

# Keeping Older Adults Safe, Protected, and Healthy by Preventing Financial Exploitation

Janet Sullivan-Wilson, PhD, RN<sup>a,\*</sup>,  
Kimethria L. Jackson, RN, MSN, FNP, APRN<sup>b</sup>

## KEYWORDS

• Financial • Exploitation • Older adults • Elderly • Abuse

## KEY POINTS

- Financial or material exploitation is one of the most prevalent types of older adult maltreatments.
- An older adult's health is a risk factor for financial exploitation and at risk when financially exploited.
- The impact of financial exploitation on older adults is greater than other age groups because the loss of irreplaceable assets, savings, and resources can compromise independence, security, and psychological well-being, leading to depression, suicide, hopelessness, confusion, and premature death.
- Risk factors include minority status (especially African American), women, age in the late 70s and older, and diminishing cognitive capacity.
- In most states, nurses and other health care professionals are mandated reporters to Adult Protective Service for suspected financial exploitation.

## INTRODUCTION

*I had an aneurysm and they think I don't know what's going on around me, and they assume that I don't know anything, and they took advantage of me, each one of them. What helped me is when I really started coming out of my aneurysm*

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<sup>a</sup> Donald W. Reynolds Center of Geriatric Nursing Excellence Community Based Interdisciplinary Research, College of Nursing, University of Oklahoma Health Sciences Center, 1100 North Stonewall, Room 363, PO Box 26901, Oklahoma City, OK 73126-0901, USA; <sup>b</sup> Donald W. Reynolds Center of Geriatric Nursing Excellence, College of Nursing, University of Oklahoma Health Sciences Center, 1100 North Stonewall, PO Box 26901, Oklahoma City, OK 73126-0901, USA

\* Corresponding author.

E-mail address: [janet-wilson@ouhsc.edu](mailto:janet-wilson@ouhsc.edu)

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*and I started looking at things and putting two and two together. They find somebody that's in a state like I was with a brain aneurysm and they know they got money coming in and if they don't have an overseer of that person, they get used, especially from family members. They stole from a disabled man, knowing he had brain problems, knowing what he was taking money for, knowing all this.*

—Quote from an 82-year-old man recovering from a brain aneurysm talking with the authors about his family taking his money from him.

Financial or material exploitation as described above is one of the 7 types of elder maltreatments defined by the National Center on Elder Abuse as, "...the illegal or improper use of an elder's funds, property, or assets. Examples include, but are not limited to, cashing an elderly person's checks without authorization or permission; forging an older person's signature; misusing or stealing an older person's money or possessions; coercing or deceiving an older person into signing any document (eg, contracts or will); and the improper use of conservatorship, guardianship, or power of attorney."<sup>1</sup>

Financial exploitation (FE) is now thought to be one of the most prevalent,<sup>2-5</sup> yet least detected and reported types of older adult maltreatments, that include physical, emotional, and sexual maltreatment; neglect; self-neglect; and abandonment.<sup>6</sup> FE of older adults by family members, caregivers, stranger scams, and Medicare fraud causes an estimated \$2.9 billion loss per year for the victims, thus depriving them of needed resources as they age, need more health care services, and experience chronic illness.<sup>7</sup> Because adults over the age of 65 become 20% of the population by 2030, the incidence of FE is only expected to escalate.<sup>4</sup>

"When older adults lose their income and resources through financial exploitation they feel trapped, confused, and abused," testified Mickey Rooney before Congress in 2011.<sup>8</sup> Without income and resources, FE victims have fewer health care options and are at a higher risk for poor health outcomes, such as depression, chronic illnesses, substance abuse, and premature death (**Box 1** for FE signs).<sup>9,10</sup>

FE may occur in isolation (pure FE) or co-occur with physical/sexual abuse and neglect (hybrid FE). Pure FE and hybrid FE are experienced differently by older adults in that pure FE offenders are usually not related to the older adult, much like a white collar crime. Hybrid FE often has more adverse events for the older adult, as in family domestic violence, where there is a long-standing relationship between the victim and the perpetrator with more frequent and lengthier occurrences.<sup>11</sup> The importance of distinguishing between these 2 forms of FE is that each may require different assessments, interventions, and management from health care, legal, and social service providers, although this still has to be empirically tested.<sup>11</sup> However, if FE by its very nature involves some form of (albeit subtle) deceit, coercion, or undue influence (ie, a form of emotional maltreatment) on the part of the offender as research evidence suggests, this causes all forms of FE to be hybrid by definition.

Another perspective is that the co-occurrence of FE with emotional and coercive tactics of manipulation, deceit, and threats<sup>12</sup> is an eroding and dehumanizing process that over time is a catalyst for offenders to escalate to neglect and physical and sexual maltreatment.<sup>7</sup> Research evidence as well as anecdotal accounts of FE indeed point to the interrelationships of FE, physical, sexual maltreatment, and neglect occurring together.<sup>7</sup> However, more study is needed to explore and validate these interrelationships. Nurses, doctors, and social service providers must first be aware of FE to be able to detect, report, and document FE to keep older adults safe, protected, and healthy.

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