



## Elder Abuse Doesn't Always Mean What You Think it Means

The word "abuse" generally conjures up a very specific image, but it can encompass a wide array of actions that have a negative impact on an individual.

The majority of abuse is certainly not physical, but instead can be described as emotional, sexual, verbal, or most commonly financial.

The **ALZRA** blog is having a series on the various kinds of elder abuse and the first issue addresses financial abuse.



A new survey from January of 2015 estimates that seniors lose \$36 billion a year to fraud. In fact, 1 in 3 older Americans have been scammed in some way over the last 5 years.

Unfortunately, it is often unreported for the worst of reasons; because over 90% of the time a caregiver or family member is complicit in the fraud or theft.

Another reason it is often unreported is simply because it often happens gradually and the victim may not even realize they are missing funds or items.

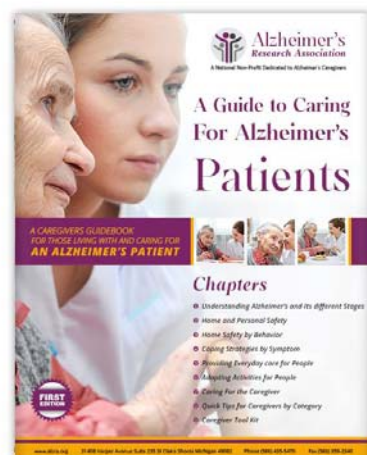
See inside on page 3 and 4 for a brief list of some of the various methods that people employ to take advantage of seniors.

To view the ALZRA blog please go to:

<http://www.alzra.org/blog/>

## Remember: **ALZRA** Now Offers Free Caregiver Guide

As outlined in the April newsletter, the full *Guide to Caring for an Alzheimer's Patient* is now available for free download simply go to:



### *Featured this Month:*

**Elder Abuse  
Financial**

*See inside*

*ALZRA recognized by:*





**Alzheimer's**  
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to *Alzheimer's* Caregivers

## This Month's Questions

***If a member of my family has Alzheimer's disease, am I at increased risk for developing it?***

Two types of Alzheimer's disease exist: familial Alzheimer's disease (FAD), which is an early-onset form of the disease that appears to be inherited, and sporadic Alzheimer's disease, where no obvious inheritance pattern is seen.

Approximately 5% of Alzheimer's disease is familial and approximately 95% is sporadic. In familial Alzheimer's disease, several members of the same generation in a family are often affected. Sporadic Alzheimer's disease develops as a result of a variety of factors, which scientists are still attempting to determine. Age is the most important known risk factor for sporadic Alzheimer's disease.



***Do men or women have a higher risk of developing Alzheimer's disease?***

Although Alzheimer's disease strikes both sexes, it is a disease that particularly affects women. More women than men die from the disease - most likely because women generally live longer than men.

***What is the relationship between aluminum or zinc and the development of Alzheimer's disease?***

One of the most publicized and controversial hypotheses in the area of Alzheimer's disease research concerns aluminum, which became a suspect in Alzheimer's disease when researchers found traces of this metal in the brains of people with Alzheimer's disease. Many studies since then have failed to provide consistent or conclusive evidence of a role for aluminum in Alzheimer's disease and is currently not a primary area of study. In fact, it has even been suggested that the trace amounts of aluminum found in autopsies may have been a result of utilizing aluminum surgical instruments.

It has been suggested that zinc may play a role in the onset of Alzheimer's disease, but unfortunately studies have suggested that it may be attributable to either levels that are either too high or too low.

Due to the lack of any compelling evidence, there is currently no reason to attempt to alter any behaviors linked to these elements.



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## Various Methods of Financial Abuse

*Elder financial abuse spans a broad spectrum of conduct, including:*

- ⇒ Taking money or property.
- ⇒ Forging an older person's signature.
- ⇒ Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence.
- ⇒ Using the older person's property or possessions without permission.
- ⇒ Promising lifelong care in exchange for money or property and not following through on the promise.
- ⇒ Confidence crimes ("cons") are the use of deception to gain victims' confidence.
- ⇒ Scams are fraudulent or deceptive acts.
- ⇒ Fraud is the use of deception, trickery, false pretence, or dishonest acts or statements for financial gain.
- ⇒ Telemarketing scams. Perpetrators call victims and use deception, scare tactics, or exaggerated claims to get them to send money. They may also make charges against victims' credit cards without authorization.



## Who are the perpetrators?

*Family members, including sons, daughters, grandchildren, or spouses.*

*They may:*

- ⇒ Have substance abuse, gambling, or financial problems.
- ⇒ Stand to inherit and feel justified in taking what they believe is "almost" or "rightfully" theirs.
- ⇒ Fear that their older family member will get sick and use up their savings, depriving the abuser of an inheritance.
- ⇒ Have had a negative relationship with the older person and feel a sense of "entitlement".

*Predatory individuals who seek out vulnerable seniors with the intent of exploiting them. They may:*

- ⇒ Profess to love the older person ("sweetheart scams").
- ⇒ Seek employment as personal care attendants, counselors, etc. to gain access.
- ⇒ Identify vulnerable persons by driving through neighborhoods (to find persons who are alone and isolated) or contact recently widowed persons they find through newspaper death announcements.
- ⇒ Move from community to community to avoid being apprehended (transient criminals).



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## What are the indicators?

- ⇒ Withdrawals from bank accounts or transfers between accounts that the older person cannot explain.
- ⇒ Bank statements and canceled checks no longer come to the elder's home.
- ⇒ New "best friends".
- ⇒ Legal documents, such as powers of attorney, which the older person didn't understand at the time he or she signed them.
- ⇒ The care of the elder is not commensurate with the size of his/her estate.
- ⇒ A caregiver expresses excessive interest in the amount of money being spent on the older person.
- ⇒ Belongings or property are missing.
- ⇒ Suspicious signatures on checks or other documents.
- ⇒ Absence of documentation about financial arrangements.
- ⇒ Implausible explanations given about the elderly person's finances by the elder or the caregiver.
- ⇒ The elder is unaware of or does not understand financial arrangements that have been made for him or her.



## Why are the elderly attractive targets?

- ⇒ Persons over the age of 50 control over 70% of the nation's wealth.
- ⇒ Advances in technology have made managing finances more complicated.
- ⇒ Many seniors do not realize the value of their assets (particularly homes that have appreciated markedly).
- ⇒ The elderly are likely to have disabilities that make them dependent on others for help.
- ⇒ They may have predictable patterns (e.g. because older people are likely to receive monthly checks, abusers can predict when an older people will have money on hand or need to go to the bank).
- ⇒ Severely impaired individuals are also less likely to take action against their abusers as a result of illness or embarrassment.
- ⇒ Some older people are unsophisticated about financial matters.
- ⇒ Abusers may assume that frail victims will not survive long enough to follow through on legal interventions, or that they will not make convincing witnesses.

***The following conditions or factors increase an older person's risk of being victimized:***

Isolation      Loneliness      Recent losses

Physical or mental disabilities.

Have family members who are unemployed and/or have substance abusers problems.