

Guide on Preventing Elder Abuse, Neglect and Exploitation



Expert Advice on Elder Abuse

While elder abuse is more common than we may think, there are many things you can do to lessen the chance of becoming a victim. We've interviewed some of the leading authorities on elder abuse to help you identify and protect yourself and your loved ones from neglect and financial, physical and emotional abuse.



RANDY THOMAS

**Past President,
National Committee for the
Prevention of Elder Abuse**

"When one looks at the elder abuse data it becomes readily apparent that financial exploitation and neglect are the most prevalent. It is also important to understand that most of the offenders are family members and those who have a close relationship with the senior."



NORA BALADERIAN

**Ph.D. Psychologist,
Counselling Center of
Palm Springs**

Be aware that those who work at a care program and those who provide in-home care may not have had thorough background checks. Conducting your own vigilance can easily be accomplished by taking a photo of each caregiver and asking for a copy of their name and a copy of their license/permit. Folks know you are watching. Of course frequent visits matter."



GEORGIA ANETZBERGER

**Ph.D., ACSW
Fellow, Gerontological
Society of America**

"Older adults should maintain a strong network of family and friends... be wary of those who suddenly befriend them and exhibit potential risk factors for elder abuse, such as abusing alcohol or drugs, having a mental disorder, expressing a need for housing or financial assistance, or having a history of violent or unlawful behavior."

Statistics on Elder Abuse

- About 1 in 10 adults over age 60 are abused, neglected or financially exploited
- Just 1 in 44 elder financial abuse cases are reported
- About 90% of elder abuse cases are perpetrated by family members
- Elders who've been abused have a 300% higher risk of death

Who is Vulnerable to Abuse?

The term elder abuse is a little bit of a misnomer. The risk of abuse is tied more towards vulnerability, than age. What makes many seniors particularly vulnerable as they age is cognitive and physical decline, dependence and isolation.

It's also not just seniors living in nursing facilities or living alone with no visitors who are vulnerable. The vast majority of cases of elder abuse occur at home by family members and caregivers.

Risk Factors of Abuse:

- Social isolation
- Mental impairment (dementia, Alzheimers)
- Functional dependence (requiring assistance with dressing, bathing, etc...)
- Poor physical health or frailty
- Low income

One study in the International Journal of Geriatric Psychiatry showed that up to 60% of seniors with dementia were abused or neglected by their caregivers.



Profiles of Abusers

There is no one type of abuser. Sometimes it's a family member who lives with the elder and becomes financially dependent on them. Other times, the elder depends on a family member for care, but the relative is too dysfunctional to provide it properly. Or, in some cases the senior will seek the help of a relative stranger, who moves in to provide care, then proceeds to neglect and exploit the victim.

A study from the USC Leonard Davis School of Gerontology and Stanford University classified four types of elder abusers:

- 1.** Caregiver: "caregivers" were the largest group of abusers, making up 37 percent of abusers. More than 90 percent of them helped with personal care needs like driving and errands.
- 2.** Temperamental: characterized as emotionally draining with volatile tempers.
- 3.** Dangerous: They comprised nearly 25% of abusers. 83 percent had a history of trouble with the law, 88 percent had drinking problems, and nearly all were emotionally draining.
- 4.** Dependent Caregiver: 7 percent of abusers. They offered emotional support but were described as irresponsible, often unemployed and financially dependent on the victim.

*"90% of elder abuse and neglect is perpetrated by a family member."
National Elder Abuse Incidence Study*

Types of Abuse



Financial Abuse and Exploitation

Financial abuse can take many forms but generally includes anytime money, property or belongings are misused, withheld or stolen. It can range from fraud, forgery, telephone scams, forced property transfers, buying things without consent to improper use of guardianship, conservatorship or powers of attorney.

Warning signs of elder financial abuse:

- There is a sudden change in the elder's financial situation or behavior
- Checks are cancelled or bank statements are redirected to someone else's home
- Large unexplained bank withdrawals or transfers
- Addition of authorized users to the elder's checking, savings, credit card or retirement accounts
- Eviction notices, delinquency notices, utilities being discontinued
- Overly friendly "new best friend"
- Substandard care even when the victim can, and is willing, to pay for care
- ATM withdrawals the victim could not explain
- Credit card charges the victim could not explain
- The victim is convinced or coerced to sign powers of attorney or other legal documents they don't fully comprehend
- The perpetrator shows a lot of concern over how much money the victim is spending
- There are items missing from the victims home i.e. jewelry, accessories, electronics, clothing, etc...
- There are forgeries on legal documents or checks
- Financial arrangements (loans or investments) are not formalized with legal documentation
- Unrealistic explanations are given by the perpetrator for the financial behavior, decisions or activity of the victim
- Family member moves in with parent and becomes financially dependent on them

Preventing elder financial abuse:

- Stay close to and keep a strong network of trusted family and friends
- Discuss major financial decisions with family and / or close friends
- Involve multiple people in financial affairs (family, accountant, financial planner)
- Consult an attorney qualified in elder law on how best to protect your assets
- Consider setting-up a trust if you have the means to do so
- Be wary of those who want to be your "friend," especially family members who have a history of drug, alcohol, or gambling addiction, mental illness or unlawful behavior
- Make sure you have a will
- Establish a guardian in advance of need
- Designate trusted powers of attorney for issues related to health care and finances
- Sign advance directives and share with multiple members of your family
- Only hire financial advisers with a fiduciary duty to their clients
- Do not give personal information over the phone or the internet

- Send and open your own mail
- Elders should be aware and stay involved in the management of their financial affairs

Neglect and Deprivation

Neglect is one of the most common forms of elder abuse. It includes failure to provide for an elder's basic care including food, clothing, hygiene, social, mental and physical stimulation, medical care, physical assistance and therapeutic devices. Sometimes it's willful and intentional, other times it's a result of family caregivers inadvertently neglecting a loved one due to their own lack of knowledge, expertise, maturity or resources.

Warning signs of elder neglect and deprivation:

- Has poor hygiene (dirty bedding and clothing, unbrushed hair, infrequent showering, etc...)
- Develops bed sores and skin rashes
- Unusual weight loss
- Inappropriate clothing for the season
- Not using needed eyeglasses, dentures, hearing aids, commodes, canes, or walkers
- Poor living conditions (clutter, dirty, no heat, electricity, running water)
- Letting medical ailments go untreated
- Medications go unused, prescriptions do not get filled
- The caregiver limits outside contact with the senior
- Change in mood, alertness or behavior of the senior

Preventing elder neglect and deprivation:

- Frequent check-ups on the elder, both calls and visits
- Use "nanny" cams to ensure caregivers are performing responsibilities
- Make calls with video chat, so you can see the physical condition of the elder
- Do background and reference checks on hired caregivers
- Make sure caregivers have no history of drug or alcohol addiction

Physical Abuse

Physical abuse occurs when the perpetrator inflicts physical pain or injury on an older adult. Physical abuse can range from slapping, pinching, shoving and grabbing to punching, throwing and restraining with ropes and chains. It can also include the inappropriate use of medications. Even if the motivation is to protect the elder, if the pain or injury is unnecessary it can be considered abusive.

Warning signs of elder physical abuse:

- Bruises, pressure marks, scratches, burns, broken bones, sprains, pulled out hair, tooth loss, internal injuries, dislocations
- Unreasonable or no explanation for physical injuries
- Signs of force feeding
- Signs of restraints on wrists or ankles
- Broken glasses
- Visit to different emergency rooms to treat injuries to avoid detection of pattern of abuse
- The victim treats their own injuries, to avoid bringing attention

- Caregiver won't let you see the older adult without them present

Preventing elder physical abuse:

- Perform background checks on all caregivers coming into contact with the elder
- Perform reference checks on all caregivers coming into contact with the elder where possible
- Place "nanny" cams in all living quarters
- Let caregivers know about the "nanny" cams, so the cameras act as a deterrence
- Provide elder with a medical alert "help" button, which can be pressed in the event of an emergency
- Do not leave the elder with a family member or friend with a known history of assault, drug or alcohol abuse
- Stay in touch and be present, deterring potential abusers from preying on "isolated" victims

*"The guideline for recognizing the behavioral signs of abuse is to know what is normal behavior for that older person."
Toni Abramson, American Society on Aging*



Emotional Abuse

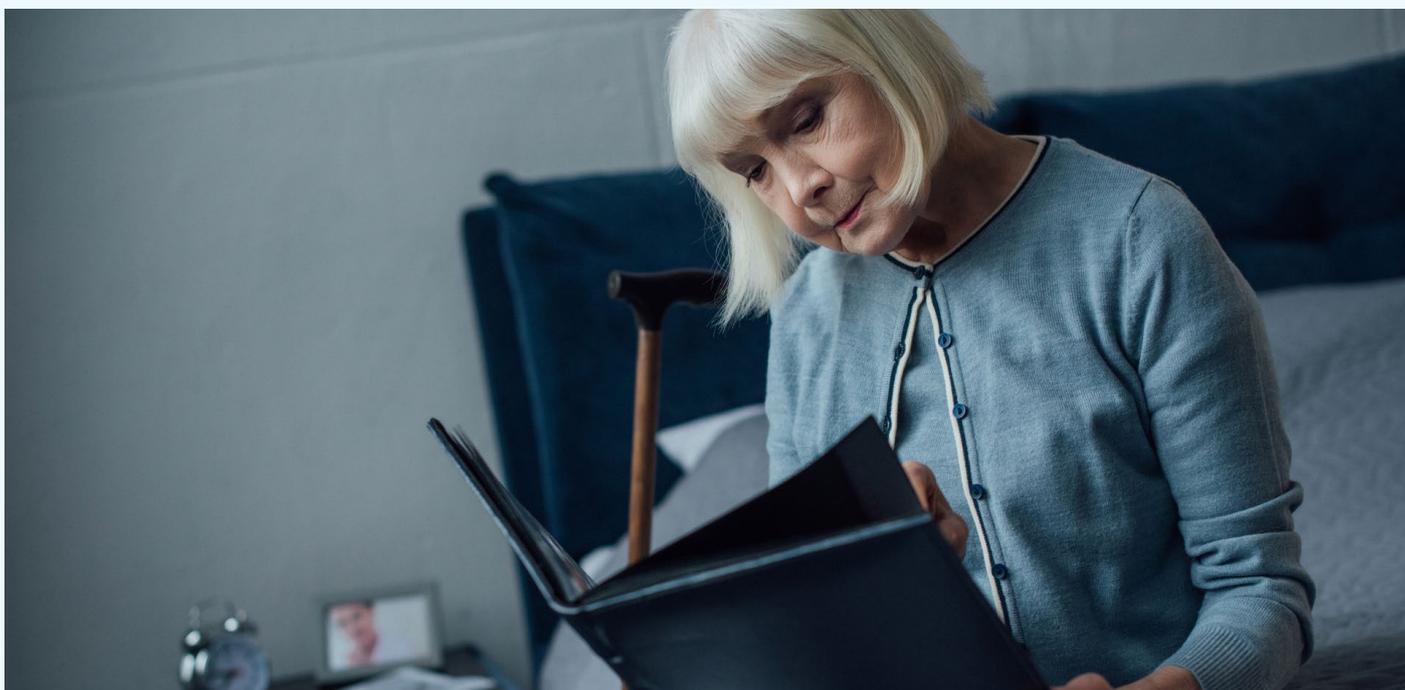
Emotional abuse refers to verbal assaults, insults, threats of abuse, harassment or intimidation. It can range from screaming, swearing, insulting and demeaning comments to isolating the elder from family, friends and activities through manipulation, fear, threats and even force.

Warning signs of elder emotional abuse:

- The victim's mood or behavior is different than usual
- The elder acts withdrawn, sad or depressed
- The elder mumbles to him/herself, rocks back and forth
- The caregiver frequently isolates the elderly person and won't let them be alone with other family members
- You observe the caregiver being verbally aggressive, demeaning or humiliating

Preventing elder emotional abuse:

- Avoid caregivers with drug or alcohol addictions
- Avoid caregivers with a history of verbal abusiveness
- Perform background and reference checks on hired caregivers
- Provide respite care (time off) to caregivers
- Install "nanny cams" with full audio, so treatment can be monitored
- Frequently talk to and visit elders



Elder Abuse Screening and Assessment Questions

If the elder answers yes to any of the following 5 questions, you may want to explore the issue further and seek additional help:

- 1.** Has anyone prevented you from getting food, clothes, medication, glasses, hearing aids or medical care or from being with people you wanted to be with?
- 2.** Have you been upset because someone talked to you in a way that made you feel shamed or threatened?
- 3.** Has anyone tried to force you to sign papers or to use your money against your will?
- 4.** Has anyone made you afraid, touched you in ways that you did not want or hurt you physically?
- 5.** Do you see signs of poor eye contact, withdrawn nature, malnourishment, hygiene issues, cuts, bruises, inappropriate clothing or medication compliance issues. Did you notice any of these today or in the past 12 months? This may be taken as a sign of abuse, but should not be taken as proof.

* Adapted from the Elder Abuse Suspicion Index (EASI)

Where to get help:

- **Adult Protective Services (APS)** is available in all 50 states and is mandated to receive and investigate allegations of elder abuse (APS)
www.napsa-now.org
- **Area Agencies on Aging (AAA)** provide support for older adults and their families at the local level. Find your local agency on their national website.
www.n4a.org
- **Crime Victims Compensation** run by the federal governments Office of Justice Programs, reimburses victims for financial loss resulting from their victimization
www.ojp.gov
- **Eldercare Locator** is sponsored by the U.S. Administration on Aging that connects seniors and their caregivers with information and resources on senior services.
www.eldercare.gov
1-800-677-1116
- **Long-Term Care Ombudsman Program** of the Administration for Community Living works to resolve problems related to the health, safety, welfare, and rights of individuals who live in long term care facilities (i.e. nursing homes, board and care, assisted living, and other residential care communities).
www.acl.gov
- **Medicaid Fraud Control Units (MFCU)** each state attorney's office is required to investigate and prosecute Medicaid provider fraud and patient abuse and neglect in homes, nursing centers and home health services funded by Medicaid.
www.namfcu.net/states
- **National Center on Elder Abuse (NCEA)** provides elder abuse information, training, technical assistance and research.
www.ncea.aoa.gov
- **National Domestic Violence Hotline** provides support and links to over 4,000 local support services for abused women. It is open 24 hours a day.
1-800-799-7233
- **U.S. Department of Justice** has a great site with links to state resources for seniors suffering from abuse for counseling, legal aid, reimbursement, transportation, housing, etc...
www.justice.gov/elderjustice
1-800-877-8339

Additional Resources Bibliography: