



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Veritas Risk Services

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ELDER ABUSE

Each year, hundreds of thousands of older adults are abused, neglected and exploited worldwide—often by people they trust the most. Victims are older, vulnerable and dependent upon others to meet their most basic needs. Abusers of older adults are both women and men, and may be family members, friends or paid caregivers.

In general, elder abuse is a term referring to any knowing, intentional, or negligent act by a person that causes harm (or a serious risk of harm) to a vulnerable adult. The definitions vary by state, but there are two broad categories: domestic and institutional. There are also several forms of abuse that include the following:

- **Physical Abuse** – inflicting physical pain or injury on a senior (e.g., slapping, bruising or restraining by physical or chemical means)
- **Sexual Abuse** – non-consensual sexual contact of any kind
- **Neglect** – the failure by those responsible to provide food, shelter, health care or protection for a vulnerable elder
- **Exploitation** – the illegal taking, misuse, or concealment of funds, property or assets of a senior for someone else's benefit
- **Emotional Abuse** – inflicting mental pain, anguish or distress on an elder person through verbal or nonverbal acts (e.g., humiliating, intimidating or threatening)
- **Abandonment** – desertion of a vulnerable elder by anyone who has assumed the responsibility for care or custody of that person
- **Self-neglect** – the failure of a person to perform essential, self-care tasks that threatens his or her own health or safety

A Rising Concern

Research indicates that more than 1 in 10 elders may experience some type of abuse, but only 1 in 23 cases is reported. Very few abused seniors get the help that they need. This is true for their family members as well, since they often do not know where to find support. Finding adequate care is especially difficult for the “sandwich generation”—individuals (usually in their 30s or 40s) who care for their aging parents while also supporting children of their own.

With the baby boomer population aging, the need for proper eldercare is increasing. People 65 years or older represented 14 percent of the population in 2013. This number is expected to increase to 21 percent by 2040, according to the U.S. Department of Health and Human Services (HHS).

Elder abuse costs tens of billions of dollars annually in health care, social services, legal costs and lost income. This number is expected to increase if problems related to elder abuse aren't addressed.

Solving the Problem

Across the United States, people are realizing the urgency of the need to address elder abuse. The following are a few examples:

- Cross-disciplinary training – helping professionals expand their scope of knowledge and skills beyond the confines of their own professional disciplines
- Interagency coordination – encouraging agencies to work together to provide needed resources to address abuse
- Outreach – alerting the public to signs of abuse and what the public can do to help

Elder Abuse Warning Signs

While one sign does not necessarily indicate abuse, some tell-tale signs that there could be a problem include the following:

- Bruises, pressure marks, broken bones, abrasions and burns

ELDER ABUSE

- Unexplained withdrawal from normal activities, a sudden change in alertness and unusual depression
- Bruises around the breasts or genital area
- Sudden financial changes
- Bedsores, unattended medical needs, poor hygiene and unusual weight loss
- Behavior by spouses that may include belittling, threats, and other uses of power and control
- Strained or tense relationships, frequent arguments between the caregiver and the elder

facility or similar institution, contact your LTC Ombudsman. To locate one, visit www.eldercare.gov or <http://theconsumervoice.org/>.

Keep in mind that you don't need to prove that abuse has occurred in order to report a concern. The professionals who take your report will investigate the suspicion. Be prepared to provide the name and address of the person you think is at risk. You will also be asked for your contact information. Those who take reports cannot release your name to the alleged victim or abuser.

Prevention

Educating older adults, professionals, caregivers and the public on elder abuse is critical to prevention. Research on the complex factors that contribute to abuse is ongoing. However, there are several things that everyone can do to protect themselves and others:

- Stay active in your community and connected to family and friends. This decreases isolation, which is often linked to elder abuse.
- Use advance planning tools, like a living will and limited power of attorney, to make your wishes known and to identify trusted people who can manage your health care and finances if you are ever unable to do so.
- Seek independent advice from someone you trust before signing documents, making large purchases or investing.
- Do not provide personal information over the phone unless you placed the call and know the person with whom you are speaking.
- If you hire someone for personal assistance, home care or a similar service, conduct a proper background check.
- Know your rights. If you have a paid or family caregiver, you have the right to voice your preferences and concerns. If you live in a residential facility, the Long-Term Care (LTC) Ombudsman is your advocate and has the power to intervene.

Reporting Elder Abuse

Every citizen has a responsibility to keep vulnerable older adults safe from harm. One way to do so is by reporting suspected mistreatment.

Dial 911 if you or someone you know is in immediate, life-threatening danger. If the danger is not immediate, but you suspect mistreatment, it should be reported to Adult Protective Services (APS) in the state where the victim resides.

If you suspect abuse in a nursing home, assisted living