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Elder abuse: How to help stop it

The Montgomery County Estate Planning Council presented a seminar recently on “Elder Abuse: How to Spot It and How to Stop It.” The expert panel discussed how our aging population in Pennsylvania is increasingly vulnerable to abuse, with financial exploitation having risen to the third most common form of elder abuse (following self-neglect and caregiver neglect). The message is that we need to step up and report abuse, or suspected abuse, when we see it.

Pennsylvania has one of the largest senior populations in the country. According to the speaker from the Temple University Institute on Protective Services, Pennsylvania Department of Aging data from 2010-2011 indicates that elder victimization is most concentrated in the very old, most victims are Caucasian and female, and a large proportion of older adult victims have cognitive difficulties. These statistics on victims are not surprising since cognitive issues increase in frequency in direct proportion to age, and the more help someone needs in their home, the greater chance of exploitation. Perpetrators spend time with their victims, and this time and attention results in gaining the trust of the victims. Many older adults are socially isolated, and the family member or other person who spends time with the older person becomes their new best friend and lifeline.

Victims fail to report exploitation even if they realize it is happening. They might fear the perpetrator, or fear being taken to a nursing home, or even fear losing the attention and time that the perpetrator is giving them. People have the right to make their own decisions, even if that decision seems like a poor choice. However, sometimes those choices are made out of fear or undue influence, and it becomes an invisible but very real problem.

As people age, everyone has changes in cognitive ability, especially in processing new information. This change in ability to understand new information, or even a great deal of information at once affects financial decision making ability. Add any cognitive deficits such as from depression or early dementia, and the senior's ability to make good independent financial decisions can be compromised. It is easy for bad intentioned family members, or scammers, or new “friends” to step in.

What can we do to help our older family members or friends? One step is to make sure that older persons have good Power of Attorney documents in place before signs of dementia start occurring. If there are early signs of dementia, such as new aggressive behavior, anxiety, depression and/or confusion, assist the senior in seeking help and early intervention. Power of Attorney documents can be abused, but it is more protection than allowing a thief to gain control of the senior's assets by gaining their trust when incapacity is already evident. If you have any reason to suspect abuse of any sort, call 1-800-490-8505 anywhere in Pennsylvania. The PA Older Adults Protective Services Act is implemented by the 52 Departments of Aging, providing services to persons aged 60 and older who are unable to protect themselves from abuse, neglect, exploitation and abandonment. The caller will remain anonymous. Everyone has a right to self-determination, but there may be a question as to whether there is a line crossed. It can even be an instance where the senior is neglecting him or herself. There are professionals available to help determine if the senior requires help and how best to obtain that help. It all starts with our being willing to help stop abuse.