

Elder Abuse and Exploitation: A "Wicked Problem" With Broad-Ranging Consequences

BACKGROUND

Elder abuse is a complex issue covering a broad range of offenses, from physically harming older adults to stealing from them. Studies show that more than eight in every 1,000 older adults are abused and/or exploited, but the actual number of cases could be many times greater because of underreporting (Teaster et al., 2006, Lifespan, 2011). Victims are often frail, vulnerable elders, and the abusers are often their own family members, neighbors, and people posing as friends. It is a "wicked problem," in the words of Pamela Teaster, a professor in the Department of Health Behavior, Director of Doctoral Studies, and Associate Dean for Research in the College of Public Health at the University of Kentucky. Dr. Teaster spoke about elder abuse at the University of South Florida, as part of the Collaborative on Aging's Distinguished Lectureship Series. Her lecture focused on the following:

WHAT RESEARCH SHOWS

- Most victims are women, though it varies by type of abuse.
- Underlying factors include the victim's vulnerability but it often occurs in cases where the perpetrator is dependent on the victim in some way.
- Financial exploitation accounts for 30 percent to 50 percent of all elder abuse and annual financial loss by victims is at least 2.9 billion, up 12 percent from \$2.6 billion estimated in 2008. This includes hundreds of millions in Medicare and Medicaid

fraud (MetLife Mature Market Institute, 2011).

- Most financial abuse victims are women between 80-89 who live alone and require help with health care or home maintenance

WHY IT IS COMPLICATED

Definitions of elder abuse and its solutions vary depending on how the problem is framed, and by whom, Dr. Teaster said. A lawyer might call for the jailing of the abusers, while a social worker would favor programs to educate and empower potential victims. Another "wicked" aspect of the problem she described is that so little is known about its full scope. That is largely because it is a relatively new area of research. All available data collection methods fall short in one way or another, Dr. Teaster said, based on her years as an elder abuse researcher, which included working on reports for the MetLife Mature Market Institute for 2009 and 2012. Telephone surveys don't capture all victims. Neither do Adult Protective Services reports, the standards for which vary from state to state. Medicare and Medicaid fraud units investigate only cases involving a certain amount of money.

POLICY CONSIDERATIONS

More research is needed to build on what is being learned about the scope of elder abuse and the circumstances in which it occurs, Dr. Teaster said. Considering the high dollar losses of financial exploitation, particularly to the Medicare and Medicaid systems, it is a problem that affects all of society. She said she was encouraged by the

passage of the federal Elder Justice Act in 2010, which included provisions to improve Adult Protective Services, create Elder Abuse, Neglect, and Exploitation Forensic Centers, and support Long-Term Care Ombudsman training programs, among other things. The problem is that Congress has yet to authorize the funds for implementation.

Beyond funding for the Elder Justice Act, Dr. Teaster called for a greater research and clinical focus on how the loss of financial capacity in older adults makes them vulnerable to exploitation. Loss of financial capacity often occurs very early in the process of cognitive decline in older adults at risk of dementia, before other deficits are detected.

Dr. Teaster expressed concerns about "consumer-directed care" programs, which give older adults more control over funds to provide for their own home-based care. Without proper safeguards, this could create a whole new class of abuse victims, she said. It will be up to alert family members and care managers to prevent more exploitation by speaking up when they see a problem.

She offered several warning signs to look for with any older adult at risk of abuse:

- ❖ Fear or submissiveness to caregiver; any sign of intimidation by another

- ❖ Isolation from relationships
- ❖ New "best friend" or "sweetheart"
- ❖ Missed appointments, uncharacteristic nonpayment for services
- ❖ Unusual bank activity or withdrawals that cannot be explained
- ❖ Anxiety about personal finances; lack of knowledge about financial status
- ❖ Missing belongings or property
- ❖ Significant changes in spending patterns
- ❖ Sudden changes in financial management, legal documents

Dr. Teaster closed her lecture with the words of George Washington Carver:

"How far you go in life depends on your being tender with the young, compassionate with the aged, sympathetic with the striving, and tolerant of the weak and strong, because some day in life you will have been all of these."

References:

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Address correspondence to Dr. Kathryn Hyer, Florida Policy Exchange Center on Aging, School of Aging Studies, University of South Florida, 13301 Bruce B. Downs Blvd, MHC 1341, Tampa, FL 33612.