Identifying and Preventing Abuse in Later Life

Presented as an Online Webinar
September 25, 2018
MEJC Webinar Series!

• Today’s webinar runs for 1 hour.
• You are muted, but can ask questions via the Q and A function. The hand-raising function will not work during this webinar.
• For more information about CLE and CEU credit, please visit the MEJC materials page under the resources tab on our website.
Upcoming Webinars!

Please tell your friends and colleagues about our webinar series. Dates and registration for the following free webinars will be released soon:

- **October**: “Familial Financial Exploitation” | Learn more about one of the most pervasive types of elder abuse and why older and vulnerable adults are too often exploited.
- **November**: “Critical Conversations – Identifying and Confronting Elder Abuse in Families” | Learn strategies to spot and stop abuse within families.
- **December**: “Understanding Poly-victimization and Elder Abuse” | Most elder abuse is not an isolated incident or occurrence. Learn why victims often experience multiple types of abuse or exploitation and how to prevent and address it.
Welcome!

Today, we will:

- Review definitions and statistics
- Discuss Minnesota’s role
- Introduce the Elder Justice Center
- Share additional resources
Elder Abuse: toward a definition...

- In general, elder abuse is any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to an older adult.

- Defined by age, relationship, type of abuse

- Victims are often on a continuum from active to having various medical, cognitive, mobility issues

- 2/3 of perpetrators of elder abuse are family members, trusted individuals and/or caregivers
Prevalence

- 1,000,000 – 2,000,000 adults in later life in U.S. are victims of abuse\(^1\)

- 1 in 10 persons over the age 60 are victims of elder abuse\(^2\)

- Victims of elder financial abuse in U.S. lose close to $3 Billion each year\(^3\)

\(^1\)National Center of Elder Abuse:2005 Elder Abuse Prevalence and Incidence

\(^2\)National Institute of Justice: Elder Abuse as a Criminal Problem

\(^3\)Blancato, Robert: Violence Against Older Women and The Elder Justice Act; 3/04/12
Elder Abuse: Under the Radar

For every one case of elder abuse that comes to the attention of a responsible entity.

1 another twenty three cases never come to light.

23
Growth of Older Adults

The Administration on Aging expects that by 2030, the U.S. population over age 65 will have doubled from 2000, with older adults representing 19% of the population.
Figure 1: Number of Persons 65+, 1900 to 2060 (numbers in millions)

Note: Increments in years are uneven.

Figure 9: Percentage of persons 65+ with a disability, 2013

Source: U.S. Census Bureau, American Community Survey.
Types of Abuse

- Domestic Violence Late in Life
- Physical abuse
- Emotional abuse
- Sexual abuse
- Spiritual abuse
- Financial Exploitation
- Neglect
- Self Neglect
Abuse Reports/Allegations to MN DHS, as reported in Mpls Star Tribune, Jan. 20, 2016

<table>
<thead>
<tr>
<th></th>
<th>Jan.-June, 2015</th>
<th>July-Dec., 2015</th>
<th>2015 total</th>
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<tbody>
<tr>
<td><strong>Total reports</strong></td>
<td>18,949</td>
<td>25,654</td>
<td>44,603</td>
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<tr>
<td><strong>Total allegations</strong></td>
<td>20,840</td>
<td>30,377</td>
<td>51,217</td>
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* Reports may have multiple allegations

**Percent of allegations of 2015 total**

- Caregiver neglect: 41% (Jan.-June, 2015), 39% (July-Dec., 2015), 39%
- Self neglect: 23% (Jan.-June, 2015), 17% (July-Dec., 2015), 19%
- Financial exploitation nonfiduciary: 12% (Jan.-June, 2015), 13% (July-Dec., 2015), 12%
- Emotional/mental abuse: 9% (Jan.-June, 2015), 12% (July-Dec., 2015), 11%
- Physical abuse: 9% (Jan.-June, 2015), 12% (July-Dec., 2015), 11%
- Financial exploitation fiduciary: 3% (Jan.-June, 2015), 4% (July-Dec., 2015), 4%
- Sexual abuse: 3% (Jan.-June, 2015), 3% (July-Dec., 2015), 3%

Note: Numbers for 2015 are broken down by when the new statewide reporting line started.
Poly-victimization

“Poly-victimization” refers to different forms of abuse occurring at the same time.

Between 10% and 40% of older adults experience polyvictimization.*

Abuse Warning Signs

► Physical – bruises, pressure marks, broken bones, burns, weight loss, malnutrition, poor hygiene
► Financial – abrupt transfers, changes to Power of Attorney or will, unpaid bills, valuable items removed from elder’s home
► Spiritual – elder prevented from participating in ceremonial and spiritual events
► Changes in Behavior – strained relationships between caregiver and elderly person, withdrawal from normal activities, unusual depression, change in alertness
Warning Signs of Neglect

- Dehydration
- Malnutrition
- Over/under medicating
- Extreme weight loss
- Decayed teeth
- Pressure ulcers
- Overgrown nails
- Matted hair
- Lack of assistive devices (e.g., hearing aids, glasses, dentures, mobility aids)
Warning Signs Present for Older Victims

- Isolation
- Hints at being alone or afraid
- Repeated “accidental” injuries
- Presents as “difficult” patient or client
- Has vague, chronic complaints
- Is unable to follow-through on treatment plans; misses appointments*

Minnesota’s Statutory Protections

- Definition of “Vulnerable Adult”
- Criminal Neglect
- Financial Exploitation
Minnesota’s Statutory Protections

▶ Vulnerable Adult: Minn. Stat. 626.5572

▶ Categorical Definitions
  ▶ Inpatient at a Facility
  ▶ Receives services at or from a facility
  ▶ Receives services from a home care provider, or person that acts as a personal care/medical assistant

▶ Functional Definition
  ▶ Possesses a physical, mental, or emotional infirmity/dysfunction
Minnesota’s Statutory Protections

► Criminal Neglect: Minn. Stat. 609.233
  ► Intentionally permit conditions that allow abuse/neglect
  ► Knowingly fail to provide food, clothing, shelter, health care, supervision
  ► Felony: substantial harm; or extended time
Minnesota’s Statutory Protections

- Financial Exploitation: Minn. Stat. 609.2335
  - Breach of fiduciary duty – i.e. Power of Attorney
  - Use of property for something other than the benefit of the vulnerable adult
  - Fails to use property for benefit for vulnerable adult
  - Deprives vulnerable adult of financial resources
What is a Fiduciary?

Clients will benefit by understanding this basic definition:

- A Fiduciary is someone who manages money or property for someone else.
- A Fiduciary has four basic duties:
  - To act only in the best interest of the person he or she is helping.
  - To manage the other person’s money or property carefully.
  - To keep the other person’s money or property separate from his or her own.
  - And to keep good records.
Warning Signs of Financial Exploitation

- Long before the past-due bills pile up, you might see:
  - An elder who is agitated before a family member or friend comes to see them or take them to an “appointment”
  - An elder who lacks the basics even though he or she should have sufficient resources
  - An elder pressured to sign a document
  - An elder, family member, or friend with a known gambling, drug or alcohol dependency
Warning Signs of Financial Exploitation

- Long before the past-due bills pile up, you might see:
  - The creation of a new Power of Attorney document
  - The erratic use of an elder’s funds or personal needs allowance by family members or fiduciaries
  - The sales of an elder’s valuables to friends, facility staff or others
Common Consumer Scams

- Banking/IRS imposter
- Family member imposter
- Prize or gift voucher
- Tech support
- Fraudulent charity
- Sweetheart scams
Tips to protect yourself!

1. Don’t be a courtesy victim
2. Trust, but verify
3. Stay in control
4. Don’t judge a book by its cover
5. Don’t make decisions out of fear
6. Monitor investments and ask questions
7. Ask questions about cyber security
8. Know restrictions of cashing out
9. Don’t let embarrassment or fear stop you from reporting
10. Beware of “asset recovery” scams
11. Beware of “Senior Specialists”

*MN Department of Commerce, Senior Safe Program
Reporting Barriers for Older Adults

- Ageism impacts older adults’ reporting experiences related to abuse and other forms of maltreatment
  - Attitudes about older adults’ sexuality
  - Taboo, resistance or discomfort related to discussions of “private” matters (family relationships, financial issues)
  - Use of coded language; uncertainty related to terminology
Barriers to Reporting

► Cognitive impairment
► Denial
► Fear (of escalation, isolation, destruction of property, injury to pets, death)
► Incredulity of others
► Pride and desire to maintain autonomy
► Shame or embarrassment
Barriers to Reporting

- Desire to protect relatives
- Cultural boundaries
- Belief that institutional care is only alternative
- Depression and/or grief
- Feeling that abuse is somehow appropriate response to victim’s own action recently or prior in life

See: http://elderabuse.stanford.edu/screening/pt_barriers
# Reporting Barriers: Social-Ecological Model

## Societal
- Policies
- Misunderstanding of Laws
- Ageism
- Social Norms

## Community
- Cultural Boundaries
- Community Relationships
- Resource Availability

## Relationship
- Fear
- Dependency
- Desire to Protect Relatives
- History of Violence

## Individual
- Cognitive Impairment
- Shame or Embarrassment
- Denial
- Technology
- Depression
- Feelings of deservedness
Overcoming Barriers to Reporting

- Have conversations!
  - Discuss the issue of elder abuse
  - Share the reality of frequency - experiences of exploitation are independent of age or ability
  - Educate family members, friends or neighbors there are solutions and resources available

- Address pride and desire to maintain autonomy
  - Reassure that a loss of autonomy is a last resort - and work to ensure that’s the case!

- Acknowledge desire to protect relatives
  - Explore and share accurate information about outcomes
  - Seek information related to diverse sources of support

- Address depression and/or grief
  - Connect older victim with resources which simultaneously address these issues
Overcoming Barriers to Reporting

- Ensure cultural considerations are taken into account
  - Express a willingness to connect victims with linguistically or culturally appropriate resources

- Address concern that institutional care is the only alternative
  - We can never guarantee particular outcomes, but all reasonable possibilities and alternatives should be explored

- Feeling that abuse is somehow appropriate response to victim’s own action recently or prior in life
  - Reassure our older friends, neighbors and family members that nobody ever deserves to be abused, neglected, or financially exploited

See: http://elderabuse.Stanford.edu/screening/pt_barriers
What can we do when we suspect abuse is happening?

- Share our suspicions – talk to someone – make a report...
- To emergency services: 9-1-1
- To law enforcement
- To adult protection
- To a Tribal Court or other court
- To an advocacy organization
Reporting to Adult Protective Services: the MAARC

- MAARC: Minnesota Adult Abuse Reporting Center
- 24-hour, toll free reporting line: 1-844-880-1574
- Reports can be made anonymously
How can we prevent elder abuse?

This is a question many people around the country are working to answer...including the Minnesota Elder Justice Center!
The Minnesota Elder Justice Center

**Mission** - Mobilizing communities to prevent and alleviate abuse, neglect, and financial exploitation of elders and vulnerable adults.

**Focus on:**
- Public Awareness
- Professional Education
- Public Policy
- Direct Service
The Minnesota Elder Justice Center

Our website:
www.elderjusticemn.org

Resources available there:

- Downloadable, printable handouts, discussion guides, and information about our presentations

- To learn more about how you or your organization can join the community conversation about elder abuse prevention, consider joining our monthly gathering of professionals known as Minnesota Elder Justice Center Partners. Learn more and sign up for the Center Partners’ mailing list on our website.

- 26 minute documentary and DVD “Extras” – Elder Victims: Abused, Exploited, Alone
  - 26 minute documentary available free of charge through www.elderjusticemn.org, includes discussion guide and facilitator notes
  - Co-produced by Twin Cities Public Television and the Minnesota S.A.F.E. Elders Initiative
Save the Date!

- World Elder Abuse Awareness Day Conference
- June 5, 2019
- Earle Brown Heritage Center, Brooklyn Park, MN
Looking to the future: opportunities for conversation...

We know that conversation can help us identify when elder abuse is happening:

Ask:

- Is anyone hurting you?
- Are you afraid of anyone?
- Is anyone taking or using your money or belongings without your permission?
- Are you being disrespected? If so, in what ways?
Conversations can help us identify opportunities for prevention!

- What can we do as individuals to help our neighbors?
  - Companionship
  - Household assistance
  - Help with meals
  - Participate in financial oversight plan
  - Share information
Society is like a building, we can improve it with support beams working together that keep everyone safe

- Adult Protective Services
- Advocacy Organizations
- Law Enforcement
- Financial Institutions
- Medical Staff
- Facility Staff
- Concerned Citizens
Additional Resources

**Minnesota Resources**

- Senior LinkAge: [www.mnaging.net](http://www.mnaging.net)
- Minnesota Department of Commerce: [www.mn.gov/commerce](http://www.mn.gov/commerce)
- Minnesota Office of the Ombudsman: [https://mn.gov/omhdd/](https://mn.gov/omhdd/)
- Cornerstone Minnesota: [www.cornerstonemn.org](http://www.cornerstonemn.org)

**National Resources**

- National Center on Elder Abuse: [www.ncea.acl.gov](http://www.ncea.acl.gov)
- Consumer Financial Protection Bureau: [www.cfpb.gov](http://www.cfpb.gov)
- National Clearinghouse on Abuse in Later Life: [www.ncall.us](http://www.ncall.us)
Conversation allows voices to be heard!

Questions?
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