal regulations in place to protect the rights of older persons in relation to their assets. The Turkish Civil Code emphasizes that the assets of older persons should not be misused. In addition, the Turkish Penal Code criminalizes violence and abuse against the older adultsly [14].

Social workers provide legal counseling services to older adultsly people to help them defend their rights. Older adultsly people can be safer if they have information about what to do in case of economic abuse. Such counseling is important for older people to manage their assets and learn what steps they can take in cases of abuse [12]. In addition, receiving legal support can make older people feel more empowered and fight against abuse [7].

10.3. Provision of Supportive Services

Supportive services are of great importance to protect older people from economic bullying. These services ensure that the older adultsly are supported both financially and psychologically. Older adultsly people who are subjected to economic bullying not only suffer financial losses, but this situation can also cause psychological trauma. Social workers support the older adultsly not only economically but also psychologically. Psychological counseling services can help older adults overcome the emotional difficulties they experience due to economic bullying [14].

In addition, older people who experience economic bullying can often experience feelings of loneliness. Social workers can try to reduce their loneliness by strengthening their social networks. Struggling with loneliness provides older adults with the opportunity to receive more support and contributes to the prevention of abuse [7]. In this context, social support programs for the older adultsly need to be strengthened.

10.4. Strengthening and Supporting Family Relationships

Economic bullying of older persons often stems from intra-family relationships. Family members may abuse or manipulate the assets of older persons. To prevent this, it is important to strengthen relationships within the family and raise awareness about the need to protect older persons. Social workers can work with family members to develop strategies to protect the rights of older persons [11].

Social workers provide counseling services for families to prevent economic bullying within the family. Economic bullying can be prevented by

building respect, understanding and support for the older adults among family members. In addition, encouraging open communication between family members can prevent the misuse of assets of the older adults [7].

10.5. Training and Continuous Development of Social Workers

Social workers need to receive continuous training in order to be effective in combating economic bullying against the older adults. Social work professionals can play a more effective role in protecting older people from such situations by receiving continuous training on economic bullying and abuse. Trainings provide information about new laws, policies and best practices [14]. Therefore, experts in the field of social work need to continuously improve themselves.

Social workers should acquire all the information necessary to ensure the economic security of the older adults and help protect them by transferring this information to older adults individuals. Such trainings enable social workers to intervene more consciously and effectively [11].

11. Conclusion

Economic exploitation of the older adults indicates a situation in which social structures are weakened, human rights are violated and moral values are eroded. Solving this problem not only ensures that older persons can live safe and peaceful lives, but also that societies regain strength through human values. In this context, it is the responsibility of all of us governments, civil society organizations and individuals to build a robust structure to protect older persons from economic exploitation. Awareness raising, education and strengthening supervision mechanisms are the most effective methods to prevent this problem. In conclusion, the protection of the older adults is not only a legal obligation but also a social responsibility of conscience; fulfilling this responsibility demonstrates the value that every society places on human dignity [16].

Economic exploitation of the older adults is a serious problem that threatens the material and moral well-being of individuals. Preventing this problem is essential for the older adults to lead a safer and more peaceful life. All segments of society should contribute to the solution of this problem. When legal regulations, social support mechanisms and awareness raising efforts come together, economic exploitation can be prevented to a great extent. It should not be forgotten that the protection of the older adults is the conscientious responsibility of societies.

Conflict of Interest

No conflict of interest is declared by the authors. In addition, no financial support was received.

Author Contributions

Conception and design of the study: GA; Data collection: GA and DŞ; Data analysis: GA and DŞ; Data Interpretation: GA and DŞ; Drafting the article and/or its critical revision: GA and DŞ; All authors have read and agreed to the published version of the manuscript.

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