

Older people hesitate to tell about financial exploitation by a family member because they rationalize it's not happening, and they're ashamed to think of a family member as a criminal.

letting you see financial records.

Isolation:

Elders frequently live in isolation from the outside world, according to the 2005 White House Conference on Aging report. Reyes says if it's suddenly more difficult getting ahold of Mom or Dad, that could be a significant warning sign.

"Once they answered their own phone. Now you call and they have a phone machine," says Reyes. He's recovered scripts the victim was directed to use if the exploiter is out and someone calls. In extreme cases, the elderly person is threatened. "It's all part of a plan to control the victim," says Reyes.

What should you do?

Check on them. Are you on good terms with your elderly relative? That's more important than whether you live close by or you're across the country, says Jogerst. If you are on good terms, build on the friendship. Check on them regularly and watch for changes.

When you talk with them, pay attention. Are they tracking well? Do they understand what's going on? Monitor their living situation. Are they

taking care of themselves? Financial abuse often is accompanied by other types of neglect, Jogerst says.

Consider a medical checkup. For good measure, take them to a doctor for a physical check. "Tests can determine how they're doing," says Jogerst. They can be assessed for cognitive function, and you can ask questions, such as, "Mom seems to be losing track of her finances. Is there a medical reason for this?"

You'll get better insight into the situation. "The fact that they can't remember what's happening to their finances doesn't necessarily mean financial abuse is going on," says Jogerst.

Elder Financial Abuse: Do You Know the Signs?



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Phony telemarketers and Internet schemers aren't the only groups ripping off older Americans' hard-earned money. The most common culprit is closer to home. Family members are the abusers more often than any other group. Here's a typical example:

After his divorce, Michael, 52, moved in with Rosa, his 79-year-old mother. Within months, Michael had control over Rosa's Social Security checks and meager pension, didn't allow Rosa to see visitors, and locked her in her room when he left the house. While cases of elder financial abuse are heavily underreported (perhaps only 1 in 25), studies indicate that the abuser is a family member or trusted professional in more than half the reported incidents.

The U.S. Administration on Aging defines financial abuse as the improper act or process of using an older person's monetary resources without consent, for another's benefit. It's estimated there are as many as five million victims a year.

More are at risk

Elderly people are a tempting target because they account for a majority of the wealth in the country.

Plus, the ranks of the elderly are growing. The number of Americans 65 and older will double between 2005 and 2030, accounting for 20% of the nation's population. "You're talking about

a fast-growing population being targets," says Chayo Reyes, a retired detective with the Los Angeles Police Department.

Older Americans are living longer, too, with a current life expectancy of 78 years. Many live with chronic conditions like Alzheimer's disease, Parkinson's disease, and strokes. That means older people are more mentally vulnerable to being exploited, Reyes says, due to a loss of cognitive function.

"These individuals are more at risk of being financially abused," says Dr. Gerald Jogerst, M.D., professor of family medicine at the University of Iowa Hospitals and Clinics, Iowa City, Iowa.

Contacting authorities

If you suspect a family member is exploiting an elderly relative, Reyes advises taking these steps:

- ◆ Write down your concerns.
- ◆ Be specific. Use summarizing bullet points.
- ◆ Stay calm. You'll hurt your case if you're emotional.
- ◆ Document whom you talk to, and when. It adds credibility, says Reyes.
- ◆ Call Adult Protective Services (APS), local law enforcement, and the person's financial institution as soon as possible. In many communities, APS is listed under the Department of Health and Human Services or Social Services. Many states have elderly abuse hotlines, which can be found at www.ncea.aoa.gov; click on "Help Hotline."
- ◆ If it's an emergency, call 9-1-1.

Then there's the knotty problem of admitting that a family member is exploiting you. According to a 2005 White House Conference on Aging report, older people hesitate to tell about financial exploitation by a family member because they rationalize it's not happening, and they're ashamed to think of a family member as a criminal. They're shocked to consider that a close relative is taking advantage of them.

What to watch for

According to the National Committee for the Prevention of Elder Abuse, a family member taking advantage of an elderly relative may have a substance abuse, gambling, or financial problem. Reyes says sometimes family members feels a sense of entitlement, that they should have access to the individual's money even though they haven't been authorized. Individuals may have negative feelings toward other family members and want the older person's assets for themselves.

To monitor the situation with an elderly member of your family, watch for:

A change in routine: The more familiar you are with the daily routine, the easier it is to spot changes. Warning signs: Changes in spending patterns, lots of unpaid bills despite available funds, missing money or valuables, comments from the elderly person that they're being taken advantage of, an abrupt change in the person's will, an unexpected sale of property, and not

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