

No one is immune to elder abuse — it can happen to anyone, at any time, and anywhere. Often a silent problem, elder abuse can rob older adults of their dignity and security and leave them feeling fearful, depressed, and alone. Sadly, 10 percent of Americans over the age of 60 have experienced some form of elder abuse in the last year, and many researchers expect this number to rise with the growth of the aging population.

What is elder abuse?

Elder abuse is an intentional act, or failure to act, that causes or is likely to cause harm to an adult. The six most common categories of elder abuse are described below:

Physical. Inflicting, or threatening to inflict, physical pain or injury on a vulnerable elder, or depriving them of a basic need.

Emotional or Psychological. Inflicting mental pain, anguish, or distress on an elderly person through verbal or nonverbal acts.

Sexual. Non-consensual sexual contact of any kind or coercing an elder to witness sexual behaviors.

Neglect. Refusal or failure by those responsible to provide food, shelter, health care, or protection for a vulnerable elder.

Abandonment. The desertion of a vulnerable elder by anyone who has assumed responsibility for care or custody of that person.

Financial/Exploitation. Illegal taking, misuse, or concealment of funds, property, or assets belonging to a vulnerable elder.

Common in Kansas: Scams

The most common form of elder abuse in Kansas is financial abuse, and one of the common ways perpetrators carry out this abuse is through scams. Scams that target older adults are prevalent in today's world and can be financially devastating for high- and low-income victims. Determining the legitimacy of operations can be challenging because scam artists will work tirelessly to gain your trust and are skilled at persuasion. Before sending money or providing social security, account, or credit card numbers, you should talk with a trusted family member or friend to ensure its legitimacy. If their offer seems too good to be true, it probably is. The top 10 most reported scams targeting older adults are:

- Telemarketing, phone, charity, or imposter scams
- 2. Grandparent scams
- 3. Medicare or health insurance scams
- 4. Internet fraud
- 5. Funeral and cemetery scams
- 6. Sweepstakes, prizes, or lottery scams
- 7. Home repair or reverse mortgage scams
- 8. Investment schemes
- 9. Counterfeit prescription drug sales
- 10. Fraudulent anti-aging products

To prevent being a victim of a scam, use caller ID, screen calls from people you don't know, do not answer a phone call if the caller ID shows your own phone number (this is called spoofing), delete suspicious emails, and hang up on pushy telemarketers or salespersons. Also, be wary of sharing personal information and be sure to consult a trusted family member or friend if you feel uncomfortable. You can sign up for the Do Not Call Registry (donotcall.gov; 1-888-382-1222), though be aware that con artists may still access your information in other ways.

IRS and Health Care Scams: Beware!

The Internal Revenue Service, or IRS, will never:

- call to demand immediate payment or collect on taxes owed without having mailed you a bill;
- demand you pay taxes without giving you the opportunity to question or appeal the amount;
- require you to use a specific payment method
 such as a prepaid debit card;
- ask for credit or debit card numbers over the phone; or
- threaten to bring in law enforcement officials to have you arrested for not paying.

Be suspicious of individuals or companies who:

- ask for your Medicare, Medicaid, or Social Security number;
- advertise "free" consultations or medical supplies to people with Medicare;
- call or visit you and say they represent Medicare or the federal government;
- use telephone or door-to-door selling techniques; or
- use pressure or scare tactics for expensive medical services or diagnostic tests.

What are the warning signs of abuse?

The warning signs of abuse can be different for individuals depending on the type, frequency, and magnitude of abuse. Some common signs that someone is being abused are as follows:

Physical. Bruises (especially those in the shape of certain objects or fingers, or are of different colors), welts, pressure marks, unexplained broken bones, the use of restraints, improper use of medications, untreated bedsores, cuts, or burns.

Emotional or Psychological. Unexplained withdrawal from normal activities, unusual depression, unusual nervousness or fearful behavior, frequent arguments, hesitation in speaking openly in the presence of caretakers or others, or changes in sleep patterns or appetite.

Sexual. Bruising or unexplained bleeding near genitalia, unexplained sexually transmitted infections (STIs), torn or stained underwear, or unexplained depression.

Neglect. Unexplained or extreme weight loss, poor hygiene, malnutrition or dehydration, unsanitary or unsafe living conditions, untreated medical issues, breakdown of the skin, or lack of needed medical aids (walker, hearing aids, or glasses, for example).

Abandonment. Unexpected absence of a caregiver, frailty, malnourishment or dehydration, poor hygiene, or unexplained depression or loneliness.

Financial/Exploitation. Sudden change in financial situation, late or unpaid bills, unusual purchases, withdrawals, or transfers, suspicious changes in bank accounts, wills, or powers of attorney, lack of knowledge of financial status, new "best friends," documents signed under duress, unexplained disappearance of valuables or money, or anxiety about personal finances.

Even though the warning signs can be different for everyone, it is best to listen to your instincts. If you notice changes in personality, behavior, or health, you should report it.

Who is at risk for abuse?

Elder abuse can happen to anyone — all individuals regardless of sex, race, ethnicity, income, or religion can be victims of abuse. However, those who are female, very elderly, socially isolated, have mental impairment (such as dementia), or are prior victims of abuse, particularly domestic abuse, are more likely to be victimized.

Who perpetrates abuse?

Ninety percent of individuals who perpetrate abuse are family members of the victim, most often a spouse or an adult child. There are some characteristics that may make a person more likely to abuse an older adult:

- Using drugs or alcohol.
- High levels of stress and low or ineffective coping strategies.
- Lack of social support.
- High emotional or financial dependence on the older adult.
- Lack of training in caring for an older adult.
- Depression.

There are also signs that an individual might be abusing someone. If you see someone being verbally combatant or abusive, physically abusive or rough, only concerned with a person's financial situation rather than their overall well-being, blaming or shaming an older adult, or socially isolating a care recipient, you should report it.



Managing the Stress of Caregiving

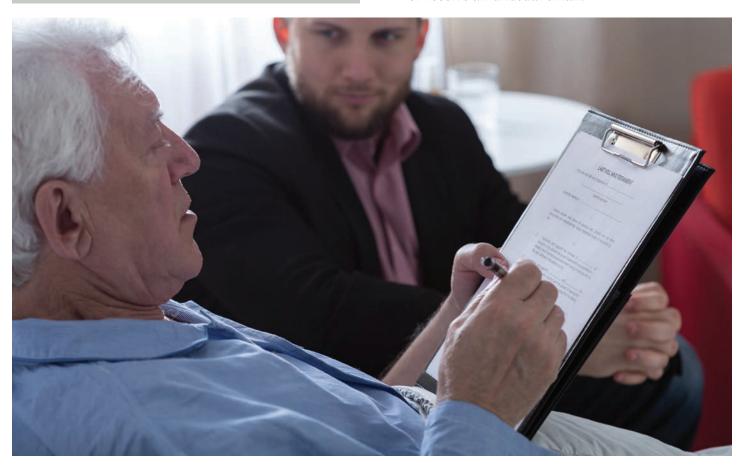
Caregiving for a loved one is a rewarding opportunity. In reality, though, caregiving can be challenging, demanding, and stressful. Caregivers may need to work around the clock to provide a safe environment, medical care, meals, home care and maintenance, personal care, and manage finances. All of these tasks can become cumbersome and caregivers may often feel overwhelmed and exhausted. Because of these stressors, some caregivers may become neglectful or abusive.

If you are a caregiver, don't be afraid to ask for support and help. Search for a local caregiver support group or create your own with other caregivers in your community. Reach out to loved ones, family, friends, neighbors, your church family, or respite care services for help. It is important for caregivers to take care of themselves and to take time for themselves every day. Even a small break can make a world of difference in the life of a caregiver.

How can elder abuse be prevented?

The risk of death for elders who have been abused is 300 times greater than those who have not been victims of abuse. For that reason, prevention of elder abuse is critical. If you are able to identify and spot risk factors and warning signs, you'll be more likely to identify and prevent abuse. Here are some things you should keep in mind:

- If you are a caregiver, ask for help when you need a break
- Remain involved in your loved one's care at hospitals, long-term care or rehabilitation facilities, adult day services, and at home.
- Be mindful of sudden or unexpected changes in mood, appearance, and health especially if your loved one is experiencing a decline in mental ability (such as dementia).
- Educate your loved ones on common or local scams and schemes, and instruct them what to do if they feel uncomfortable on a strange phone call or receive an unusual email.



- Encourage your loved one to be cautious with their financial affairs.
- Encourage your loved one to create financial and health care-related advance planning documents (i.e., wills and durable power of attorney).
- If you suspect or see elder abuse, report it immediately.

If you are an older adult, being proactive against elder abuse may save your life. You should consider the following:

- Take care of your health.
- Regularly keep in touch with close friends, neighbors, and other loved ones.
- Stay socially active by participating in events with family, friends, neighbors, or your church.
- Be cautious if something doesn't feel right, it probably isn't.

- Beware of family members or friends who might have substance abuse issues and those who may be in a desperate financial situation.
- Be cautious in making financial decisions and monitor your financial accounts.
- Avoid making rash spending decisions, especially if a sales pitch seems pushy.
- Safeguard your online identity log-in information and passwords should be kept confidential.
- Plan for your future by completing advance planning documents (wills, powers of attorney, etc.).
- Keep important papers with sensitive information in a locked drawer or cabinet.
- Be cautious of anyone who wants to change your financial or health care documents (wills, powers of attorney, etc.).
- Stand up for yourself, know your rights, and call for help if you need it.

Adult Mandated Reporters

Some individuals are known as *mandated reporters*, or those who are legally required to report suspected abuse. These individuals must report suspicions of abuse, neglect, or exploitation, or the need of protective services immediately upon receipt of the information. In Kansas, the following individuals are mandated reporters for suspicions of adult abuse:

- Any person who is licensed to practice any branch of the healing arts
- Licensed psychologists
- Licensed master level psychologists
- Licensed clinical psychotherapists
- Chief administrative officers of medical care facilities
- Teachers
- Licensed social workers
- Licensed professional nurses
- Licensed practical nurses
- · Licensed dentists

- · Licensed marriage and family therapists
- Licensed clinical marriage and family therapists
- Licensed professional counselors
- Licensed clinical professional counselor
- Registered alcohol and drug abuse counselors
- Law enforcement officers
- Case managers
- Rehabilitation counselors
- Bank trust officers / other officers of financial institutions
- Legal representatives
- Governmental assistance providers
- Owners or operators of residential care facilities
- Independent living counselors
- Chief administrative officers of a licensed home health agency
- Chief administrative officer of an adult family home
- Chief administrative officer of a provider of community services

How can I report suspected elder abuse?

Sadly, for every one case of reported elder abuse, at least 23 more go unreported. Many older adults are afraid or unable to report abuse to police, friends, or family because they may not have access to the proper authorities or they may depend on or care for their abuser. If you are being abused, neglected, or exploited, tell someone immediately — a trusted family member, friend, health-care provider, or law enforcement official. If you suspect someone is being abused, neglected, or exploited, contact the proper agency (see below) or a law enforcement official. When you provide a report of suspected elder abuse, be sure to provide as much information as you can — what you have seen, heard, and what others have told you is all pertinent information. Everything in your report will be kept confidential and you will not be held liable if your suspicion cannot be substantiated. You do not have to provide proof of abuse, neglect, or exploitation; if you're concerned, you need to call.

- If you suspect someone is in immediate danger, call **911**.
- If you suspect domestic or community abuse (abuse occurring in a residential home), contact:

Kansas Department for Children and Families Adult Protective Services

1-800-922-5330

 If you suspect abuse is occurring in a nursing home, hospital, home health agency, or something similar, contact:

Kansas Department for Aging and Disability Services

1-800-842-0078

• If the suspected abuse is occurring outside of Kansas, contact that state's Adult Protective Services agency. **The Eldercare Locator**, 1-800-677-1116, can help you locate the appropriate agency to contact.

For More Information

Elder abuse can happen to anyone, at any time, and anywhere. You can make a difference in the life of an elder — if you suspect it, report it. For more information, contact the following organizations:

Do Not Call Registry

1-888-382-1222 or www.donotcall.gov

Eldercare Locator

1-800-677-1116 or eldercare.gov

National Center for the Victims of Crime

www.ncvc.org

National Center on Elder Abuse

www.ncea.aoa.gov

National Committee for the Prevention of Elder Abuse (NCPEA)

www.preventelderabuse.org

National Committee on Elder Abuse (NCEA)

www.ncea.aoa.gov

National Consumers League's Fraud Center

www.fraud.org

The National Adult Protective Services Association (NASPA)

http://www.napsa-now.org

Test Your Knowledge!

Elder Abuse: True or False?

- 1. The majority of elder abuse perpetrators are family members.
- 2. One sign that could indicate physical abuse is when an elder has different colored bruises.
- 3. One example of sexual abuse is when an elder is forced to look at pornography.
- 4. Being socially isolated is a risk factor for elder abuse.
- 5. Elder abuse could be occurring when an elder is forced to be socially isolated and is not given access to others.
- 6. Elder abuse could be occurring if someone forces an elder to change their will or durable power of attorney.
- 7. If you see an elder who is unkempt and with poor hygiene, neglect may be taking place.
- 8. If you suspect elder abuse, the first thing you should do is report it to the appropriate agency.
- 9. You should always report what you have seen, what you have heard, and what others have told you.
- 10. Anyone who suspects elder abuse should report it.

Key: All of the statements are true.

References

- Abuse, neglect, or exploitation of certain adults, Kan. Stat. 14.39-1430 (2014).
- Centers for Disease Control and Prevention. (2015). *Elder abuse: Consequences*. Retrieved from http://www.cdc.gov/violenceprevention/elderabuse/consequences.html
- Centers for Disease Control and Prevention. (2016). *Understanding elder abuse*. Retrieved from http://www.cdc.gov/violenceprevention/pdf/em-factsheet-a.pdf
- Health in Aging. (2016). Resources: Preventing elder abuse and neglect in older adults. Retrieved from http://www.healthinaging.org/resources/resource:preventing-elder-abuse-and-neglect-in-older-adults/
- Internal Revenue Service. (2016). Scam phone calls continue; IRS identifies five easy ways to spot suspicious calls.

 Retrieved from https://www.irs.gov/uac/newsroom/scam-phone-calls-continue-irs-identifies-five-easyways-to-spot-suspicious-calls
- Kansas Attorney General. (2015). Abuse, Neglect and Exploitation Unit, Kansas Fiscal Year 2015, Annual Report. Retrieved from https://ag.ks.gov/docs/default-source/documents/2015-fy-ane-annual-report.pdf?sfvrsn=6

- National Center on Elder Abuse. (2016). Frequently asked questions. Retrieved from https://ncea.acl.gov/faq/index.aspx
- National Committee for the Prevention of Elder Abuse. (2013). *The essentials: Preventing elder abuse*. Retrieved from https://www.metlife.com/assets/cao/mmi/publications/essentials/mmi-preventing-elder-abuse-essentials.pdf
- National Council on Aging. (2016). *Elder abuse* facts. Retrieved from https://www.ncoa.org/public-policy-action/elder-justice/elder-abuse-facts/
- National Council on Aging. (2016). *Top 10 financial* scams targeting seniors. Retrieved from https://www.ncoa.org/economic-security/money-management/scams-security/top-10-scams-targeting-seniors/
- National Institute on Aging. (2016). *AgePage: Elder abuse*. Retrieved from https://www.nia.nih.gov/health/publication/elder-abuse
- Reporting abuse, neglect, or exploitation of certain persons, Kan. Stat. 39-1431 (2014).
- United States Department of Health and Human Services and the United States Department of Justice (n.d.). *Common Scams and Identity Theft.* Retrieved from https://www.stopmedicarefraud.gov/preventfraud/scams-identity-theft/index.html



Publications from Kansas State University are available at www.ksre.ksu.edu

Publications are reviewed or revised annually by appropriate faculty to reflect current research and practice. Date shown is that of publication or last revision. Contents of this publication may be freely reproduced for educational purposes. All other rights reserved. In each case, credit the authors, *Elder Abuse and Neglect: What You Should Know*, February 2017.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

K-State Research and Extension is an equal opportunity provider and employer. Issued in furtherance of Cooperative Extension Work, Acts of May 8 and June 30, 1914, as amended. Kansas State University, County Extension Councils, Extension Districts, and United States Department of Agriculture Cooperating, John D. Floros, Director.