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# Clues to the Power of Attorney-Based Elder Financial Abuse within the Family System

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This article examines the experiences shared by family members from families where other family members acting as power-of-attorney agents reportedly misused powers granted to them by elderly relatives. Accounts providing the basis for this discussion were gathered in interviews designed using Seidman's (1998) guidelines for phenomenology. Members of four exploited elders' family systems contributed to this research. Analysis of these descriptions provides clues to uncovering and addressing power-of-attorney–based exploitation within family systems. The article concludes with a discussion of implications and recommendations for consumer educators and family members to prevent such exploitation.

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## INTRODUCTION

Elder financial exploitation, a form of elder abuse, is "the unauthorized or improper use of the resources of an elder for monetary or personal benefit, profit, or gain" carried out "by a caregiver or another person in a relationship involving an expectation of trust" (Centers for Disease Control and Prevention, 2014). Financial exploitation is often identified as co-occurring with other forms of elder abuse including physical, sexual and emotional abuse, and is known as hybrid financial exploitation (Acierno, Hernandez-Tejada, Muzzy, & Steve, 2009; Jackson & Hafemeister, 2011; MetLife Mature Market Institute, 2011). Financial exploitation is often a secret kept within the family system. Perpetrators' actions and damages may be hidden by family

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members from other relatives and professionals because of shame, self-blame, fear of retaliation and loss of support from the abuser and/or further loss of the elder's independence (Hafemeister, 2003; Rabiner, O'Keefe, & Brown, 2006). Therefore, it is frequently unreported and under prosecuted with the extent of damage done to an elder often unknown when it is discovered (Acierno et al., 2009; Gunther, 2010; Rabiner, O'Keefe, & Brown, 2004). It may be revealed gradually over time within a family, a system where trust, honor and protection are usually presumed to exist. Yet, those familiar with the warning signs of such exploitation might identify it earlier, or even prevent it through informed decision-making and action.

This article provides families and consumer educators with clues to prevent and address elder financial exploitation when a family member acts as a power of attorney (POA) agent for an elderly relative. This discussion is based on the accounts of financial exploitation provided by seven family members within four elders' family systems.

## BACKGROUND OF THE PROBLEM

In anticipation of possible incapacity, seniors may be advised to grant POA to assist them with decision-making and financial management as part of their end-of-life planning (Starkey, Ryu & Adler, 2008; Stiegel & Van Cleave Klem, 2008). Such an arrangement has the potential to help elders remain autonomous, avoid guardianships and limit costs during a vulnerable stage of life (Stiegel & Van Cleave Klem, 2008). Most often, POA agents are uncompensated family members (Boxx, 2000) selected by seniors who presume they are more trustworthy than strangers (Vu-Dinh, 2010). Regrettably, these relatives too often abuse the powers they are given (Gunther, 2011; MetLife Mature Market Institute, 2009, 2011; Rabiner, O'Keefe, & Brown, 2006; Shemanski, 2013). Because of the privacy connected with POA agreements (Whitton, 2007) and the complexity associated with patterns of family interaction and values, it is difficult to detect, prove, or halt exploitation within the family system (Rabiner et. al, 2006).

Additionally, no national data are collected in part because state definitions of elders and financial abuse vary and the data states collect are not similar enough to compile a national data set of "incidence and prevalence of elder abuse in general or POA abuse in particular," (Stiegel & Van Cleave Klem, 2008, p. 2). Also unknown is the number of family members who financially exploit elderly relatives by any method, including POA misuse (MetLife Market Research Institute, 2011).

The extent of individual victim losses through elder financial exploitation is largely unknown due to detection barriers, underreporting and lack of adequate record keeping at the individual, state and national levels (Hafemeister, 2003; Steigel & Van Cleave Klem, 2008). However, using only news articles of substantiated cases MetLife Mature Market Institute (2011) estimated victims' financial losses to be 2.9 billion dollars in 2010, a 12 percent increase from 2008 (p.7).

Consumer educators can better prepare the public about this growing problem if they understand how it evolved. Power of Attorney provisions limiting the POA to small estates were eliminated in 1969 when the Uniform Probate Code introduced the principal of durability. Unlike the initial POA introduced in 1954 for specific and temporary purposes such as recuperation periods or to conduct business when the principal was not physically available to sign, a Durable Power of Attorney (DPOA or DPA) remains valid even if the principal loses legal capacity, making it useful for planning for possible permanent incapacity. DPAs are used to enable an agent to act on behalf of an incapacitated principal, they usually are written very broadly, giving the agent extensive authority. In 1984 and 1987 revisions also removed the agent accounting requirement (liability) since it was assumed that risks associated with a POA were reduced because family members (most often appointed as agents) would be more trustworthy than mere acquaintances or those unrelated to the elder (Gallo, 2009). By 1984 every state had adopted DPA laws, helping to make it a popular end-of-life planning tool. None of these early versions allowed third parties such as banks, attorneys, social service professionals, and family members to draw attention to agent abuse (Vu-Dinh, 2010).

These changes loosening the requirements seem to parallel increasing POA financial exploitation since lack of oversight and broadly written powers make it very easy for attorneys-in-fact to abuse their authority. By the late 1980s exploitation was becoming a problem.

Some states began to implement reforms by the 1990s. In 2006 the new model The Uniform Power of Attorney Act (UPOAA) included 21 provisions intended to prevent financial exploitation. It was designed to address three primary problems: 1) breadth of an agent's authority over the principal's assets, 2) lack of third-party oversight, and 3) lack of legal standards and clarity related to an agent's conduct. However, for these provisions to apply, individual state legislatures must adopt all or part of the Act into law. To date only 16 states plus the Virgin Islands have adopted it (Uniform Law Commission, 2014).

Additionally, the increasing United States elderly population is contributing to increased incidences. With the elderly population expected to double by 2030 (Federal Interagency Forum on Aging Related Statistics, 2012), elder financial exploitation through POA misconduct is predicted to increase dramatically in the next decade (Stiegel & Van Cleave Klem, 2008).

These trends increase the urgency to identify ways to prevent this problem because once it occurs it is difficult to prove and to prosecute despite the legal requirement to act as a fiduciary, meaning the agent is "required to act in a trustworthy manner and to make decisions that are in the principal's best interest or that are consistent with decisions that the principal made for himself or herself before losing decision-making capacity" (Stiegel 2008, p. 2).

Adopting legal restraints are one way to reduce incidences, but gaining a better understanding of what increases the likelihood that family members will exploit their elderly relatives is another way to improve planning and contribute to prevention.

Acierno (2009), Hafemeister (2003), and Jackson and Hafemeister (2011) studied descriptive elder and perpetrator risk factors, but not family interaction patterns and values. Rabiner, O'Keeffe and Brown (2004) called for further research into elder financial exploitation within the family system. The authors found no previous research that had examined the family characteristics that contribute to elder financial exploitation and its impact on members of the elder's family. This research is an initial step toward addressing this gap.

## RESEARCH PROCEDURES

Seidman's (1998) guidelines for phenomenology were adapted for this examination of the phenomenon of elder financial exploitation as it is lived and experienced by an elder's family members. The age of 60 years was used to identify elders for this study in accordance with the Centers for Disease Control and Prevention's age designation for an elder (Centers for Disease Control and Prevention, 2014).

All stakeholders (elder victims, POA agents, adult children, and extended family members) in the family system familiar with an elder's alleged financial exploitation were solicited during a10-month time period for participation in this research. Invitations were extended using professional presentations, posters, e-mail messages sent to leaders of faith-based organizations and senior centers, and through personal contact with elder attorneys. This approach yielded 13 adult, English-speaking, Caucasian participants who were interviewed from eight families. Initially in this pilot study only one person in a family was interviewed, but later the researchers determined that multiple family members would increase understanding and credibility. To this end purposive, snowball sampling was used to recruit seven participants from four of the families (two with multiple participants) in which POA misuse was most prominent. Since accounts from multiple family members within a family were congruent on most aspects, the authors believe the multiple perspectives represent a fairly credible_understanding of the events they experienced. Creswell (2013) indicates that phenomenological studies typically have sample sizes ranging from three to 15 participants which is acceptable since their accounts are examined in great depth.

Consent forms, approved by the Institutional Review Board at the University of Wyoming, were signed before participants each participated in up to three separate one-to-two-hour interviews in private locations convenient to them. In keeping with Seidman's (1998) protocol, the interview process incorporated three segments. The first gathered demographic information, foundational family relationships, interaction patterns, and experiences before the exploitation. The second focused on the participants' understanding of the exploitation their elderly relative and other family members experienced. The final segment centered on participants' experiences with the outcomes of the exploitation within their family systems.

Five participants' interviews were done in person; two were conducted by telephone. Each interview was audio-recorded and transcribed. Personally-identifiable information such as person's names and locations within their states was changed to ensure participants' confidentiality. State names were retained because of the significance of variations in POA-related state statutes to the family's experience.

## DATA ANALYSIS

Interview transcriptions were analyzed and excerpts were placed into the following categories that emerged in reviews by research team members: (1) context associated with the exploitation, (2) description of the elder's life world (financial status before and after exploitation, health, mental capacity, persons close to the elder), (3) how POA was developed and implemented, (4) elder's and family members' understanding of POA, (5) patterns of financial management within the family system over time, (6) patterns of abuse, (7) role of the family in the abuse, (8) relationship patterns of family interaction over time (9) role of professionals (attorneys, guardians, physicians), (10) family members' feelings associated with the abuse and any actions taken, and (11) lessons learned.

## STUDY LIMITATIONS

Although elder victims, perpetrators, and other family members familiar with elder financial exploitation were sought for this research, only non-victim and non-perpetrator family members agreed to participate in the research, in part because of the difficulty in recruiting them. Family members were more than seven times more likely to report financial abuse of an elderly relative than were elder victims themselves (Hafemeister, 2003), not only because of the reasons mentioned earlier, but also because of mental and physical limitations. In two of the four elders' situations reported in this research, the exploited elders were deceased by the time the exploitation had been discovered or before the opportunity to participate in this research arose. Even with multiple participants per family, without victims and perpetrators, the accounts are likely to be biased by similar perspectives. This study did not seek participants from families that had not experienced such exploitation.

Participants' accounts were "influenced by temporal factors . . . at . . . particular socio-historical moment[s]" (O'Connor, 2008, p. 120), emotions surrounding such experiences, and limited or faulty memories of what happened, in addition to prior positive and/or negative family relationships unrelated to elder financial exploitation. It is these previous relationships and family dynamics, values, and circumstances that this research sought to reveal.

## SUMMARY OF FINDINGS

In each elder's situation, different pivot points led to an unveiling of the financial exploitation. For Alyssa Tyler, such a crisis occurred when she realized that her POA agents were not only preventing her from leaving the rehabilitation facility where she was receiving treatment, but also planned to sell her house so she could never go home. In Gabriella Davidson's family, her sister and mother's POA agent, Abby, "need[ed] so much more of [her] Mom's support" that her mother's bills could not be paid. Sandra Bradshaw "put the pieces of the puzzle" together related to her mother's exploitation when she was contacted unexpectedly about her sister's efforts to sell their mother's property. Susie Quinn's "father realized that some things didn't seem right" with his finances when unpaid bills and taxes were subsequently discovered. In these cases, secrecy masked POA misconduct within the family system until victims realized they misunderstood the powers they granted to their POA agents, their trust had been broken, and/or their desire to help others had been exploited. Family members may uncover secrecy, as Sandra commented, in connection with "moments of awareness":

> When…the power of attorney was discovered, ...that was the moment when….we clicked. We understood that there were things happening that we weren't being told about, and they were major directional pushes.

> …And I think that's sometimes these little legal pieces, those are the moments of awareness.

What are some clues associated with elder financial exploitation that emerge from the participants' accounts that consumer educators and family members might recognize in order to prevent and address abuses when they occur? What are the possible implications of exploitation when it occurs within an elder's family system?

## MISUNDERSTANDING OF POWERS GRANTED

For various reasons, seniors authorizing powers to others in POA documents may have a limited or erroneous understanding of these powers and the possible redress available to them in the event they are abused. If such misunderstanding is not addressed, information could be concealed that could lead to abuse by the POA agent.

Alyssa appointed her nephew, Craig, her POA agent because she and her recently-deceased husband had been close to him and his girlfriend, Deena, and had often socialized with them over the years. Deena and Craig had also convinced her that they cared more about her than anyone else. Alyssa was cognizant of giving POA to Craig, Deena, and her lawyer, Monroe--for whom she had previously been employed-- but her stepdaughter, Heidi, recalls that Alyssa "didn't realize that if she was just medically disabled for a short time, they could also take over everything." Susie echoed this experience with regards to her father, Darwin:

> He did not know that this is what he had signed off on. She [his, granddaughter acting as POA agent] would bring him things to sign, most of them were for checks or it might have something to do with Medicare, or whatever, and she'd just say, "Sign these," and he would trustingly sign them.

As we see in these cases, elders who do not understand the powers they are granting to others--even family members--are vulnerable to exploitation.

As discussed by Jackson and Hafemeister (2011) and Lachs and Pillemer (2004), participants in this study related a possible connection between their elderly relatives diminished physical or mental capacity and the exploitation they experienced. Gabriella's mother, Helena, suffered from kidney failure and congestive heart failure. Alyssa was in poor health due to alcoholism; dementia and an unnamed dietary condition that affected her reasoning. She also had osteoporosis and a lung condition, exacerbated by Craig and Deena smoking in her house. Alyssa's stepdaughters believe her capacity to understand what was happening to her was compromised because Deena and Craig gave her alcohol. Rose, another of Alyssa's stepdaughters, reported that Deena showed up "with a huge grocery sack full of . . . Scotch and vodka" the day after her father's funeral. She and her siblings were surprised at this because Alyssa's drinking problem was well known within the family. Later Rose commented:

> When she went into the hospital I don't know whether anybody asked her whether she was in withdrawal from alcohol, because she would have been. . . . In this acute condition they ran

> competency tests to see if she was able to manage her own affairs and decided that she wasn't.

Jackie, Sandra's mother, had dementia and diabetes which had not been treated by the doctor whom her POA agent daughter, Nicole, had selected and worked with as his "single point of contact." Jackie's diabetes was diagnosed after a stroke while she was living in a nursing home and no longer in Nicole's care. Sandra was informed at that point that her mother's diabetes had likely been untreated for close to a decade, which is known to contribute to poor cognitive performance and diminished executive function (Saczynski et al., 2008).

## DESIRE TO HELP OTHERS WAS EXPLOITED

Alyssa and Helena's desire to help others led to subsequent exploitation. Because Craig has a mental disability that prevented him from holding a job for much of his adult life, Alyssa often felt responsible for him. Out of concern for her deaf sister's wellbeing, Rose, reported that Alyssa "left a big chunk of her will to Craig . . . with the understanding he would take care of [his mother]." Alyssa also designated Craig and Deena her medical POA agents and her lawyer, Monroe, her financial POA agent at that time, thereby opening the door to the financial abuse she later experienced.

Helena, Gabriella's mother, wanted to help her daughter, Abby, with financial matters and did so throughout her life. Although her sister's needs were known to Gabriella, she was not aware of the extent to which her mother had supported her sister:

> And . . . with my family background--the secret-keeping--the not wanting me to know the extent to which they were helping her. Very glad and proud of me that I'm out there doing my own thing, not needing financial support, . . . I don't know if I'd chalk it up to being embarrassed or just that that's dirty laundry to not even share with a sibling, I don't know what the exact dynamic there was, that they weren't alerting me to how much they were helping her.

Gabriella's family's "secret-keeping" hid Abby's exploitation of Helena. She stated:

> Mom would say, "Well, if the money's there you just take what you need. I don't want to worry about it." . . . Mom had been--Mom and Dad--had been making mobile home payments for my sister, and sometimes even [provided] additional help. So that was continuing unbeknownst to me: that a part of the bill-paying was making this payment for a mobile home for my sister.

Eventually, Abby's exploitation diminished their mother's account to the point that there wasn't enough money to pay her bills. Therefore, Helena's desire to help Abby financially diminished her ability to meet her own needs.

## TRUST

The relationship that exists between a person and his/her POA agent is a fiduciary one. The word, *fiduciary*, comes from the Latin verb, *fidere*, which means to trust (Online Etymology Dictionary. 2014). The Uniform Power of Attorney Act (NCC, 2006) declares that a POA agent should act "loyally for the principal's benefit, "in the principal's best interest," "in good faith" and "only within the scope of authority granted in the power of attorney." The descriptors associated with a POA agent's duties are also descriptors associated with trust. Trust is characterized by confidence, reliance and hope; it is rooted in the notions of comfort, consolation, fidelity and faith (Online Etymology Dictionary, 2014). All elders in this study chose trusted family members to serve as their POA agents; a custom which is common and previously noted in this discussion.

Alyssa was the only elder included in this research who experienced a breach in trust between herself and her POA agents. Angie, one of her stepdaughters, related that "Alyssa thought Deena was just the most witty, . . . wonderful person she'd ever known and . . . said many times, she was like a daughter to them." Craig, Deena and Monroe were granted powers to act in Alyssa's behalf because she believed they would act in her best interest. However, as the following events reveal, they were not loyal to her trust. They diverted all her mail, confiscated her credit cards, withheld money from her, placed her in a rehabilitation facility distant from her home, told her she would not ever go home again, took her house key, told her they were preparing the house for sale and euthanized her cats.

Alyssa's trust in Monroe seems to be both professional and personal. As her attorney, she trusted him to uphold the law. As her friend, Alyssa trusted him to act in good faith. Notwithstanding the fact that Deena was his office manager, considering that Alyssa was his client, he had a fiduciary responsibility to represent her interests. However, his actions throughout the time period when the exploitation occurred demonstrated his loyalty to Deena and Craig rather than Alyssa. Heidi, another of Alyssa's stepdaughters, recounted that Monroe "wouldn't even look at Alyssa, wouldn't speak to her" when they penetrated Deena's gatekeeping and arrived in his office in an attempt to address Craig and Deena's abuses. The fact that he vested himself her financial POA and chose to remain her lawyer seems a questionable arrangement due to the possible conflicts of interest as he fulfilled each role.

As an outgrowth of many years of disharmony in the stepfamily system stemming from her husband's infidelity and his children's responses to his divorce from their mother, Alyssa did not trust her stepdaughters, with whom she had a limited relationship prior to the exploitation. However, when she needed help, she turned to the very stepdaughters she had limited ties with. Her interactions with them as they worked together to address her situation established trust and stronger ties between them.

In Darwin's situation, his gender-biased preference for his son as his POA agent, was misplaced. Although Darwin may have selected his son, Carl, to serve as his agent because he lived close to him--geographic proximity was a factor in the four seniors' stories included in this research--but Susie believes that he was selected because he was male, notwithstanding the fact that she was the family member with financial expertise:

> My father comes from the old school that males always understand financial situations better. Unfortunately, in my own family it turns out that my brother doesn't have a clue and I have a background in personal [family finance]. So, I would relate the information to my brother to relate it back to my father, and then it would have to become my father's idea.

Members of the elder's family system may also place unfounded trust in the family members serving as the elder's POA agent. When the exploitation is unveiled, these family members may not only internalize the abuse of the elder they loved, but also experience a personal betrayal of trust between themselves and the exploitive agent. Such experiences can lead to ruptures in family relationships. Barbara commented on this by saying: "It's just like a whole toolkit . . . for disassembling. . . . You can create the distance, you can disassemble a relationship piece by piece."

## RESOLUTION OF ABUSE

The seven participants involved in this research helped the elders in their family systems once the exploitation was revealed. In Helena, Darwin, Jackie and Alyssa's situations, family members devoted their time and money to address the abuse. Helena's situation was resolved peacefully when Gabriella confronted Abby about the missing funds and convinced her to visit an attorney where POA responsibilities were transferred from Abby to Gabriella. Susie and her husband spent many hours organizing "13 boxes of unclear records" in Darwin's possession as they sought answers to what was happening in her father's situation. Although their efforts helped him recognize that he was being exploited by his granddaughter, his situation was not resolved at the time of his death.

Once Sandra realized that her sister, Nicole, was abusing POA-related powers and her mother's care was suffering, notwithstanding the fact that "it was really hard to make the decision to get a lawyer," she hired one to assist her as she tried to help her mother. Her reluctance to engage an attorney came because she felt she was dealing with a family matter and she had to be willing to take her sister to court knowing that her sister could receive a criminal record if convicted of a crime. Because her lawyer believed that her sister could appear a victim herself on the stand, he guided Sandra into a meeting with her sister's lawyer where a settlement emerged as a split guardianship:

> We split the guardianship, we let her keep the guardianship of the medical so that she could manage the . . . nursing home and the doctors and then we got a court-appointed [guardian]. We weren't eligible, as people outside the state of Ohio . . . to be a guardian . . . so we had to get a lawyer to be the guardian for her . . . property and her money, and then my sister could apply and get money to pay bills rather than manage it. . . . It's kind of like in a divorce hearing where they bring everybody in and then the lawyers are across the table from each other and you try to make a deal.

Nicole brought their mother's picture to the meeting and questioned why Sandra would "break up the family" over their mother's finances. Unfortunately, although things improved for their mother after the meeting, Sandra and Nicole have not had a relationship since that time.

From the time when Alyssa first contacted her stepdaughters for help, Rose, Angie and Heidi made several extra trips to Nebraska to assist her. They also hired an attorney of their own to assist them in their efforts, incurring $7,500 in related out-of-pocket expenses in the process. Initially, they tried, unsuccessfully, to see Monroe because he was her attorney. When they did eventually see him, he was not helpful. At that point, they hired another lawyer who alerted Monroe that Alyssa was planning to change her POA agents. Monroe responded by filing a suit which led them to court where a temporary guardian was appointed to act as Alyssa's representative. Her stepdaughters noted that this guardian did not speak with them or Alyssa; rather she only spoke to Deena and Monroe and acted in accordance with their direction. Although frustrated, these stepdaughters were undeterred. With Alyssa's permission, they hired a locksmith to help her return to her home. They also hired a new attorney who, unfortunately, saw them as his clients and, unfortunately, did not view Alyssa as a client. As Rose notes, things "dragged on for months" until Alyssa:

> finally got her own attorney. Her nephew, Brian, helped take her . . . to see somebody. And once she got her own attorney and got into court, she got to talk to the judge and finally something happened. So then they finally were able to arrange . . . a second visit with this occupational therapist, and . . . I coached her on the phone, I think Heidi and Angie did too, . . . . "Just let her know that you know what your limits are. . . . Be very cautious about everything so that she doesn't fail you on the test."

Resolution of the abuse eventuated in an estrangement between Alyssa and Deena and Craig. However, her relationship with her stepdaughters was stronger than ever before.

## RECOMMENDATIONS

There are many factors that contribute to elder financial exploitation via POA abuse within the family system. Some have been highlighted in this discussion. Because family financial matters are often considered private and misunderstandings may be associated with the development of POA arrangements, consumer educators should stress the importance of communication within the family system as these are developed. Terms used in the POA agreements and potential consequences of the activation of these powers should be clarified with elders as these documents are created. Details of the POA document should be shared within the family system when it is developed and when it is in force. Records demonstrating how the elder's money and other assets have been handled by the POA agent should be shared with family members on a regular basis to increase transparency within the family system and avoid questions regarding the ways that an elderly family member's finances are being handled. Sharing information in this manner should avoid the illusion of secrecy, prevent mistrust, and avert potential future ruptures in family relationships. Several of these recommendations stem from guidelines provided in the Uniform Power of Attorney Act (National Conference of Commissioners on Uniform State Laws, 2006). If all states would adopt the language of this Act, the exploitation that seniors experience could be reduced.

Consumer educators should also work with persons at various stages of the lifecycle to prevent elder financial abuse by informing them of factors leading to and of warning signs of such exploitation and by helping them analyze patterns of financial management in their family system. This can be done in a variety of settings, including financial counseling, financial planning, and with elder lawyers. Community-based programs offered by Extension, churches, state Geriatric Education Centers, and lifelong learning programs sponsored by institutions of higher education also may be an appropriate setting for this.

Consumer educators who work with youth and young adults could not only inform them of basic money management principles, but also assist them in setting financial retirement goals in post-secondary personal finance courses. Professionals working with middle-age persons could not only evaluate their financial status as they move toward retirement, but also discuss POA and other money management tools in preparation for their retirement. Those who work with persons as POA documents are prepared should inform them of guidelines in the Uniform Power of Attorney Act (NCC, 2006) and state-specific POA legislation. They should also share potential material and interpersonal consequences for themselves and extended family members associated with POA implementation.

## DISCUSSION AND CONCLUSION

The Uniform Power of Attorney Act (NCC, 2006) provides guidelines for states that could prevent several problems associated with elder financial exploitation. The provision for the sharing of information within the family system when POA arrangements are drafted and implemented is very important. Patterns of family interaction and financial management within families should be considered when a family member is selected as a POA agent and a family member who has a history of poor financial management should not serve as an agent.

The next phase of this research will focus on identification of risk factors with family systems through use of a survey and interviews of accounts from family members where elder POA implementation has been successful as well as from family members who experienced problems with family-member POA agents. This research should contribute further to the understanding of elder financial exploitation in family systems.

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