How at Risk for Abuse Are People with Dementia?

Elder Abuse is one of the most overlooked public health hazards in the United States. The National Center on Elder Abuse estimates that between two to five million elderly Americans suffer from some form of elder abuse each year. The main types of elder abuse are physical abuse, sexual abuse, emotional and psychological abuse, neglect and self-neglect, abandonment, and financial exploitation.

Elders with dementia are thought to be at greater risk of abuse and neglect than those of the general elderly population. The following studies looked directly at several questions related to how often people with dementia are abused by their caregivers and what, if any, variables are associated with mistreatment. Citations to the research studies in this fact sheet are shown in parentheses.

Background

The number of Americans with Alzheimer's disease is expected to grow exponentially in the coming decades. (1)

Currently, approximately 5.3 million Americans of all ages have Alzheimer's disease.

Do caregivers fear becoming abusive with person with dementia?

In one U.S. study, 20% of caregivers expressed fears that they would become violent with the people for whom they cared for. (2)

How often are caregivers abusive to people with dementia?

- Three international studies found overall rates of abuse of people with dementia by their caregivers ranging from 34 to 62%. (3,4 & 5)

- In a U.S. study, caregiver abuse and neglect of people with dementia was detected in 47.3% of the surveyed caregivers. (6)

What type of abuse is most reported by U.S. caregivers of people with dementia?

VERBAL ABUSE
One study shows 60% of caregivers had been verbally abusive with the person for whom they were providing care. (7)

PHYSICAL ABUSE
Between 5 and 10% of caregivers reported that they were physically abusive toward the care recipients. (6 & 8)

NEGLECT
Fourteen percent of caregivers reported that they were neglectful. (6)
What, if any, characteristics are associated with different kinds and combinations of mistreatment of people with dementia?

Characteristics associated with mistreatment of people with dementia included:

- The caregiver’s anxiety, depressive symptoms, social contacts, perceived burden, emotional status, and role limitations due to emotional problems. (6)
- The care recipient’s psychological aggression and physical assault behaviors. These behaviors were the best indicators for elder mistreatment as defined by the expert panel convened for this research study. (6)

REFERENCES


PREPARED FOR NCEA BY:

NCEA

National Center on Elder Abuse

For more information: www.ncea.aoa.gov

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Top Ten Red Flags For Seniors

If you answer "yes" to any of the following, contact your BBB:

1. Have you received a phone call asking for your personal information, bank account or credit card numbers, or Medicare ID number?

2. Did you receive a check in the mail with a letter stating you've won a sweepstakes or prize?

3. Has someone knocked on your door selling products or services (such as a roofer offering a discount or an individual selling magazines or home alarm installation)?

4. Does the offer or product sound too good to be true?

5. Have you been asked to wire money or return an overpayment?

6. Have you found unexpected charges to your bank account or credit card?

7. Did you receive an e-mail claiming to be from your financial institution asking you to update your account information?

8. Did you receive a high-pressure, emotional call from a charity with a name that sounds similar to a recognized charity?

9. Were you invited to an estate planning seminar?

10. Did you get a call from someone in distress claiming to be your grandchild asking you to wire money to get out of a bind?

SENIORSERIES

BE AWARE • BE INFORMED • BE PROACTIVE
Check with BBB first.

If you would like to have someone from BBB speak with your group about marketplace issues affecting seniors, call us at (919) 277-4201.
Warning

Signs & Tips
For Caregivers

Every year, senior citizens are targeted by con artists. Many of these victims don't ask for help until it is too late!

WARNING SIGNS:
1. The person receives lots of junk mail (“sweepstakes” offers, etc.) and gets frequent calls from people offering valuable awards or asking for charitable donations.
2. The person has written checks or made withdrawals for escalating amounts of money to unfamiliar, out-of-state companies.
3. The person begins to act very secretly about phone calls.
4. The person is having sudden problems paying bills or buying food or other necessities.

TIPS:
1. Emphasize the criminal nature of telemarketing fraud and help the person learn how to identify it.
2. Encourage the person to hang up on telephone solicitations that seem suspicious.
3. Have a calm discussion about the best way to handle the person's finances in the future. If he or she seems to be truly incompetent, seek legal advice.
4. Help the person change his or her phone number, if necessary, and get on the Do-Not-Call list at www.donotcall.gov.

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Preventing and Addressing Elder Abuse

No matter how old we are, we are all entitled to be treated as full members of our communities. Yet elder abuse is a significant challenge to our nation’s belief in justice for all. Elder abuse is widespread and impacts everyone in our society. It takes away from our public health, civic participation, and economic resources. The mistreatment of older people can take many forms, including physical, emotional, and sexual abuse, financial exploitation, and neglect. Though as many as 1 in 10 older people are abused each year, a majority of cases go unreported for many reasons, including a lack of social supports needed to make reporting easier.

What We Can Do

We can reduce the risk of elder abuse by putting systems in place that can prevent abuse from the start. For example, we can create community supports and services for caregivers and older people that can reduce risk factors tied to elder abuse (such as social isolation). We can increase funding to provide training for people who work in aging-related care on the prevention and detection of elder abuse. We can identify ways to empower older people through senior centers and intergenerational programs that will reduce the harmful effects of ageism (biases against or stereotypes about aging that keep us from fully participating in our communities as we grow older).

In addition to building supports to keep our communities safe, it is also important that we recognize what abuse is and its warning signs. This makes it possible for us to report elder abuse and stop it in its tracks. We can all learn how to recognize, prevent, and report abuse.

Signs of Mistreatment

NEGLIGENCE

- Lack of clean clothing or clothing inappropriate for the weather
- Lack of basic hygiene
- The home is cluttered, dirty, in need of repairs or the home has fire and other safety hazards
- The home does not have needed utilities such as electricity, working plumbing, heating/cooling
| FINANCIAL ABUSE/EXPLOITATION | • Unusual patterns of spending or withdrawals from an older adult's account  
  • Frequent purchases of inappropriate items  
  • Bills going unpaid or utilities being turned off  
  • The presence of a new "best friend" who is accepting generous "gifts" from the older adult |
|-------------------------------|--------------------------------------------------------------------------------|
| PHYSICAL ABUSE | • Bruises, especially on the head or torso, and those shaped like a hand, finger, or thumb  
  • Unexplained burns, cuts, sores, or other injuries  
  • Denying an older person enough food/water, needed medications, or assistive devices such as canes, walkers, hearing aids, and glasses  
  • Giving older adults unnecessary tranquilizers or sleeping pills, or confining or tying an older person to a bed or a wheelchair |
| EMOTIONAL/PSYCHOLOGICAL ABUSE | • Intimidation or yelling  
  • Making threats  
  • Humiliating or ridiculing someone  
  • Isolating an older adult from friends and keeping them from activities they enjoy for no good reason. |
| SEXUAL ABUSE | • Unexplained anal or vaginal bleeding  
  • Torn or bloodied underwear  
  • Bruises around the breasts or genitals  
  If there is an unexplained genital infection, we should look to have a conversation with the older adult's healthcare provider. If we don't know the name of the healthcare provider, try to get more information about the infection from the older adult and contact the authorities. |

No matter how old we are, we deserve to be treated justly and as full members of our communities. We can all ensure that remains a reality for us as we age by reporting these or other signs of abuse to an Adult Protective Services agency that can investigate potentially abusive situations. We are the solution. If we notice that someone in our community is in immediate danger, it is up to us to call 911 or local police as soon as possible for help.

For more information concerning elder abuse, contact the National Center on Elder Abuse (NCEA) at 1-855-500-3537, ncea-info@aoa.hhs.gov, or https://ncea.acl.gov.

DISCLAIMER: This information is not intended to diagnose health problems or to take the place of medical advice or care you receive from your physician or other healthcare provider. Always consult your healthcare provider about your medications, symptoms, and health problems. July 2017.

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6 Myths About Elder Abuse

There are many misconceptions about how, why and how often abuse occurs.

By Emily Gurnon
June 15, 2017

What do you think of when you hear the term elder abuse? Maybe you get an image of an older woman developing bedsores from neglect in a nursing home. Or a phone scammer taking advantage of a man with dementia. Maybe you assume the people who harm older adults are caregivers who’ve been stressed to the breaking point.

While all of those scenarios can and do occur, they don’t represent the complex range and severity of abuse that older adults suffer nationwide.

In recognition of World Elder Abuse Awareness Day, June 15, Next Avenue talked with several experts on elder abuse to discuss the common myths.

6 Myths About Elder Abuse

Myth No. 1: Most elder abuse occurs in nursing homes.

Fact: Most elder abuse occurs at home, with family members and other loved ones as the perpetrators.

"The sad reality is in most cases it’s someone they know and trust," said Betsey Crimmins, senior attorney in the elder, health and disability unit of Greater Boston Legal Services. "In almost all the cases ... it’s not some stranger calling from Florida. It’s a grandson, niece, daughter, pastor in a church. People they put their trust in to not take advantage and harm them."

It’s kind of in the ozone that if you report and they come in and investigate and find out you’re vulnerable, then you get a one-way ticket to a facility.

— Kate Wilber, University of Southern California

Paul Greenwood, head of the elder abuse prosecution unit of the San Diego District Attorney’s office, agreed. When people he meet asks what he does for a living, “they’re almost shocked when I say a lot of my time is spent prosecuting sons who beat up their mothers or kill their mothers,” said Greenwood, whose office has handled about 350 cases so far this year.

Physical elder abuse in families often starts after the perpetrator steals money or possessions from the older adult to feed a gambling or drug habit, Greenwood said. “And once it gets discovered by the victim, there’s a confrontation, and that’s when the physical altercations start,” he noted.

Myth No. 2: If an older person is being abused physically, it will be obvious.

Fact: Even physical abuse may be invisible.

"People can twist somebody’s arm or something and leave no marks," said Kate Wilber, a professor of gerontology at the University of Southern California, whose research has focused in part on elder abuse.

Another problem: some people may interpret bruises and other physical signs as the result of age-related issues, such as an increased risk of falls. Or an older adult who is being denied food may lose weight, but loved ones and even doctors may assume that’s due to other physical ailments.

Myth No. 3: Educated people don’t fall for scams.

Fact: Con artists know how to fool even smart people.
And too often, older adults of all education levels are the target of scams — whether over the telephone, by bogus “repair” people knocking on their doors or through the mail. Typical scams include callers who say the older adults owe money to the Internal Revenue Service and if they don’t pay, they will be arrested. Others are perpetrated through dating websites. And in the so-called grandparents scam, a caller impersonates a young relative and claims to need financial help to get out of jail overseas, for instance.

“The stereotype [of the scam victim] is an older, uneducated woman who maybe has some dementia,” said Wilber. One colleague’s research found that people with those characteristics are, in fact, defrauded. But the researcher also found “younger, highly educated men” are common victims, a cohort AARP once grouped in a survey respondents’ category it called “You Can’t Fool Me.” (AARP wrote in a statement to the Senate Committee on Aging: “Perhaps because of their inaccurate self-perception as someone who can’t be fooled, they think they are better protected against fraud than they really are.”)

Said Wilber: “The perpetrators know how to get in there and make those younger men feel like they’re winning, and then they get them.”

Crimmins said one reason why older people fall victim to the grandparent scam, in particular, is that it plays on their emotions.

“A lot of those kinds of scams don’t go through people’s brains, they go right through their hearts,” she said. “People who fall for that particular scam or scams that they think the safety of their family is in jeopardy — that has nothing to do with educational level or even cognitive awareness. It’s all about fear: something bad’s happening to someone I care about.”

Myth No. 4: If older people say they are not being abused, it didn’t happen.

Fact: Many elder abuse victims decide not to tell anyone what happened to them, experts say.

Wilber noted that many don’t report the abuse because they are afraid of getting a loved one in trouble. Some don’t report the truth because they worry about the alternative — such as going to a nursing home — would be worse. “That’s a huge fear that people have,” Wilber said. “It’s kind of in the ozone that if you report and they come in and investigate and find out you’re vulnerable, then you get a one-way ticket to a facility.”

People may also be ashamed and blame themselves. Said Wilber: “It’s like, how could I have let this happen?”

Greenwood added that abusers may threaten a move to the nursing home or other harm to the victim if the person tells anyone else about being hurt.

Myth No. 5: Elder abuse is no big deal.

Fact: One in 10 older adults in the U.S. is abused, according to the 2010 National Elder Mistreatment Study. Wilber and several colleagues published another study on how common elder abuse is, calling it “a serious human rights violation that requires urgent action.” Elder abuse also can have serious health consequences for victims, including increased risk of disease, death, institutionalization and hospital admission, their study said.

Greenwood pointed out that child abuse and domestic violence are widely recognized as grave concerns, for good reason. Yet far fewer resources are devoted to prosecuting and preventing elder abuse.

“It’s illogical, it makes no sense,” he said. “It sends a message that we value children much more than seniors, or we decide that there’s more of a need for children to be protected than seniors. Either way, I think it’s an outrage.”

Crimmins believes ageism is one of the root causes of elder abuse. Younger people may assume, “Of course he’s depressed — he’s 80!” she said. Or they may think that older people don’t recover from illnesses, so providing help is futile. Some believe that resources should not be spent on the old.

“I definitely think that’s one of the views, and it’s really sad,” Crimmins said.

Myth No. 6: Caregivers who abuse do so because they are stressed.

Fact: Caregiver stress is real. But blaming elder abuse on stress shifts the responsibility away from the abuser, experts say.

“We all know that taking care of a loved one with Alzheimer’s is very taxing,” Greenwood said. “There are instances where somebody has lost it and has overreacted.” But in the typical elder abuse case he sees, the abuser is dependent on an older parent or other relative, often for the roof over his or her head — though the abuser may claim he or she is providing care.
In addition, the vast majority of family caregivers do not abuse their loved ones.

Hidden No More

Those who work with, and study, abused older adults say that more must be done to bring the issue to the public’s attention.

"I’m unfortunately here to tell you, as lots of other advocates would, that it happens," Crimmins said. "And it’s pretty grim."

With large numbers of boomers moving into old age and living longer than previous generations did, we will see many more vulnerable people living in our neighborhoods, Crimmins said. And we need to help ensure both their independence and their safety.

"It’s a conversation that’s really not being had on a national level right now," she said.

Next Avenue Editors Also Recommend:

- My Family's Elder Financial Abuse
- How to Detect and Respond to Elder Abuse
- Flood of Romance Scams Defrauds Older Victims

By Emily Gurnon

Emily Gurnon is Senior Content Editor covering health and caregiving for Next Avenue. She previously spent 20 years as a newspaper reporter in the San Francisco Bay Area and St. Paul. Write to her at egurnon@nextavenue.org.  @EmilyGurnon

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The hidden cost of dementia that can steal your life savings

People in the early stages of Alzheimer's are prone to making bad financial decisions, which can deplete their life savings if not caught in time. (Thinkstock photo)

By Tony Dearing | NJ Advance Media for NJ.com
Email the author | Follow on Twitter
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Renee Packel knew her husband, Arthur, was having memory problems. What she didn't realize was how quickly his confusion would thrust them into financial ruin.

By the time she took Arthur to the Penn Memory Center to be screened for dementia, it was too late. He'd made a series of catastrophic financial decisions that wiped out their life savings. They lost their condo, and at the age of 75, Renee Packel had to take a job as a receptionist.

Our nation will spend $236 billion treating Alzheimer's disease this year, but that's just the medical cost.

There's another hidden cost that can hit every bit as hard — if not harder. Experts say people in the early stages of Alzheimer's are much more prone to making poor financial decisions. Unless families recognize that risk and prepare for it, the savings of a lifetime can be squandered overnight.

http://www.nj.com/health/2016/08/the_hidden_cost_of_dementia_that_can_steal_your_life_savings.html
"It's a huge problem," says Dr. Daniel Marson, a neuropsychologist and professor at the University of Alabama at Birmingham. "These people are at tremendous risk of making poor decisions, and may not even be aware they are making poor decisions. Early detection is the key. Once someone makes a bad decision, the money is gone and the damage is done."

That was the case for Renee and Arthur Packel. He was an attorney living in the Philadelphia area and he'd always managed their finances capably. But as he slipped into the early stages of dementia, unknown to Renee, he stopped paying bills. Creditors began to call, and she tried to arrange payments — only to discover their savings had vanished. Though she hired a forensic accountant, she never learned what happened to the money. It was just gone.

Why early diagnosis of dementia is so crucial

Their story is, unfortunately, all too common.

The National Endowment for Financial Education surveyed more 2,000 adults and found that in cases where a family member suffered cognitive decline:

- 47 percent failed to pay bills, or paid them late.
- 35 percent made reckless purchases.
- 21 percent had emptied their savings accounts.

Older adults are uniquely at risk of losing their wealth, and when they do, lots of people suffer," writes Dr. Jason Karlawish, who practices geriatric medicine and is co-director of the Penn Memory Center.

Karlawish recounted the sad story of the Packels' financial collapse in a recent column in Forbes. "Their life was transformed; their retirement plans for travel and leisure were cancelled," he wrote. "In the years to follow, the only visit he'd make to his beloved Paris would be after he died, when Renee scattered his ashes over a grave in Père Lachaise Cemetery."

Any older adult is at potential risk for what happened to the Packels.

Managing one's finances and investments is a complex task that takes a high level of cognitive ability. It requires fluid intelligence, which involves such calculations as balancing a checkbook or scheduling an online payment, and crystallized intelligence, which is based more on knowledge and experience.

As we age, we continue to gain in crystallized intelligence, but fluid intelligence begins to wane.

"When you're age 70, you don't have the short-term memory and processing speed you had at 30, 40 50," Marson says. "Eventually it impacts your ability to make good financial decisions."

An aging brain makes us financially vulnerable in other ways, too. Research has shown it can cloud our ability to accurately judge risk, which can lead to unsound investments. In addition, studies have shown that the elderly are less likely than younger people to pick up clues of untrustworthiness, leaving them more vulnerable to scam artists.

When dementia strikes, the ante only goes up.

Experts say the ability to handle finances is one of the first things to decline when a patient gets Alzheimer's. Even someone with mild cognitive impairment, a precursor to dementia, is prone to struggle with money management.
"If you have mild cognitive impairment or early dementia, your financial skills are really going to be significantly affected," Marsco says.

"That's a tough choreography, just like taking away the car keys." That’s a threat families need to see coming and prepare for well in advance. But few do. Money is a touchy topic that adult children find hard to broach with their parents.

In the National Endowment for Financial Education survey, nearly 70 percent of respondents said they felt major barriers to discussing how the family would deal with the finances of a parent who could no longer manage his or her own money.

"Frequently there is defensiveness, denial, embarrassment and sibling rivalry when entering into a dialogue between adult children and a parent concerning their finances," says Ted Beck, NEFE president and CEO.

Yet daunting as that discussion can be, it needs to occur.

"That’s a tough choreography, just like taking away the car keys, but it’s as important or perhaps even more important," Marsco says. "Older parents can get defensive about that and money is a sensitive topic. It’s a difficult conversation, but hopefully people will have it."

He suggests that adult children approach their parent in a gentle way.

"It might start out, 'Mom, I notice you were struggling with the checkbook,'" Marsco says. "Maybe they’re worried about it too, and it gives them an opportunity to talk about it."

But much depends on family dynamics. If the parent is in denial or takes offense, it may require a more choreographed approach.

"Sometimes, you need to have multiple family members make an appeal, or bring in a health professional to be a third party," Marsco says. "But it has to be done. Otherwise you're courting disaster."

There are many ways adult children can get involved in helping a parent protect his or her wealth. It might mean having read-only access to bank accounts. Or helping the parent set up automated bill-paying. Or becoming cosignatory on the parent's checking account so that checks over a certain amount of money need two signatures. Or authorizing a bank or investment firm to put a hold on larger transactions until they've been reviewed.

Financial institutions see the scope of the problem, and have become more responsive to it. Wells Fargo tackled the issue early, launching its Elder Client Initiative in 2014.

The program trains Wells Fargo advisers to recognize signs of cognitive impairment. "The client may start acting out of character," Wells Fargo executive Ronald Long told Investment News. "A client may literally repeat the same requests for funds and then not remember. Or you get clients who normally are impeccably dressed start showing up with a ruffled or disheveled appearance, which is not a good sign."

Once an adviser knows what to watch for, he or she has authority to freeze the account if a client begins to make erratic investment decisions.

Public policy is moving to safeguard older adults as well. The state of Washington has a law that allows a 10-day hold on suspicious transactions involving vulnerable adults. California adopted the Reverse Mortgage Elder Protection Act to help older adults make informed decisions on reverse mortgages and to regulate firms that sell such mortgages.

But when it comes to protecting the life savings of an aging population, the family remains the first line of defense.
Marson says as important as it is to confront the problem, it needn't be done in a confrontational way.

"Taking away the checkbook might be a little abrupt," he says. "It isn't taking over; it's a matter of expressing concern, becoming involved and having a plan.

"The fact is as we age, if we have enjoyed a long enough life, we probably will have to make that transition in some way. Let's do it in a loving, caring way."

Next week's topic: A better way to start your day. Having the right morning routine can improve your health and make you more productive.

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