



ELDER ABUSE AWARENESS
HOW TO
PROTECT YOURSELF

Failing to protect yourself



**Can be a long cold road to
recovery**

ELDER ABUSE DEFINED

- Umbrella term referring to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult

QUICK FACTS

- Current estimate = 80,000 Michigan citizens, age 60 and older, are victims
- By 2010 Michigan could be faced with over 100,000 cases.
- 75% of all victims are female
- 80% of all victims have incomes under \$10,000 per year
- Average age of abused senior is 75
- The family is the single greatest source of elder abuse

TYPES OF ELDER ABUSE

- Physical Abuse = physical force resulting in bodily injury, physical pain, or impairment; includes but not limited to slapping, striking, burning and pinching
- Sexual Abuse = unwanted touching, fondling, or sexual activity, when threatened or forced without consent




TYPES OF ELDER ABUSE

- Psychological Abuse = Verbal threats, intimidation, humiliation, harassment, name-calling or insults, forced isolation from friends or family.
- Neglect = Allowing self neglect, refusing to care for an elderly person who is unable to care for him/herself (withholding food, medicine, shelter, hygiene, physical assistance, or complete abandonment)

TYPES OF ELDER ABUSE

- Financial Exploitation = Illegal or improper use of funds, property or assets for another person's gain
 - Forging a senior's signature
 - Misusing or stealing an older person's money or possessions (homes, cars etc.)
 - Coercing or deceiving a senior into signing any document (contract, will, etc.)
 - Improper use of conservatorship, guardianship, or power of attorney
 - Joint bank accounts always a potential problem
 - Any type of intentional fraud for financial gain

A close-up photograph of a hand holding a white telephone receiver. The hand is positioned on the left side of the frame, with the fingers wrapped around the handle of the phone. The background is a soft, out-of-focus light gray.

RECENT TRENDS

- **Many seniors are being exploited by con artists, unscrupulous companies, caregivers and even more disturbing their own family members**
 - **We are not seeing new trends in crimes just the victims of those crimes**
 - **Same old scams with different venues and targets**
 - **INTERNET, PHONE SOLICITATIONS, IDENTITY THEFT: TECHNO THIEFS**

FUTURE TRENDS

- Is it on the Rise?
 - In 2000 = 35 Million persons 65 or older
 - In 2030 = 70 Million persons 65 or older (U.S. Census Bureau)
 - Incidents will rise based on sheer numbers
 - Increased education and awareness will add to the number of incidents reported

FUTURE TRENDS

- Multi-disciplinary approach will be needed to combat elder abuse
 - Doctors, lawyers, social workers, care givers, police, fire, paramedics, financial officers, accountants, all need to be trained on the signs of elder abuse and how to report it.
 - Police have misconception that financial exploitation is a “civil” or “family” matter not a criminal offense (lack of training)
 - All suspected cases MUST be reported and investigated by law enforcement
 - **** Seniors have the right to make bad decisions and they can refuse assistance if deemed competent. ****

A close-up photograph of a hand holding a pen, positioned on the left side of the slide. The hand is wearing a white, ribbed sleeve. The background is a light, neutral color.

DEVASTATING CONSEQUENCES

- Seniors can not recover as quickly as a younger person, especially when it involves a significant financial loss
 - Without financial resources, you can lose everything you have worked so hard to obtain and maintain
 - Can suffer from declining physical, emotional and psychological well being; depression, reliance on public benefits and in extreme cases death

TARGETING THE ELDERLY

- Trusting nature, vulnerable, innocent, give a seemingly caring person the benefit of the doubt
- May be alone, isolated, often dependent on assistance from caregivers and family
- May have that comfortable “nest egg”, better line of credit, home equity, or other financial resources
- Reluctant to report crimes; too embarrassed to report crime to family, friends, police
- Fear of being seen as incompetent or unable to care for your own finances or other needs

PUTTING A FACE ON THE CRIMINALS

❖ First Type of Perpetrator:

- "Predators" = folks who purposefully seek out elder victims by preying on their vulnerability: Con-artists, scammers, contractors (gypsies), phone solicitors etc.
 - Unknown to the victim
 - May prey on victim's fear or medical conditions, isolation, loneliness, boredom
 - Get rich quick schemes
 - Goods or services never intended to be provided, or if they are provided done in a shoddy manner (roofers, black top, home repairs, handyman, salesman)

PUTTING A FACE ON THE CRIMINALS

➤ **Predator's continued:**

➤ **Prizes and sweepstakes (Foreign Lotteries)**

- They'll send you a check to cover fees you will owe upon transfer of your winnings. Their Check is counterfeit, you will deposit it and withdraw your funds to wire overseas in order to claim winnings.
- You CAN NOT win a lottery you never entered

➤ **Nigerian Fraud Letter/Inheritance Scam**

- Hiding money from corrupt government, need your assistance (of all the people in the world they need your assistance) to hide or transfer money and you will make a profit
- Deposit counterfeit check to send less sum back to originator and you keep the "extra" money

PUTTING A FACE ON THE CRIMINALS

- Predators continued:
 - Home Improvement Scams (Gypsies)
 - Roof Repairs, driveway resurfacing, windows
 - Offer array of home improvements with advanced deposit for work
 - Fail to perform work completely, start but do not finish, or do substandard work which ends up costing you more money to repair their repairs
 - They are usually transients, moving from community to community, State to State, summer and fall months.

PUTTING A FACE ON THE CRIMINALS

➤ Predators continued:

➤ Identity Theft:

- Email (phishing) & phone solicitation scams entice you to give personal pertinent financial information
- Medicare / Health Care Fraud Using credit and atm cards for personal financial gain
- **Banking scams portraying protection from ID theft**
- Mortgage Fraud
- Social Security scams

A close-up photograph of a person's hand holding a grey remote control. The hand is wearing a white, ribbed sweater sleeve. The background is a soft, out-of-focus light grey.

PUTTING A FACE ON THE CRIMINALS

❖ Second Type of Perpetrator

- ❑ "Opportunists" = family members, friends, or caregivers who may have good intentions but "rationalize" small betrayals
 - ❑ Use of credit cards for personal expenses
 - ❑ Use of vehicle or other assets for personal needs
 - ❑ Taking loans or gifts

- ❑ Classic pattern (s) will increase into outright financial abuse



PUTTING A FACE ON THE CRIMINALS

- ❑ Opportunists Continued:
 - ❑ Often have a position of trust and ongoing relationship with the senior
 - ❑ Tactics include:
 - ❑ Intimidation
 - ❑ Deceit
 - ❑ Coercion
 - ❑ Emotional Abuse
 - ❑ Empty Promises
 - ❑ Threaten to leave / abandon senior



PUTTING A FACE ON THE CRIMINALS

Opportunist Continued:

Most Common Offenders

- Adult Children

- Grandchildren, siblings, caregivers, neighbors are included:

- substance abuse, mental illness and gambling addiction often seen in offender

Methods Include:

- Simply stealing the seniors money / checks

- Borrowing money repeatedly no intent on paying it back

- Forging a senior's signature to cash checks

- Coercing senior to sign blank checks for future bills

PUTTING A FACE ON THE CRIMINALS

- ❑ Opportunist Continued:
 - ❑ Joint bank accounts (without restrictions)
 - ❑ ATM cards
 - ❑ Convince senior to allow them control over their day to day finances and expenses
 - ❑ Trusted by others in the senior's life (no way their own child would steal from them)
 - ❑ Often investigations reveal other types of abuse as well
 - ❑ Improper / scandalous use of power of attorney

ENFORCEMENT CHALLENGES

- **VICTIM**


- Embarrassment
- Denial
- Scared and/or intimidated
- Fear of being abandoned or alone
- Feels obligated to help caregivers or family members
- Will not report or prosecute family or friends
- Can refuse our help
- Only court can intervene and rule person incompetent

- **Perpetrator**

- Has trust and control over victim
- Isolates the victim from friends, family, and other concerned parties
- Speaks on behalf of and for the senior on all pertinent matters
- Prevents the senior from consulting with others on important financial matters
- Reluctance of other family members to get involved
- Lack of training for involved professionals

HOW CAN YOU PROTECT YOURSELF

- Knowledge is power, talk to health officials, doctors, lawyers, law enforcement
- Report all suspected abuse
- Reach out for help in the community
- Get all of your financial orders in place long before it is too late
- Talk to banking officials about protecting your assets or putting restrictions on your joint accounts or DO NOT do them at all
- Make your intentions clear: what is the intent of the joint account, can that person make withdrawals, how much, require two signatures



HOW CAN YOU PROTECT YOURSELF

- Track and check your credit
- Limit your credit cards
- Shred all bills and financial statements
- Research Conservator / Guardian options
 - Conservator = handles finances and assets
 - Guardian = makes medical, housing, and personal decisions for incapacitated individuals

HOW CAN YOU PROTECT YOURSELF

- Do not isolate yourself from extended family and friends
- Stay involved with church or other social groups
- Do not become dependant on one individual (easier said than done)
- Do not tolerate any type of abuse; you deserve to live and die with dignity
- Do not let fear of being alone overcome your need to be safe and healthy

HOW CAN YOU PROTECT YOURSELF

- Resources Available
- Adult Protective Services
 - (877) 963-6006
- Michigan's Vulnerable Adult Helpline
 - (800) 996-6228
- Wayne County Neighborhood Legal Services (TSA funded)
Elder Law & Advocacy Center
12121 Hemingway
Redford Township, MI 48239
(313) 937-8291

Name Removal from Mailing & Call Lists

- **Mailing Lists**

To remove your name from mail lists, write to:
Direct Marketing Association
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008

National Do Not Call Registry

The Federal government created this registry to stop most telemarketing calls. Consumers can register by phone or online. Registration is free.

(888) 382-1222

(866) 290-4236 TTY

Web site:

<http://www.donotcall.gov/>