

# Abuse of the Senior Citizens in Goa: An Exploratory Study

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## **Abstract:**

Crimes against senior citizens are a burgeoning issue that requires urgent attention in our society. Old age is a state of dependency where individuals depend financially on their families and society, making them vulnerable to financial abuse within and outside their family. Financial abuse is the most neglected form of abuse in comparison to physical, emotional and mental abuse. The study conducted in this paper shows how financial dependency is a significant cause of the problems and leads to other forms of abuse within and outside the family. The objective of this paper is to investigate the common forms of abuse experienced by elderly individuals in the case studies, specifically focusing on the exploitation of dependency and displacement from their property, unresolved property disputes and economic deprivation, and employment exploitation in an earlier phase. The results show that senior citizens face different forms of abuse, which has affected their health and well-being. The study also highlights the neglect of this abuse from society as there is no social support.

**Keywords:** Financial Abuse, Senior Citizens, Problems, Case Studies.

## **Introduction:**

Older adult abuse is a critical issue occurring in rural and urban settings. It has not been restricted to any one state or country. Developed and undeveloped nations have recorded cases of older adult abuse. Some common forms of abuse are physical, emotional, financial, sexual abuse, neglect, and exploitation, often committed by caregivers, family members, or outside the residential setting.

## **The Decline in Respect and Status of Elders in Families**

In the past, elders were highly respected in families. They were seen as wise and important members of society. People valued their advice, cared for them with love, and respected their decisions. However, today, things have changed with changing lifestyles. Many elders feel ignored and unimportant in their own homes. One primary reason is the fast-paced modernity. Younger generations are busy with work, studies, and social life. They have less time for their elders. Many families now follow nuclear family structures, where only parents and children live together. Migration is another factor affecting the family structure. Elders are often left alone in their homes or sometimes sent to old age homes to look after. This weakens family bonds and reduces their importance in the family. The gap between grandparents and grandchildren has increased. Technology also plays a role in this change.

Younger people spend more time on phones and computers. They talk less with elders and do not seek their advice. Social media and the internet provide answers, making elders feel less needed. Another reason is changing values. Earlier, respecting elders was a key part of culture and tradition. Now, individual

freedom and personal success are given more importance. Many young people think elders have old-fashioned ideas and ignore their opinions. Financial dependence also affects the respect elders receive. In the past, they controlled family wealth and made important decisions. Now, younger family members earn money and have more power. Some elders become financially dependent on their children, lowering their family status.

In some cases, they are treated as a burden. Older adults also face mistreatment at home. Some are not given proper care, food, or attention. Others suffer verbal abuse or neglect. In extreme cases, they are forced to leave their homes. This makes them feel unwanted and lonely. Education and career opportunities have led young people to move to cities or other countries. They live far from their parents and visit less often. Distance weakens emotional ties, and elders feel isolated. Traditional joint family systems were better for elders. In such families, they lived with children and grandchildren. They had company, respect, and support. However, today, nuclear families and migration have made this difficult. The lack of respect for elders affects their well-being. When elders are not valued, their knowledge and experience are lost. Younger generations miss out on learning important life lessons. Families become weaker, and relationships suffer. To bring back respect for elders, families need to change. Younger people should spend time with them, listen to their stories, and seek their advice. Schools and communities should teach the value of respecting elders. Governments should create policies to support senior citizens. Elders deserve love, care, and dignity. They have spent their lives raising families and helping society. It is important to give the elderly the respect they deserve. A strong family is one where every member, young or old, is valued.

### **Problems of the Elderly**

As people grow older, they face many challenges that affect their health, finances, and daily lives. Many elderly individuals suffer from chronic illnesses such as diabetes, heart disease, and arthritis, making them dependent on medical care. Memory problems like dementia also become common, making it difficult for them to take care of themselves. With ageing, physical weakness and mobility issues can reduce independence, making simple tasks harder without help. Financial insecurity is another major problem for older adults. Many do not have enough savings or pensions to support their daily needs, significantly when medical expenses increase. Some older adults also face financial abuse, where their money or property is taken unfairly by family members or caregivers. At the same time, many older adults struggle with loneliness as their children move away or their social circle becomes smaller. This isolation can lead to depression and mental health issues.

Older people also face neglect and discrimination in society. In some cases, they are mistreated by caregivers or left alone without proper care. There is also a lack of good elderly care homes or facilities in many places. With technology advancing quickly, many elderly individuals struggle to adapt, making it difficult to access important services or stay connected with family. Society needs better healthcare, financial support, and social programs to improve their quality of life and ensure they age with dignity and respect.

The financial exploitation of the elderly population has emerged as an alarming issue that frequently goes unnoticed by society, ultimately leaving these vulnerable groups at substantial risk of experiencing significant losses in both their hard-earned savings and their autonomy. There exists a remarkably high demographic of older women who find themselves in a position of financial dependence due to many complex social and economic factors, which in turn renders them particularly vulnerable to exploitation

by those who are supposed to care for them, whether they be caregivers or family members. Form of exploitation can be manifested in numerous ways, including but not limited to unauthorized withdrawals from bank accounts, coercive tactics that pressure older adults into signing over their assets, or the manipulation of their financial decisions, all of which can lead to profoundly devastating consequences for their overall quality of life. Many choose not to voice their concerns regarding these abuses, primarily because they have a genuine fear that their children or caregivers may retaliate against them, thereby leaving them to navigate their circumstances in a state of feeling trapped and isolated from any potential support systems. This isolation can further exacerbate their vulnerability, making it increasingly difficult for them to seek help or escape from these toxic situations. Despite providing legal frameworks and social welfare programs aimed at protecting senior citizens, many cases remain unreported due to fear, dependency, or social stigma. There is also a lack of awareness among senior citizens about their rights. Elder abuse causes serious harm to older people. Physical abuse can lead to bruises, broken bones, and pain. Neglect can cause poor health, malnutrition, and infections. Some older adults do not get the medical care they need, making their illnesses worse. In severe cases, abuse can even lead to early death. Emotional abuse makes older adults feel afraid, sad, and worthless. Many develop anxiety and depression. Some lose interest in eating or sleeping properly. They may avoid people and feel lonely. When someone controls or insults them, they lose confidence and feel helpless. Financial abuse can leave older adults without money for food, medicine, or a safe home. Some lose their savings or property unfairly. Without money, they may become dependent on others. Abuse takes away their dignity and happiness. We need strong laws, awareness, and better care to protect them.

### **Review of Literature**

A report by HelpAge (2015) indicated that 50% of older adults in India felt emotionally abused by family members. (Ejaz, 2022) A study in Gujarat found that 21% of elderly individuals reported experiencing financial abuse, highlighting its occurrence alongside neglect and emotional mistreatment (Rabari et al., 2023). Economic dependency is a critical factor associated with elder abuse, as many elderly individuals rely on family members for support, making them vulnerable to exploitation. The involvement of close family members, particularly sons and daughters-in-law, is frequently noted as perpetrators of financial abuse (Dai, 2022). The study focuses on verbal elder abuse in India, highlighting psychological torture, insults, and neglect faced by the elderly. It examines the sociocultural factors contributing to this abuse, emphasizing modern society's deterioration of familial attachments.

The study identifies that 76% of elderly individuals experienced emotional abuse, highlighting a significant prevalence of mental abuse among senior citizens in India. This underscores the urgent need for awareness and preventive measures against elder abuse in the community. (Rabari et al., 2023). The study highlights that smaller family sizes contribute to higher emotional abuse among elders in India, emphasizing the psychological impact of feeling unimportant within family dynamics, particularly during the COVID-19 pandemic, which exacerbated elder abuse prevalence (Bajpai et al., 2022). The Maintenance and Welfare of Parents and Senior Citizens Act of 2007 mandates care for adult children. However, implementation remains inconsistent, with reports indicating that up to 50% of older adults feel emotionally abused by family members (Ejaz, 2022). financial abuse is a significant form of elder mistreatment in India, occurring across all socioeconomic and gender groups (Shankardass, 2020). All Goa Senior Citizen Federation, in collaboration with HelpAge India, on June 15, 2023, released a report study that states that 70 per cent of senior citizens are facing emotional and psychological abuses, and 65 per

cent of the elderly have been financially exploited in Goa. Nearly 55 per cent of the elderly have also been physically abused in Goa, and 89% of widowed women have faced social discrimination.

The impact of financial abuse extends beyond monetary loss. Research suggests that financial exploitation significantly increases stress, depression, and health problems among the elderly. One of the key triggers for financial abuse is the elderly's dependency on their families, which is amplified by limited access to social security systems. Studies in India have shown that many elderly individuals, particularly in rural areas, are financially dependent on family members, leaving them vulnerable to abuse. Inheritance disputes are common, especially in states like Goa, where land and property hold significant value. Family members might coerce elderly individuals into signing over property or changing wills. Such actions often go unnoticed, as the elderly may be afraid or unaware of their rights.

### **Objective of the study:**

The objective of this paper is to investigate the common forms of abuse experienced by elderly individuals in the case studies, specifically focusing on the exploitation of dependency, displacement from their own property, deprivation, and understanding the impact of abuse on their health.

### **Methods:**

This research used a qualitative approach to do exploratory research. This study is based on primary and secondary data. All the respondents are residents of institutional care homes. This research used a case study method to understand the depth of financial abuse caused by various factors. A total of 3 case studies have been studied; for the secondary data, research articles and published reports have been utilized. Each case study has been studied in-depth to understand the form of abuse older adults face. Informal consent was taken before conducting the interviews with the institution and the respondents. No identity was revealed of my respondents in this study.

### **Results:**

#### **Case 1:**

An older man of 75 years living in an institutional care home in Goa. Before staying in the old age home, he lived with his family, including his son, daughter-in-law, and two grandchildren. He owns a house in his name. He faced verbal, mental and emotional abuse from his family members, including his grandchildren. He says, *'When I sat down to eat my food from my plate, my grandchildren came with mud and stones from outside and threw in my plate while I was eating; they were encouraged by their mother to harass me'*. He said his son wanted him to move out of the house as he was treated as a burden. His family used different ways to abuse him daily. His son admitted him to a government-run old age home, which was free of cost. The older man is emotionally and mentally facing difficulty in living a life at the institution, but he is also happy to be free from abuse.

#### **Case 2:**

68 years old widow. It has been only 4 months since she came to Old Age Home. She is still adjusting to the new environment. She has five children: 4 daughters and a son. She has got her three daughters married. Now, she is worried about her two children, who are still unmarried. Her younger daughter is a teacher who pays for her medicine and fees at an old age home. Her children occasionally come to visit her. She has faced many financial problems because of her low income. She had a disputed property, and because of this, she tried to commit suicide. She says, *"I made a big mistake by attempting to commit*

*suicide. I do not know how I did that. I was stressed about my house, and a court case occurred. "I just walked up to the building at night and jumped. I got both my legs injured because of that incident, and I still have problems while walking. I have tried to commit suicide many times; my daughters then admitted me to an old age home where I was recovering. After that, my daughters took me back home, but I was always feeling lonely".*

### **Case 3:**

66 years old, has been illiterate and has been a widow for more than 40 years. She has left-side paralysis. She has two sons, both unmarried. Due to the early death of her husband, she had to face many financial problems, which forced her to work as a toilet cleaner in an educational institute. She was paid 1000/- monthly, which is insufficient to raise both sons. Her younger son was taken by her sister, who educated him and now works on a boat. Her eldest son is illiterate and is presently working at a petrol pump. She says, *"One day, the administration told me not to come to work from tomorrow as they had a new person to work. I had no choice left than to sweep and mop houses of people for 100/- per month"*. She has a house in her husband's name. There is a dispute between her husband's family over the house. Due to financial problems, she was in stress for a long time, and she got paralysis a few years back. *"I had no one to take care of me at home, so my sister put me in this home. My sister sometimes gives me a little money to meet my needs"*.

### **Discussions**

The family of the older man, especially his son, failed to care for him properly. The grandchildren were too involved in abusing him. Family responsibility was declined and they placed him in an old age home. This highlights financial neglect; his son avoided the costs of his father's care while likely benefiting from his property that is the house. The man has faced emotional and verbal abuse, leaving him mentally vulnerable. He constantly worries about whether his son will perform his final rites, showing his deep sense of abandonment yet need of his children. His depression stems from both the mistreatment and the financial isolation caused by being removed from his home. With no access to his assets, he depends entirely on the old age home. This financial exploitation has made him powerless and affected his emotional health. His forced removal from his home suggests that his property is being controlled or prepared for use by his son, who has neglected his duty to care for him. The abuse by their own family, along with his emotional struggles, has severely affected his well-being.

Similarly, the unresolved legal battle over the older woman's property has caused her extreme financial and emotional stress. Property disputes often leave older adults vulnerable, as family members or others try to exploit their situation. Because of the legal complications, she cannot fully access or control her property, leaving her helpless. This is a form of financial abuse where legal barriers prevent someone from using their rightful assets. She now relies on her unmarried daughter, who pays for her medicine and the old age home fees. Managing a household with a limited income while supporting her mother has put a heavy financial burden on her daughter. This financial strain, along with the unresolved property dispute, has taken a serious toll on the older woman's mental health. Economic deprivation—where older adults are left without financial support or independence—is a subtle but harmful form of financial abuse. Her children visit occasionally, but they offer little financial help. Her multiple suicide attempts show the emotional impact of her financial struggles. While emotional abuse is different from financial abuse, the distress caused by money problems—such as property disputes and lack of income—can have serious



consequences. This kind of abuse creates a cycle of dependence, making elderly individuals feel like they have no control over their finances or future.

Many older adults become victims of property-related financial abuse when they are unable to defend their legal rights due to age, illness, or lack of knowledge. Lengthy legal battles prevent them from using their property for financial security, pushing them into economic hardship. Loneliness, financial instability, and unresolved legal issues lead to depression, as seen in Owen's case. Although her daughter admitted her to an old age home, the emotional distress from her financial situation remains a primary concern. Emotional abuse, whether intentional or not, is closely linked to financial vulnerability in older adults.

After years of hard work, the woman was suddenly removed from her job without concern for her financial struggles. With no pension or stable income, she was forced to take on lower-paying work. Meanwhile, her home—registered in her late husband's name—became the centre of a legal battle, with his family challenging her right to stay there. While the law is meant to protect widows' rights, the ongoing legal case has left her in a constant state of anxiety about her own home. This is not just a property dispute—it is financial abuse that has stripped her of security and stability, causing her mental stress. Adding to her struggles, her sons—especially the eldest—have failed to provide financial support. Instead, her sister placed her in an old age home and offered occasional financial help. This shows apparent neglect by her immediate family. Since she could not secure a pension or other financial support after losing her job, she is now wholly dependent on her sister's occasional visits and help. Her situation is worsened by her physical condition—paralysis—which has left her without any means of financial independence. Without enough family support and with her home still in dispute, she remains in a highly vulnerable position. Neglect, financial exploitation, and property disputes have profoundly affected her health and quality of life.

Many older adults suffer because their families do not care for them. The older man was left in an old age home while his son controlled his property. He lost his home, money, and independence. He feels abandoned and worries about his future. His emotional pain comes from both neglect and financial abuse. His son avoided his responsibility and left him helpless. The older woman also faced financial and emotional struggles. Her family took her property to court, leaving her no control over her home. Her unmarried daughter helps her, but the financial burden is too much. Her sons do not support her, making her feel abandoned. She has tried to end her life many times due to stress. The long legal case and financial struggle have made her weak and anxious. Both cases show that financial abuse harms the elderly, just like physical or emotional abuse. Many older people lose their homes, money, and dignity because of family neglect. Without financial security, they feel helpless and depressed. Society must protect the elderly from such abuse. Families should care for their elders with love and respect, work on the family bonds, and sensitize the younger generation to behave and treat elders with respect. The working members of the family should not view elders as a burden. Stronger laws and better social support systems can help older adults live with dignity and safety.

## Conclusion

Older adults face many problems in modern times, including loneliness, health issues, and financial struggles. They need proper medical attention, nutritious food, and emotional support. Families have failed to fulfil this duty towards the elderly. Today, old age homes are needed in society for the elderly who are abused within their homes, but removing them from their own homes is also not justified. Who will take care of them?

Most importantly, treating them with kindness and patience is important. The society also has a big responsibility to support older adults. Raising awareness about respecting elders should start in schools and communities. Institutional homes can be a last option, but if children only abuse their parents, this shows a need for family values to be reinstalled in society. Both families and society must work together to care for older adults. Older adults deserve care, love, dignity, and respect from everyone.

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