



Aging Happens: It can happen here

By Ellen Waldman

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If you think it can't happen to you, join the club. Most people, when asked, say they are sure they are not vulnerable to being financially scammed or abused as an elder. We all want this to be true, but the statistics show otherwise.

In 2014, according to the National Adult Protective Services Association (NAPSA), one in 20 older adults indicated some form of perceived financial mistreatment occurring in the recent past. Most financial abuse goes undetected, as NAPSA estimates only one in 44 cases are reported. The top five types of financial abuse most commonly encountered are:

- Theft of money or property by family/friend/neighbor (79 percent) (unbelievable, I know);
- Theft of money or property by caretaker/in-home care provider (75 percent) (very disturbing);
- Investment/securities schemes through the mail or phone (52 percent);
- Home repair scams (45 percent); and
- Getting senior to sign a deed, will or power of attorney through deception (43 percent).

How might you know that something is amiss? Here are the most reliable "red flags" that a senior might be the victim of financial abuse or exploitation:

- You and/or the bank notice unusual activity on bank accounts and/or credit cards that they can't explain. (A woman in town discovered her credit card was charged for Redbox, a vending machine for movies. This person didn't have a DVD player and couldn't even leave their own house to rent a movie. They did however, have a caregiver in the home. It was soon discovered that much more than a movie had been charged to her account);
- A new "best friend" has appeared who is becoming heavily involved in personal activities;
- A friend, paid caregiver or trusted employee/vendor is isolating senior from others;
- Another family member becomes secretive or defensive about parent's finances; or
- Missing belongings or property are apparent.

What you can do to hopefully prevent becoming a victim of this travesty is to attend a seminar coming up in Medford. This free elder abuse conference is sponsored and organized by Senior and Disability Services at Rogue Valley Council of Governments. It's held at the Smullin Health Education Center, 2825 East Barnett Road. Registration, sign-in and muffins/coffee/tea is from 8:15 to 8:45 a.m., with closing, wrap-up and questions from 4 to 4:30 p.m. They are also providing a full catered lunch! For more information, and to register for this free event, go to <https://elderabuseso.eventbrite.com>. You can also call Sean Connelly at RVCOG at 541- 423-1364. For those professionals in the audience, six continuing education credit hours and certificates of attendance are available.

There will be two highly qualified speakers: Paul Greenwood, the San Diego district attorney, head of the Elder Abuse Prosecution Unit and co-chair of the California District Attorneys Association Elder Abuse Committee; and Dan Norris, elder abuse resource prosecutor for the Criminal Justice Division,

Oregon Department of Justice, who states he's pleased to serve as the first Elder Abuse Resource Prosecutor for the State of Oregon. You'll also hear from a panel of local experts, facilitated by Mr. Greenwood.

When we hear these stories about seniors being taken advantage of financially, what most people don't realize is the impact it has on all of us. Financial abuse of the elderly carries a major and direct cost to taxpayers, as almost one in 10 financial abuse victims will turn to Medicaid as a direct result of their own monies being stolen from them. People end up feeling shame, embarrassment and fear after these events as well. For some, becoming seriously depressed over this loss can actually shorten their lives.

There is more info on this topic on the AARP site, Fraud Watch Network (<http://www.aarp.org/money/scams-fraud/fraud-watch-network/>). There is some really relevant information here, so please check this out.

When someone you trust, like your caregiver, has run off with your vehicle and money, never to be seen again (which actually happened to someone in Ashland), it's quite a traumatic experience. Becoming educated by attending this event just might help prevent this from happening to you. Let's all hope.