

What We Know and Don't Know About Elder Fraud and Exploitation: Insights from Research and Practice

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Elder Justice: Keeping Seniors SAFE

Southwest Virginia Higher Education Center

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Center for Gerontology

Stan Lee's Business Manager Charged with Elder Abuse of Marvel Creator- The Guardian, 2019



Katherine Jackson, Michael Jackson's Mother,
Alleges Ongoing Elder Abuse at the Hands of
Her Nephew- People Magazine, 2017

A photograph of a university campus during autumn. The foreground is a green lawn with a few people walking. In the middle ground, there are trees with vibrant orange and yellow leaves. In the background, a large, multi-story building with a dark roof is visible under a blue sky with scattered white clouds.

Overview

- **Older Adults in the United States & Virginia**
- **Key Indicators of Wellbeing**
- **Definition and Types of Elder Abuse**
- **Prevalence of Elder Abuse**
- **Dynamics of Elder Abuse**
- **Outcomes of Elder Abuse**
- **Prevention and Intervention Strategies**

Older Adults in the United States



Total population of older adults =
54.1 million (2019)



Men = 24.1 million



Women = 30 million



70% of Older Men
48% of Older Women



61% of older adults lived with
spouses or partners



20% of older adults lived alone

16% of the US population in 2019

21% of the US population in
2040



The median income of older persons
was \$27,398 (2019)



\$36,921 for men



\$21,815 for women



10.6 million people aged 65+ were in
the labor force (2020)

Key Indicators of Well-Being

- Leading causes of mortality are chronic diseases (heart disease, stroke, cancer, diabetes) which are preventable through healthy behaviors
- Prevalence of dementia decreases with educational level
- Difficulty in mobility was the most often reported functional limitation
- In 2014, more people above the age of 65 reported meeting federal guidelines for physical activity than ever before
- Most older adults live independently in communities, in licensed long-term care facilities, or communities with residential services

Older Adults in Virginia

- Virginia has more than 1 million people aged above 65 in 2019 (ACL, 2021)
- 21.7% of the Virginia population is aged 60 or over.
- Over 10 percent (10.7%) of older adults aged 65+ living alone
- Virginia has a comparatively low sales tax and no inheritance tax and so is one of the most tax-friendly states in the country for retirees
- The median household income for older adults is \$51,230



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What Is Elder Abuse?

- Intentional actions that cause harm or create a serious risk of harm (whether or not harm is intended) to an older adult . . .
 - Perpetrated by a family member, friend, other person who stands in a trust relationship to the older adult
- OR
- When an older person is targeted by a stranger based on age or disability . . .
 - In any setting (e.g., home, community, or facility)

Types of Elder Abuse

- **Physical Abuse:** Inflicting, or threatening to inflict, physical pain or injury on a vulnerable elder, or depriving them of a basic need.
- **Emotional Abuse:** Inflicting mental pain, anguish, or distress on an elder person through verbal or nonverbal acts.
- **Sexual Abuse:** Non-consensual sexual contact of any kind, coercing an elder to witness sexual behaviors.
- **Exploitation:** Illegal taking, misuse, or concealment of funds, property, or assets of an older adult.
- **Neglect:** Refusal or failure by those responsible to provide food, shelter, health care or protection for a vulnerable elder.

Other Forms of Elder Abuse

- **Intimate Partner Violence:** physical, sexual, or psychological/ emotional harm intentionally inflicted by a current or former intimate partner.

~CDC, <http://www.cdc.gov/>

- **Self Neglect:** an inability, due to physical or mental impairment or diminished capacity, to perform essential self-care tasks.
 - Life-style choices or living arrangements alone do not prove self-neglect

~NCEA, <http://www.ncea.aoa.gov>

Polyvictimization in Later Life

- When a person aged 60+ is harmed through **multiple co-occurring or sequential types** of elder abuse by one or more perpetrators;

OR

- When an older adult experiences **one type of abuse perpetrated by multiple others** with whom the older adult has a personal, professional or care recipient relationship in which there is a societal expectation of trust.

~Teaster, P. B. (2017)

Prevalence of Elder Abuse

- **14.1%, or 1 in 10 community-residing older adults** nationwide (over 5 million elders) experienced at least one form of abuse

~ Acierno et al., 2010

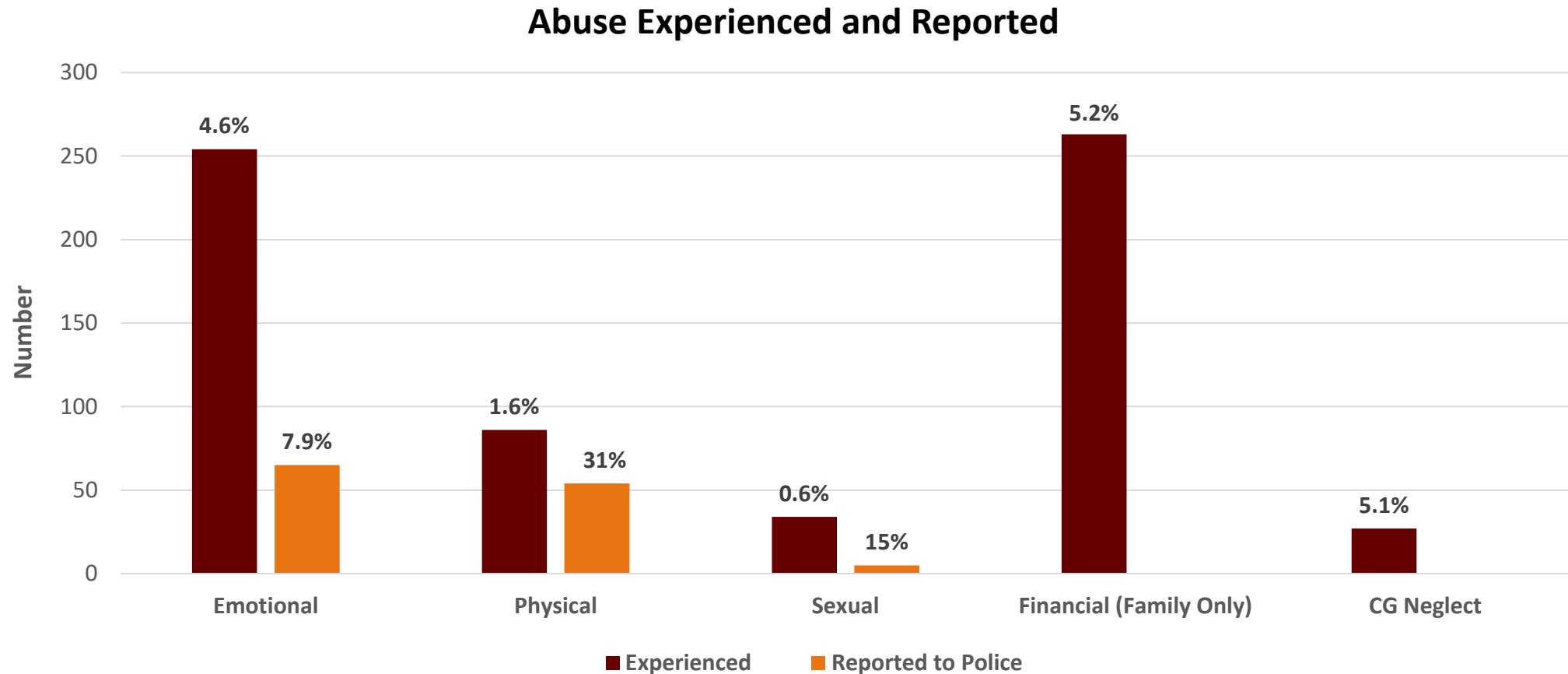
- Adult Protective Services (APS) agencies identified 253,426 incidents involving elder abuse in 32 states
 - **8.3 reports of abuse for every 1,000 older Americans**

~Teaster et al., 2006

- Reporting rates vary by type of abuse
 - **For every 1 report, up to 24 may go unreported**

~ Lifespan of Greater Rochester, Inc., 2011

National Elder Mistreatment Study



Elder Abuse in Long-Term Care

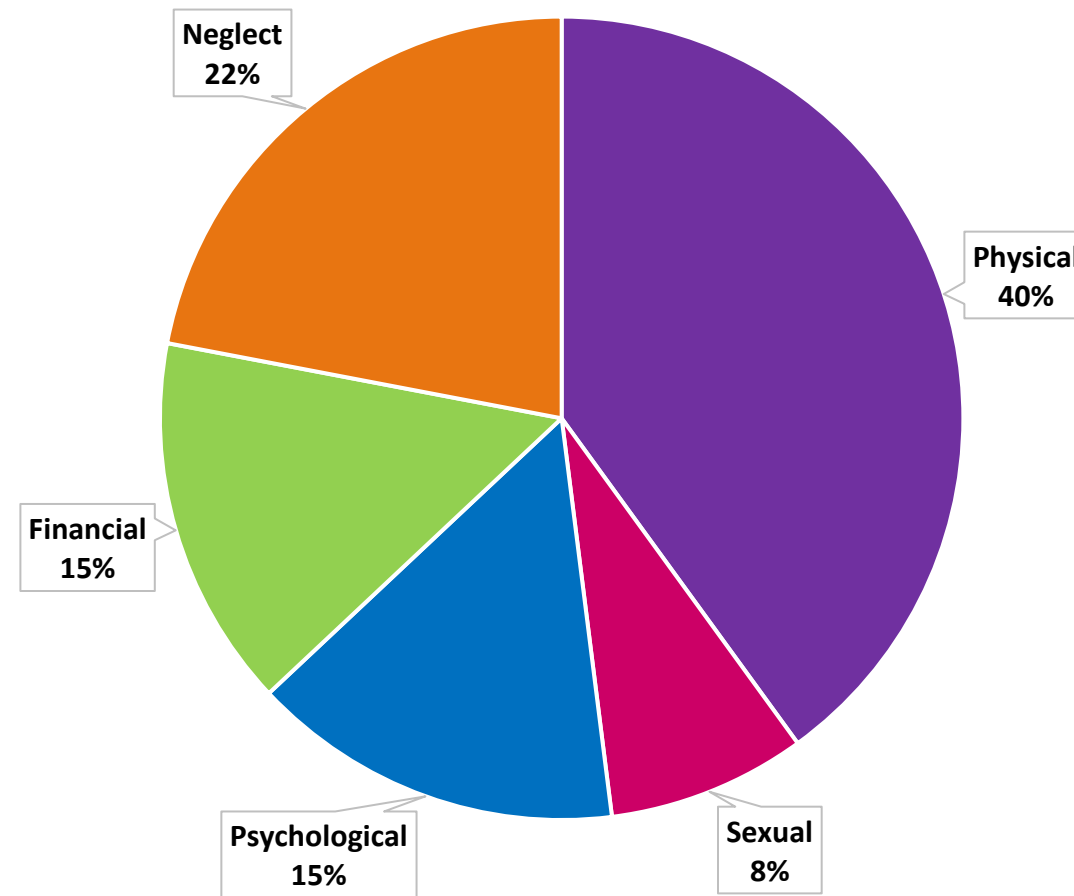
- **7%** of all complaints regarding institutional facilities reported to long term care Ombudsmen were **complaints of abuse, neglect, or exploitation**

~ NORS Data, 2010

- 2 in 3 nursing home or long-term care facility staff admitted to committing abuse in the past year
 - Abuse types involved psychological, financial, and neglect

~World Health Organization, 2021

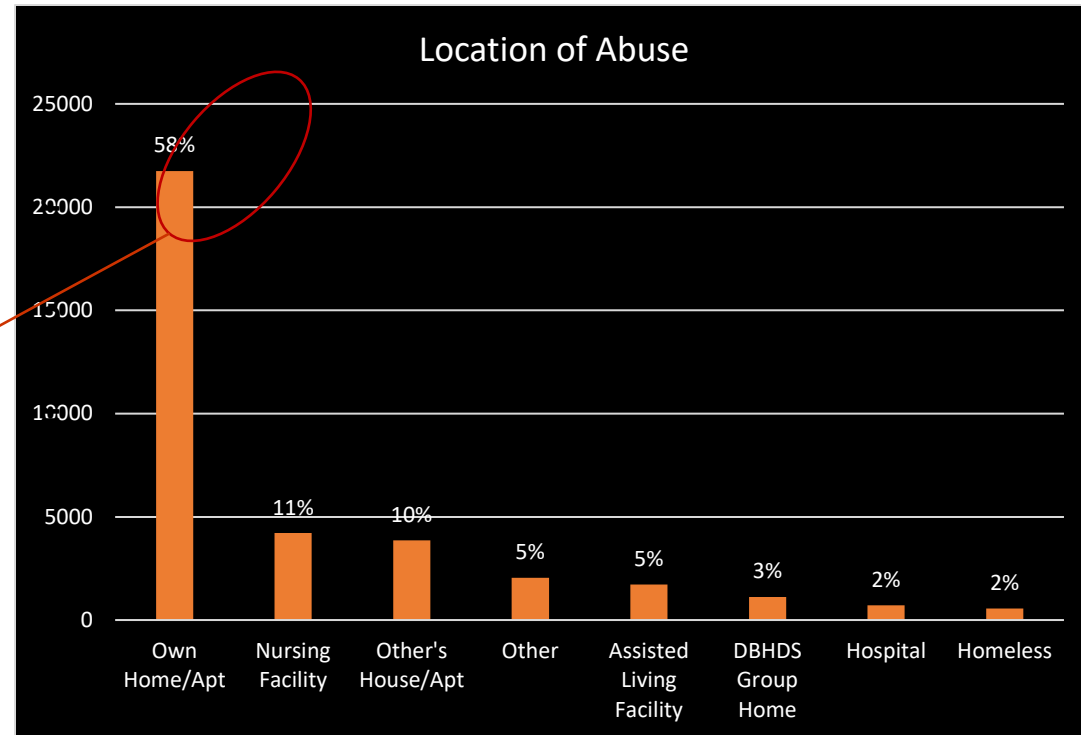
Types of Abuse in Long-Term Care



Elder Abuse - Virginia

In 2020, Virginia APS received **37,398** reports of abuse, investigated **23,968** cases, with **50.0%** (12,004) **substantiated**

- **73%** of APS clients were aged **60 and older**
- **Nearly 60%** of abuse occurred in own home



A Growing Problem

Elder abuse, neglect on the rise in Virginia



In the 2018 fiscal year, there were nearly 12,000 substantiated cases of abuse, neglect or exploitation of elderly or disabled adults. (Source: file photo)

Source: Katie O'Connor, Virginia Mercury 7 March 2019
<http://www.nbc12.com/2019/03/07/elder-abuse-neglect-rise-virginia/>

VA: Substantiated Cases of Abuse

| Abuse Type | Substantiated |
|------------------------|---------------|
| Self Neglect | 54% |
| Neglect | 18% |
| Financial Exploitation | 13% |
| Physical Abuse | 6% |
| Mental Abuse | 5% |
| Other Exploitation | 2% |
| Sexual Abuse | 1% |

~FY2020 Department for Aging and Rehabilitative Services, APS Virginia

Self Neglect

- Virginia investigated 18% more self neglect cases in 2019 as compared to 2015
- In 2017, 25% of seniors lived alone (a 31% increase from 2007 estimates)
- The increase in cases of self neglect may be attributed to seniors living alone and increased isolation.

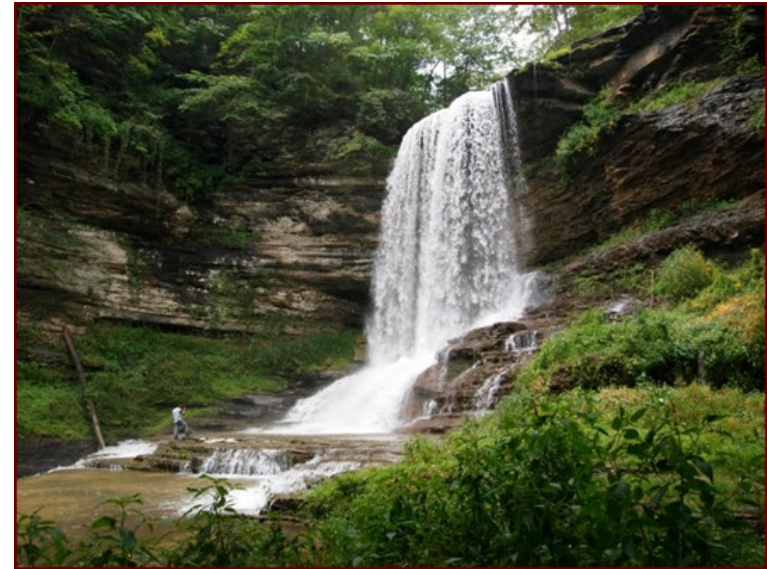
~ Hayashi, 2020



Inside the home of an elderly couple from Palm Beach, FL. The home had no running water and was infested. The couple declined assistance.

Dynamics of Elder Abuse

- Individual Risk Factors
- Perpetrator Characteristics
- Relationships



Risk Factors



- **Gender**
More females than males
- **Age**
Increased vulnerability
- ***Living alone***
With observable vulnerability
- ***Personality***
Tenuous, values independence

~ Roberto, Teaster, & McPherson, 2014

Risk Factors, continued

- ***Health & Physical Functioning*** Increased need to seek assistance from others
- ***Cognitive Functioning*** Declining episodic memory and slower perceptual speed
- ***Social Supports*** Lonely or isolated
- ***Place of Residence*** Geographic isolation, lack of access to services



Perpetrators



Abuse in Community

- Intimate partners or spouses
- Children and grandchildren
- Other relatives
- Acquaintances/Neighbors
- Trusted Others
- Strangers

Abuse in Facilities

- Employees
- Residents

~ Roberto, K.A., 2017

Perpetrator Characteristics

- Majority have **ongoing relationship with victims**
- **Often male**
- Able to **hide their abusive actions**
 - Extend “helping hands”
 - Isolates victim
- **Good at cultivating relationships**
 - Excellent persuasion skills
 - Builds trust



Perpetrators – Undue Influence

Overt

- Intimidating, frightening victim
- Victim is conscious of being forced to do something against will

Covert

- Trusting relationship
- More common
- Easier if victim cognitively impaired



Why Do People Abuse Elders?



- Perpetrator-victim dependency
- Perpetrator deviance
- Victim vulnerability
- Caregiver stress
- Social isolation
- Ageism
- Inadequate resources
- Lack of knowledge of the problem

Strangers

- Often single event crimes involving violence
- Perpetrators will repeat or prolong scams when they find “perfect” victim
- Examples:
 - Home repair scams
 - Phone scams
 - Purse snatchings
 - Burglary
 - Internet scams



Stranger Crimes in the Headlines

Grandma Beware: Scams, gangs targeting seniors getting more brazen- Herald and News, March 2022



Outcomes & Consequences

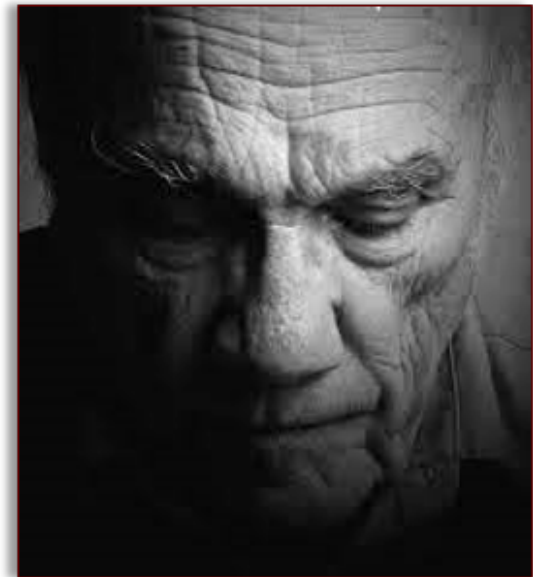
Elder abuse is a violation of human rights and a significant cause of illness, injury, loss of productivity, isolation, and despair.

~World Health Organization



Physical Injury or Harm

- **Bruises and sprains**
 - Open wounds
- **Broken bones and lost teeth**
 - Fractures of the head, neck, upper and lower extremities
- **Functional limitations**
 - Internal injuries including chest and brain trauma
- **Sexual abuse**
 - Genital injuries, human bite marks, imprint injuries



Loss of Money & Possessions



- **Nearly 3 billion dollars annually**
 - Often eradicates nearly all of an elder's financial resources
 - Little or no ability to recoup financial losses
- **Far reaching effects**
 - Health care inequities
 - Fractures families
 - Poor quality of life

~ Jackson & Hafemeister, 2012; MetLife Mature Market Institute, 2011

Emotional & Psychological

- Harder to quantify, but **perhaps most damaging**
- **Lasting Impacts**
 - Negative emotional symptoms
 - Poor mental health
 - Low self-efficacy
 - Feelings of helplessness
 - Isolation



Premature Death

Abused elders at **increased mortality risk**

- **One-year mortality rates**

- Without abuse: 5.91 per 100
- **With confirmed abuse: 18.33 per 100**

~ Dong et al., 2009



- **Elder homicide**

- 62% gunshot wounds
- 36% severe beatings
- 19% stabbing

- **Neglect**

- 50% bronchopneumonia
- 22% sepsis
- 9% severe dehydration

~ Shields et al., 2004

What You Can Do . . .





Two New Research Projects
from
Virginia Tech

Financial Fraud of Older Adults During the Early Months of the COVID-19 Pandemic

From the perfect storm of COVID, 998 adults responded to our survey about financial fraud attempts.

Age range 60-98 years
93% White
64% Female

Over half (65.9%) experienced a scam attempt (charity contributions [47%] & COVID treatments [42%] most common)

Perpetrators contacted older adults electronically (47%)
Two or more times (64%)
Most respondents ignored the request BUT
11.3% sent a payment
5.3% provided personal information

Discussion

- Older adults who were financially secure were concerned about their financial situation or wished that they could speak with someone about their financial decisions appeared susceptible to falling victim to a fraud attempt.
- The high number of fraud attempts indicates a need for a measurable and concerted effort to prevent the financial fraud of older adults.

PROS: Performances to Reduce Online Scams

PROS: Performances to Reduce Online Scams



School of Performing Arts faculty member Patty Raun celebrates successfully thwarting a phone scam in a scene from 'This Is Not a Scam!!' Photo by Mary Crawford for Virginia Tech.

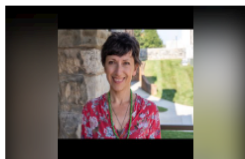
The goal of the "Performances to Reduce Online Scams (PROS)" project is to collect data directly from older adults and offer them targeted assistance in the form of an interactive theater play in order to prevent online scams.

Led by Katalin Parti, assistant professor in the Department of Sociology, co-PI, Pamela Teaster, professor and director of the Center for Gerontology, Susanna Rinehart, associate professor of Performance at the School of Performing Arts, Mason Rosenthal, instructor, post-MFA fellow, School of Performing Arts, and Charles Dye, associate professor of Cinema Production at the School of Performing Arts at Virginia Tech.

Learn More About PROS

About PROS

Members



Dr. Katalin Parti (PI, criminology)



Dr. Pamela Teaster (co-PI, gerontology)



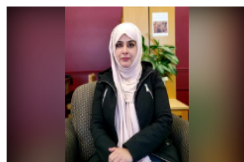
Susanna Rinehart (playwright and director)



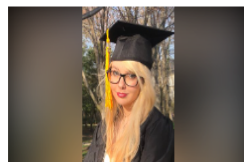
Charles Dye (Member)



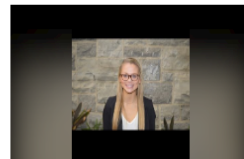
Mason Rosenthal (playwright and director)



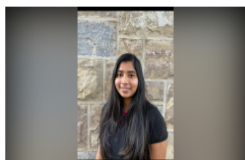
Faika Tahir (Ph.D. student, sociology)



Victoria Bechtold (Grad student, sociology)



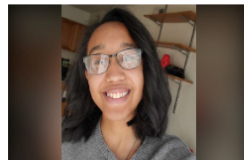
Zoe McCray (Student)



Samridhi Roshan (website manager, Spring 2022)



Kirpa Kaur (website manager,



Allisen Haynes (Student)



Addison Midkiff (Student)

<https://liberalarts.vt.edu/news/video/this-is-not-a-scam-video.html>

Know the Warning Signs

- Fear or submissiveness to caregiver; any sign of intimidation by another
- Isolation from relationships
- New “best friend” or “sweetheart”
- Withdrawn behavior or disheveled appearance
- Missed appointments, uncharacteristic nonpayment for services
- Unusual bank activity or withdrawals that cannot be explained

Communities Must Work Together

- **Service Providers**

- Adult Protective Services
- Aging Network
- Domestic Violence

- **Multidisciplinary Teams**

- Professionals from diverse disciplines

- **Community educators**

- Law enforcement, churches, community groups

- **Policy makers**

- Elder Justice Act (2010)
- Improved laws, regulations





The Center for Gerontology at Virginia Tech

- Center Associates **(12)**
- Faculty Affiliates **(96)**
- Staff Affiliates **(4)**
- Friends of Gerontology **(11)**
- Futures Board Members **(18)**
- Graduate Certificate Students **(9)**
- Leadership Graduate Certificate Students **(1)**
- Graduate Certificate Recipients **(140)**
- Undergraduate Associates **(1)**





Core Faculty at the Center for Gerontology

- Rosemary Blieszner
- Karen Roberto
- Laura Sands
- Tina Savla
- Carlisle Shealy
- Pamela Teaster



Thank you!

Questions? Comments?

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<https://liberalarts.vt.edu/research-centers/center-for-gerontology.html>