

Elder Abuse

Personal Planning for the Future

Elder abuse is a growing problem in the United States. Approximately 700,000 to 3.5 million older Americans are abused, neglected or exploited each year. The National Center for Elder Abuse (www.ncea.aoa.gov) classifies elder abuse into seven types: physical abuse, sexual abuse, financial exploitation, abandonment, self-neglect, emotional abuse and neglect by others.

Who are most likely to be abused?

Women are more likely to become victims of abuse than men. Women tend to live longer, therefore spend more years living alone and dependent upon others for their care.



In general, any older adult who needs care is at risk of being abused. Older adults suffering from dementia and mental health issues are at a higher risk of

being abused because they need more support and are much more dependent upon others in meeting their basic needs. These older adults also tend to have more violent behavior than older adults with other types of health conditions. If the older adult receiving care behaves violently towards their caregiver, the caregiver is more likely to be violent towards the older adult.

What is financial abuse? What should I watch for?

Financial abuse is taking advantage of another person's money and using it for one's own gain. Older adults are especially at risk if they have poor memory or loss of mental capacity.

Typical examples of financial abuse are:

- Taking money or property
- Forging an older adult's signature
- Getting an older adult to sign a legal document that is not in their best interest to sign
- Telemarketing and mail scams
- A person promising lifelong care for the older adult in exchange for property or money and then not providing care.

Family members are the most common financial abusers. Often times, family members feel that they can take what they believe they will inherit at any time. They may also fear that the older adult will get sick and use up all of their savings; leaving very little for inheritance. Telemarketing, mail and door-to-door salesmen also take advantage of seniors because they are often home to pick up the phone or answer the door when others are not around.

The following are common warning signs, especially if these activities are not in your loved one's normal financial pattern:

- Unpaid bills
- Eviction notices
- Notices to discontinue utilities
- Changed wills
- Large bank withdrawals
- Transfers between bank accounts that the older adult cannot explain
- Missing bank statements/financial information

How can I report abuse?

Slap marks, bruises, burns, symptoms of malnutrition, dehydration, withdrawal from normal activities, and changes in behavior are some signs of physical and emotional abuse. Bruising around the genitals or breasts and unexplained sexually transmitted diseases can be signs of sexual abuse.

If you suspect elder abuse in West Virginia, whether in a private home or a nursing home, call the Department of Health and Human Resources (DHHR) at **800-352-6513**. You do not need absolute proof to report suspected abuse. You do not have to give your name. All calls are confidential. You should report what you think is abuse even if it has already been investigated in the past. If you suspect abuse is life threatening, call **9-1-1**.

If your loved one is in a nursing home or other medical facility and you think that abuse is taking place, you may want to talk to an Ombudsman. An Ombudsman is an employee of the West Virginia Bureau of Senior Services who investigates long term care facilities and works on behalf of residents in long term care facilities.

Anyone can call the Ombudsman program and make an anonymous complaint.

The Ombudsman program can assist with:

- Questions about billing and charges, including residents covered by Medicare and Medicaid
- Appeals regarding transfers, discharges or changes in service
- Cases of neglect
- Problems an older adult is having with roommates
- Insufficient medical or nursing care
- Physical or verbal abuse
- Your loved one's desire to leave a facility
- Lack of privacy for your loved one while in a facility
- Poor drug restraints
- Poor food
- Service providers' excessive charges for services
- Facility's failure to honor contracts with residents
- Delays or inaction on the part of government agencies

To contact the Ombudsman in your area, call **800-834-0598**. If you are interested in helping a larger group of senior citizens from your community, consider volunteering with the Ombudsman Program.

Why do seniors not report the abuse themselves?

Often seniors will not report abuse themselves because they feel ashamed or embarrassed, particularly if a family member is the abuser. Some worry that if they report the abuse, it will get worse. Some seniors worry that they will have no one else to care for them or will be moved to a nursing home. Many older adults may be in denial that abuse is occurring or not realize that they are being abused.

What can an older adult do to reduce the chance of abuse?

The most important things older adults can do to lower their risk of being abused is to stay active in their community, church or family. They need to keep trusted people involved in their lives.

Giving caregivers time off and having a couple of caregivers also lowers the risk of abuse. Services, like Meals-on-Wheels, are a way to make older adults less dependent on one caregiver. For more information on in-home services, read *Personal Planning for the Future: Programs for People with Acquired Disabilities* fact sheet found in *Caring for the Caregiver: Tools for Caregivers in Rural Areas* or call **800-841-8436** for a copy.

Beware and cautious of any person you or your loved one does not know offering to help with finances or home repair. Do not be afraid to thoroughly investigate all service companies. Ask to see employee identification of all workers.

Another way older adults can reduce the risk of being abused is to select a trusted caregiver or power of attorney. A medical power of attorney is an adult chosen to make medical decisions for you when you are no longer able to make decisions for yourself.

A financial power of attorney is a person you choose to help manage your finances, like paying your bills. When an older adult chooses their own power of attorney, it takes away the chance that someone they do not know or trust will gain control of their finances. Some people choose not to have a formal financial power of attorney but ask a trusted family member review their finances. For more information on powers of attorney, read *Personal Planning for the Future: Advance Medical Directives* fact sheet found in *Caring for Caregiver: Tools for Caregivers in Rural Areas* or call **800-841-8436** for a copy.

What services are available to seniors who are victims of abuse?

Adult Protective Services investigates reports of abuse and takes action to protect adults who may be being abused. Cases where adults have been taken advantage of, such as being financially exploited or sexually abused, will be turned over to local law enforcement. Seniors who are victims of domestic violence will be referred to their local domestic violence shelter.



What can I do to prevent elder abuse?

It is important to carefully research any nursing home, assisted living, or medical facility you are considering for your loved one. Below is a list of some things to look for if and when considering a residential placement for your loved one.

- Talk with others in the community who have experience with the facility you are considering to learn about the facility's reputation.
- Visit the facility at different times during the day.
- Talk to staff members to see how long they have worked there.
- Take a close look at the residents. Do they look healthy and smell clean?
- Look around the facility. How clean is it?
- Watch a meal. See how much people eat and how much they leave on their plates. Ask to taste the food for yourself.
- Talk and spend time with your loved one while he/she is living in the residential facility. You may notice changes in moods or other signs of abuse. Be alert to changes in behavior.

Resources

For more information on senior issues and advice, visit the West Virginia Bureau of Senior Services at www.wvseniorservices.gov or call **877-987-3646**.

West Virginia Senior Legal Aid is a non-profit legal aid organization focused on assisting older adults in legal issues. Their lawyers can help you write advance directives, like living wills, Medical Power of Attorney, and medical care directives. Legal Aid can also help with your financial business such as filing for bankruptcy, collections, writing wills, and estate planning. They can also answer general Medicaid, Medicare and Social Security questions. Services also cover consumer issues, such as predatory lending practices, and domestic relations, like elder abuse and domestic violence. To contact SeniorLegal Aid, call **800-229-5068** or visit www.seniorlegalaid.com.

Reports of abuse or neglect of an adult can be made by calling the 24 hour DHHR hotline at **800-352-6513**.

If you, or someone you know, is currently in an abusive relationship, call the National Domestic Violence hotline at **800-799-7233**.



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