

### Fighting Financial Abuse during the Holidays

The holiday season is almost here. It is a time of year when gift giving and visits from family and friends increase in nursing homes across the state. Unfortunately, so do the chances of families taking financial advantage of residents.\* Alert staff members can help protect residents from this kind of elder abuse.

Financial crime takes many different forms. Nursing home residents can be victims of phone and mail scams. Family members and other visitors may pressure residents for money and assets. Employees and other residents may abuse vulnerable residents by stealing valuables and personal information from them.

The results of these crimes are devastating. Each year, it is estimated that older adults in the US lose \$36.5 billion from financial exploitation.\*\* Nursing home residents are at a greater risk than other older adults in the community. It is estimated that 1 in 5 residents are financially exploited each year.\*\*\* Thieves may believe residents will not miss the items or resources they steal. This isn't true. In fact, some residents may have to move because they can no longer pay the bills while other residents may suffer emotional trauma.

There are several reasons why residents are at higher risk of financial abuse. Many residents have dementia or other challenges that limit their ability to think clearly. These residents are more likely to have someone else looking after their finances and may be unaware if the other person is stealing their money. Also, because many people in the nursing homes have access to residents' personal items, including checks, credit cards, cash, jewellery, and other items, residents may not be able to safeguard their possessions.

During the holidays, more people going in and out of nursing homes creates even greater opportunities for abuse to occur. Long-lost family members (or people who claim to be family members or old friends) may appear so they can steal from the resident. They might help themselves to "gifts" the resident never intended to give them. Or they might offer to take the resident on a fun outing but go only to the ATM or bank to withdraw the resident's money. Keeping a close eye on visitors can protect residents from being swindled or worse.



Many of the warning signs for financial abuse are easy to miss. Trust your gut if you think someone might be taking advantage of the resident. Most people who financially abuse older adults are repeat offenders who steal from more than one victim.\* They think they are unlikely to be caught.\*\*\* But if you see something, say something to a supervisor you trust or to Adult Protective Services. You don't have to solve the problem yourself, but you may save the day for the resident if you are alert and ready to let someone who can help know that the resident may be in trouble.

Just like the thieves who steal holiday packages from front porches, people committing financial abuse in nursing homes may try to use the holidays to their advantage. Watchful eyes and the courage to report anything you think is alarming can keep everyone in good cheer!

## Warning Signs of Financial Abuse

The Consumer Financial Protection Bureau (CFPB) is a government agency designed to protect consumers, including nursing home residents. In 2014, they published a guide help nursing homes protect residents from financial abuse. The guide describes several warning signs and prevention strategies. Listed below are some signs that may be most visible to you as a nursing home aid.

Warning signs:

- ⇒ A resident reports to you that someone is stealing or misusing their money or property. Even if the resident has a cognitive impairment, take note!
- ⇒ A resident appears upset before or after certain family members or friends visit.
- ⇒ You notice a resident's possessions disappearing, including medication.
- ⇒ You notice that a resident does not have basic items (e.g. underwear) but their personal needs account is empty.
- ⇒ You observe a resident being pressured to make a decision .
- ⇒ You notice a visitor or other acquaintance polices when others can visit .
- ⇒ You notice a visitor or other acquaintance who takes a sudden intense interest in the resident and/or begins to isolate the resident from others.

These are just a few warning signs included in the report. To learn more, see: [http://files.consumerfinance.gov/f/201406\\_cfpb\\_guide\\_protecting-residents-from-financial-exploitation.pdf](http://files.consumerfinance.gov/f/201406_cfpb_guide_protecting-residents-from-financial-exploitation.pdf)

### To Report Elder Abuse

Of a Nursing Home Resident by a staff member:  
State of Michigan (LARA): 1-800-882-6006

Of an older adult living at home, in assisted living, adult foster care, home for the aged, or a Nursing Home Resident being abused by a visitor:  
DHHS/Adult Protective Services: 1-855-444-3911

If you think a crime has occurred:  
Your local police/sheriff department (and LARA)

If the danger is immediate: 911

\* Payne, B. K., & Strasser, S. M. (2012). Financial exploitation of older persons in adult care settings: comparisons to physical abuse and the justice system's response. *Journal of elder abuse & neglect*, 24(3), 231-250.

\*\*True Link Financial. (2015) The True Link Report on Elder Financial Abuse 2015. Retrieved from: [https://www.cambiahealth.com/sites/default/files/resources/whitepapers/The%20True%20Link%20Report%20on%20Elder%20Financial%20Abuse%202015\\_0.pdf](https://www.cambiahealth.com/sites/default/files/resources/whitepapers/The%20True%20Link%20Report%20on%20Elder%20Financial%20Abuse%202015_0.pdf)

\*\*\*Harris, D. K., & Benson, M. L. (2000). Theft in nursing homes: An overlooked form of elder abuse. *Journal of Elder Abuse & Neglect*, 11(3), 73-90.

### For More Information

Adult Protective Services: 1-855-444-3911

Long Term Care Ombudsman: 1-517-394-3027

Tri-County Office on Aging: 1-800-405-9141

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