Hillier and Barrow

Chapter 12:

Special Problems of the Elderly

If you were to guess, would you say the rate of victimization is higher for the elderly or lower than for younger age groups?

The rate of victimization among the elderly (crimes against the elderly) is lower than younger age groups.

Despite this, there are a number of reasons why older persons are considered easy targets by criminals.

What would you guess causes older persons to be in more vulnerable situations?

1. Diminished physical strength

- 2. They tend to <u>live in poorer</u> <u>sections</u> of a city
- 3. Higher percentage live alone
- 4. Many lack cars and <u>depend on</u> <u>walking</u> and public transit

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When you hear the term elder abuse what comes to mind?

Elder abuse: an older person is being harmed or taken advantage of.

What would you guess is the most common type/form of elder abuse:

Neglect:

failure to provide adequate food, shelter, clothing, and/or medical/dental care; -abandonmentOther types of elder abuse?

- <u>Physical</u>: infliction of pain or injury including beating, locking up, burning, choking
- <u>Financial/material</u> exploitation, e.g., takes the Social Security check
- <u>Psychological</u>: threats, intimidation, verbal abuse
- <u>Violation of rights</u>: doesn't allow person to vote

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 <u>Self-abuse</u> when older person doesn't adequately take care of self

Who is most likely to be abused?

Frail, widowed females who are cognitively impaired and chronically ill, living with someone. Economically dependent.

However, characteristics of the abused elderly person varies by type of abuse. For example, those who experience fraud may be educated and cognitively sound.

Who are most likely to be the abusers?

The person with whom s/he lives, referred to as domestic abuse such as a spouse, sibling, child, friend, or caregiver.

Persons who are barely able to meet their own needs, much less the needs of an older person.

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What are some characteristics typically found among family member abusers?

- · Alcohol and drug abuse
- · Cognitive impairment
- · A history of family violence
- · Economic stress
- Caregiver inexperience on how to care for the older person
- Economic dependence on the older person

Why might elder abuse go unreported?

- Elderly person <u>doesn't realize</u> that s/he is being abused, believes this is normal treatment (and caregiver may also be unaware that the treatment provided is harmful).
- · Fear of caregiver retaliation & anger
- Fear of what will happen if the caregiver is no longer available, such as placed in nursing home
- Older person is <u>embarrassed</u> to tell anyone about situation

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What might be some solutions to elder abuse?

- Provide help and education to families including from social services, home care services, personal care, family counseling, Supplemental Security Income (SSI).
- Training for police and first-responders to identify abuse
- · 800 phone number to report abuse
- Contact <u>Adult Protective Services</u>; it is responsible for investigating abuse, neglect and exploitation of adults, especially the elderly and disabled

What about <u>institutional abuse?</u>
What might this be?

Where does it occur?

Maltreatment occurring in places such as nursing homes, assistedliving facilities, group homes, etc.

Who are most likely to be the institutional abusers?

Those who run the institution do not provide what older persons need; or the staff may be abusers

How might the elderly be abused in institutional settings?

- <u>Psychological</u> abuse including yelling and swearing, isolating patients, denying priveleges
- <u>Physical</u> abuse including use of restraints, drug sedation, pushing, grabbing, kicking, shoving

Who should be contacted if an institutionalized person is getting abused?

ombudsman

Institutional and self-abuse sometimes occurs in the form of inappropriate use or dose of a prescription drug.

Any ideas or examples of what may be happening here?

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- Use of a sedative by nursing home staff to reduce the activity of the more active residents.
- A person's appropriate dose of a drug tends to change with age so that a "normal" dose for the average person is not "normal" for older people, with each older person having a different dose requirement. MDs sometimes overlook this when prescribing a drug.
- Adverse drug reactions occur more frequently as one ages due to changing physical needs with age

Older people are more likely to experience <u>fraud</u>, partly because they are more trusting than younger generations.

What is fraud?

Wrongful or criminal deception intended to result in financial or personal gain.

It is NOT: Physical force or threatening. Instead, it is persuasion and emotional influence.

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Why do older persons tend to not report fraud?

- Similar concerns as with elderly abuse including:
- Concerned that they <u>may be</u> <u>treated as incompetent</u> and put in a home
- · Embarrassed
- <u>Don't trust</u> those they would be reporting the crime too

Why are older persons particularly susceptible to fraud?

- May live alone so s/he has no one to consult with prior to making a decision
- Feeling lonely and <u>desiring to</u> <u>have someone to talk too</u> (e.g., unable to get out of the house due to physical problems or unable to drive)

(continued)

- They have more health ailments and health deterioration (e.g., skin) so that they are more "desperate" for a solution.
- Too trusting since they are from an era where a person is considered trustworthy until proven otherwise

Are you aware of anyone who has experienced <u>fraud</u>?
What are some different types of <u>fraud</u>?

- <u>Fraud related to dating sites</u>—pay someone to create a profile for them but, after paying, it is never created; pay a fictitious site to join (could be several hundred dollars)
- <u>Land and home equity fraud</u>—pay high price for land that was supposed to be developed

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- Email fraud—phishing-an email that looks like it is from the bank/reputable agency but is not. Email asks for personal info
- Ads that promise younger skin or weight loss, etc. but are fake
- The contest winner-telemarketing fraud--requires the "winner" to send money for postage of the prize or for other reason

- Vacation scam—offers a low price for a vacation in Hawaii. Money is sent and then never hears again from the person
- · Credit card fraud
- Told that they were overpaid by <u>Social Security and must repay</u> the amount and a Soc Security agent would pick up the payment
- <u>Investment fraud</u>—convincing the person to invest their assets, taking their money, and not investing it.

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There are a variety of ways older persons experience fraud related to medical and health care services and equipment.

Any idea what this type of fraud might include?

- False medical devices such as hearing aids, eye glasses, and dentures or devices that work but are marked up 200 to 300%.
- <u>Miracle drugs</u> solving various problems
- <u>Cosmetic</u> surgery, breast augmentation
- · Skin care
- · Alleged cancer and arthritis cures

There is also medical and health care fraud that does not target the elderly but instead uses them to target insurance companies, including Medicare/Medicaid.

Any idea what this type of fraud (targeting insurance companies) might include?

• Billing for more expensive services or procedures than were actually provided (e.g., I had a hospital put me in a patient room while I waited to be seen by the MD so they could charge my insurance for a one day hospital stay)

- Performing unnecessary medical services
- <u>Falsifying a patient's diagnosis</u> to justify tests or other procedures

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Scam victim issues warning after losing \$750,000 of life savings | A Current Affair (7:30 minutes) https://www.youtube.com/watch?v=RDnNJ_iehoU

**New Scams to Watch Out For in 2023 (skip 5:00 - 6:30)

https://www.youtube.com/watch?v=jxTsI5XvM-c

Living Without the One You Cannot Live
Without - Research on Aging
https://www.youtube.com/watch?v=xk8PdL_P
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Why Families in Europe Are Sending Elderly Relatives To Care Homes in Thailand (show at least 11 mins.) https://www.youtube.com/watch?v=P5WaZTP JtGY

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**57 Years Apart - A Boy And a Man Talk About Life (4:30) https://www.youtube.com/watch?v=BqSxjmvXzzY

**58 Years Apart - A Girl and a Woman Talk About Life (3:30) https://www.youtube.com/watch?v=WZZAAWxB_W4

Absolute Poverty vs. Relative Poverty (2 min)
https://www.youtube.com/watch?v=5HJKtYn1uo/

One in seven US seniors live in poverty (2:21 mins)

Old and Poor: America's Forgotten (8:17 min) https://www.youtube.com/watch?v=Y9zImCUE

Scam victim issues warning after losing \$750,000 of life savings | A Current Affair (7:30 minutes)

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How to keep your elderly parents safe and in their home longer | Roger-Wong | TEDxStanleyPark (show 11:00 min up to 20min) https://www.youtube.com/watch?v=0CVl3pfDBNo&t=177s

What's the Best Age to Claim Social Security 62, 66, or 70? (show 5 or 6 mins)

https://www.youtube.com/watch?v=2Zax1rDO_w8

National Council on Aging: What is Medicare Extra Help https://www.youtube.com/@ncoaging

Millennials Show Us What 'Old' Looks Like | Disrupt Aging (Produced by AARP)

https://www.youtube.com/watch?v=IYdNjrUs4NM

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5 Things People Regret at the End of Retirement

https://www.youtube.com/watch?v=5IVDotkxQWs

7 Incredible Ways the Area Agency on Aging Can Help You https://www.youtube.com/watch?v=PyyV8cs6ZxY

What's the Best Age to Claim Social Security 62, 66, or 70? (17 mins) https://www.youtube.com/watch?v=2Zax1rDO_w8

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