

Elder Abuse Warning Signs

Elder abuse shares many of the characteristics of violence against women. Neglect, isolation of the victim, threats and financial misconduct, as well as physical, emotional, psychological and sexual abuse are possible. Elderly victims may also feel the same shame and embarrassment experienced by younger victims. Additional barriers to seeking safety faced by older adults include a lack of mobility, no opportunity to access outside relationships, feeling that they deserve the abuse or a disease such as Alzheimer's that prevents the victim from requesting help. Pastors, congregational care teams, parish nurses and deacons might watch for these signs:

Financial Exploitation

- ✚ Unusual banking or credit card activity. This can include large sums of money being withdrawn from the bank; numerous checks being written for "cash"; unauthorized ATM usage; frequent switching of accounts from one bank to another; the suspect going to the bank with the victim and coercing or overseeing the withdrawal of funds; or exorbitant credit card charges.
- ✚ Victim's checks are stolen and subsequently forged, or checks are written or endorsed with a signature that is not the victim's. Another common scenario occurs when the victim is told to sign a blank check and is told that the suspect will use it for the victim's benefit. The funds are then not used for the intended purpose, the suspect lists him or herself as the payee and the funds are stolen by the suspect.
- ✚ Suspect becomes signer on the victim's bank account and begins making unauthorized withdrawals.
- ✚ Suspect acquires power of attorney and begins depleting the victim's assets.
- ✚ Victim is encouraged to change his or her will and leave all property to the suspect.
- ✚ There is a transfer of titled property (including homes, cars, boats or land) from the victim's name to the suspect's name.
- ✚ Victim's property or important documents are missing.
- ✚ Victim is isolated from family or friends by the suspect.
- ✚ There is a sudden increase in debt for the victim or sudden decline in the victim's lifestyle which occurred when the suspect became involved in the victim's life.
- ✚ Victim's utilities or other bills are no longer paid, and the victim may not understand recent financial transactions.
- ✚ Mail is redirected to a different address. Often, bank statements, social security checks and credit card bills are sent to the suspect's address so as to avoid detection of the fraud.
- ✚ Victim is not allowed to speak for him/herself.
- ✚ Suspect gives implausible explanation for disappearance of money or property.
- ✚ "Life-long care" is promised in exchange for all of elder's property and money. All victim's assets are given to the suspect, life-long care is not provided and the suspect flees.

- ✚ Suspect claims that he or she is receiving frequent “gifts” from the victim. The items are not gifts, and in fact, are exorbitant or uncharacteristic of the victim.¹

Neglect by caregivers or self-neglect:

- ✚ Unusual weight loss, malnutrition, dehydration.
- ✚ Untreated physical problems, such as bed sores.
- ✚ Unsanitary living conditions: dirt, bugs, soiled bedding and clothes.
- ✚ Being left dirty or unbathed.
- ✚ Unsuitable clothing or covering for the weather.
- ✚ Unsafe living conditions (no heat or running water; faulty electrical wiring, other fire hazards).
- ✚ Desertion of the elder at a public place.

Healthcare fraud and abuse:

- ✚ Duplicate billings for the same medical service or device.
- ✚ Evidence of overmedication or under medication.
- ✚ Evidence of inadequate care when bills are paid in full.
- ✚ Problems with the care facility:
 - ~ Poorly trained, poorly paid, or insufficient staff
 - ~ Crowding
 - ~ Inadequate responses to questions about care²

¹ “Elder Abuse and Late Life Domestic Violence,” Maricopa Elder Abuse Prevention Alliance and the Area Agency on Aging, Region One, Arizona.

² <http://www.helpguide.org/>