

# Signs of Elder Abuse

*Physical, mental & financial warning signals.*

Provided by Brad Connors, Certified Wealth Strategist®

**Is someone taking advantage of someone you love?** June 15 is World Elder Abuse Prevention Day, a day to call attention to a crisis that may become even more common as baby boomers enter the “third acts” of their lives.<sup>1</sup>

**Every year, more than half a million American elders are abused or neglected.** That estimate comes from the Centers for Disease Control, and the frequency of elder abuse may be greater as so many elders are afraid or simply unable to speak out about what is happening to them. In some cases, the abuse is limited to financial exploitation. In other cases, it may encompass neglect and physical or emotional cruelty.<sup>1</sup>

**What should you watch out for?** Different varieties of elder abuse have different signals, some less obvious than others.

**Neglect.** This is commonly defined as withholding or failing to supply necessities of daily living to an elder, from food, water and appropriate clothing to necessary hygiene and medicines. Signals are easily detectable and include physical signs such as bedsores, malnutrition and dehydration and flawed living conditions (i.e., faulty electrical wiring, fleas or cockroaches, inadequate heat or air conditioning).

Self-neglect also surfaces, stemming from the declining physical or mental capacity of an elder. If he or she foregoes proper hygiene, disdains needed medications or medical aids, or persists in living in an insect-ridden, filthy or fire-hazardous dwelling, intervene to try and change their environment for the better, for their health and safety.

Finally, neglect may also take financial form. If someone who has assumed a fiduciary duty to pay for assisted living, nursing home care or at-home health care fails to do so, that is a form of neglect which may be defined as elder abuse. The same goes for an in-home eldercare service provider that fails to provide an adequate degree or frequency of care.<sup>2</sup>

**Abandonment.** This occurs when a caregiver or responsible party flat-out deserts an elder – dropping him or her off at a nursing home, a hospital, or even a bus or train station with no plans to return. Hopefully, the elder has the presence of mind to call for help, but if not, a tragic situation will quickly worsen. When an elderly person seems to stay in one place for hours and appears confused or deserted, it is time to get to the bottom of what just happened for his or her safety.

**Physical abuse.** Bruises and lacerations are evident signals, but other indicators are less evident: sprains and dislocations, cracked eyeglass lenses, impressions on the arms or legs from

restraints, too much or too little medication, or a strange reticence, silence or fearfulness or other behavioral changes in the individual.

**Emotional or psychological abuse.** How do you know if an elder has been verbally degraded, tormented, or threatened in your absence, or left in isolation? If the elder is not willing or able to let you know about such wrongdoing, watch for signals such as withdrawal from conversation or communication, agitation or distress, and repetitive or obsessive-compulsive actions linked to dementia such as rocking, biting or sucking.<sup>2</sup>

**Financial abuse.** When an unscrupulous relative, friend or other party uses an elder's funds, property, or assets illegally or dishonestly, this is financial exploitation of the elderly. This runs all the way from withdrawing an elder's savings with his or her ATM card to forgery to improperly assuming conservatorship or power of attorney.<sup>2</sup>

How do you spot it? Delve into the elder's financial life and see if you detect things like strange ATM withdrawals or account activity, additional names on a bank signature card, changes to beneficiary forms, or the sudden absence of collectibles or valuables.

Examine signatures on financial transactions – on closer examination, do they appear to be authentic, or studied forgeries? Have assets been inexplicably transferred to long-uninvolved heirs or relatives, or worse yet apparent strangers? Have eldercare bills gone unpaid recently? Is the level of eldercare being provided oddly slipshod given the financial resources being devoted to it?

**Respect your elders; protect your elders.** Some people aim to exploit senior citizens. Others simply don't recognize or respect the responsibilities that come with eldercare. Whether the abuse is intentional or not, the emotional, physical or financial harm done can be reprehensible. Talk to or check in on your parents, grandparents, siblings or other elders you know and care for to see that they are free from such abuse.

**Brad Connors may be reached at 507-835-9111, [info@iWealth4me.com](mailto:info@iWealth4me.com) or [www.iWealth4me.com](http://www.iWealth4me.com).**

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#### **Citations.**

1 - [cdc.gov/features/elderabuse/](http://cdc.gov/features/elderabuse/) [6/9/14]

2 - [ncea.aoa.gov/FAQ/Type\\_Abuse/index.aspx](http://ncea.aoa.gov/FAQ/Type_Abuse/index.aspx) [2/10/15]