Martha Henry (not her real name) broke her hip and needed help around the house, so the 95-year-old woman hired a young woman to take over the household duties while she recuperated.

When a family member could no longer assist Mrs. Henry write checks to pay bills or balance her checkbook, Mrs. Henry started relying on her helper to fill out the checks leaving the signature line blank. Mrs. Henry would review the check with a magnifying glass and then sign her name. She began to pre-sign some checks because she trusted her helper. What Mrs. Henry didn’t know was that her helper was stealing her money by writing checks to herself or using them to pay her own bills.

Later, the young woman got confidential information from Mrs. Henry, including her bank account number, date and place of birth, Social Security number and her mother’s maiden name. The young woman then phoned the bank and used this information to have the bank statement sent to a post office box instead of to Mrs. Henry’s home. The helper also requested credit cards in the elderly woman’s name and gave them to her boyfriend who charged over $3,000 in a spending spree.

This scenario where an elderly person is victimized happens all too often. Statistics uncover a frightening picture of elder abuse in this country. One of every 20 elderly people will be a victim of physical, psychological or financial abuse this year, according to the House Select Committee on Aging. Mrs. Henry is one of the lucky ones—she did not lose her house or her health—a tragic ending to some abuse victims.

As California’s population of vulnerable elders grows, so will the incidence of elder abuse, unless the seriousness of the problem is recognized and steps taken to prevent it. Look at the projected population figures: people over 65, in the year 2020, will number about 6 million and will be a huge chunk of the state’s population, almost one-sixth of the total. One segment of the elderly, those aged 85 years or older, is the fastest growing group.

Basic information about Elder Abuse is known. First, most abusers are related to the victim, and are usually adult children or spouses. Second, the abused usually live with their abusers. Third, a majority of the victims are females aged 75 and older. Last elder abuse is usually reported by third parties.

**TYPES OF ELDER ABUSE**

Abuse takes many forms, and occurs in varying degrees of frequency and intensity, and can range from outright violence to a subtle psychological harassment.
Learn how to identify elder abuse so that you can help prevent it. Here are four general categories and their descriptions:

- **Physical Abuse** – Includes, but is not limited to, beatings, sexual assault, unreasonable physical constraint, or deprivation of food or water.

- **Psychological/Emotional Abuse** – Verbal assaults, threats, subjecting a person to fear, isolation and withholding emotional support.

- **Financial Abuse** – Theft, misuse of funds or property, extortion or fraud.

- **Physical Neglect** – Unreasonable physical restraint or prolonged and continual deprivation of food or water; failure by a caretaker to assist in personal hygiene, or failure to provide food, clothing and shelter; failure to provide medical care; and failure to protect from health and safety hazards.

Elderly victims are often reluctant to tell anyone about the abuse because they are ashamed that their adult children or caretaker has mistreated them. Victims also do not report abuse because of their dependence on the abuser; they fear the consequences if the person is taken away or the possible physical or emotional retaliation.

**DON’T BE A VICTIM**

What can you do to prevent elder abuse? Here are some tips.

- **Don’t isolate yourself.** Don't rely only on family members when you socialize. Make friends with people of all ages—invite neighbors and friends over. The more people who love and care for you, the better.

- **Avoid depending on one caregiver; use community resources.** Learn what is available for older adults and become involved in a program. This keeps you socially active with others who have similar interests.

- **If your grown offspring, especially one who has led a troubled life, wants to return home to live with you, think it over.** If you family has a history of violent behavior or drug or alcohol abuse, be very careful in making your decision. Perhaps you can financially help the adult child live in his or her own apartment.

- **Learn to handle your finances.** Don’t leave all financial matters to one spouse—both need to know what to do in case something happens to one of you. For example, most married women will be widows and need to know about the finances so they won’t be overwhelmed by it later.

- **Be careful when someone wants you to sign a document.** Have another person, who won’t gain financially from the transaction, check it over first.
• Use direct deposit for your income checks, such as social security or retirement checks. Be very careful about sharing your bank account number, your place and date of birth and other confidential information because these can be used to access your account.

HOW TO SPOT ELDER ABUSE

The following are indicators of elder abuse and neglect. They do not mean abuse has occurred, but they are clues that further investigation is needed. Remember, any elderly person can be abused or neglected, but statistically, victims are usually women, aged 75 years and older, who live with the abuser.

• Physical appearance – The person is unkempt, dirty, has uncombed hair or is unshaven. There are bruises on the face and arms, or burn marks are visible. He or she appears malnourished.

• Behavior changes – The person seems confused, frightened, extremely forgetful or withdrawn. He or she is depressed and disoriented about time and place.

• Financial conditions – He or she is extremely confused about money matters and unpaid bills pile up. The person lacks money for food, clothing and shelter. He or she randomly gives away money, or personal belongings are missing.

• Social condition – The person is isolated or lonely with no friends, relatives or neighbors who drop by. Or family members or the caregiver isolates the elder, restricting the person’s contact with others.

• Family history – If the family has a history of violence or substance abuse, with its members using those behaviors to cope with stress, the home situation may be conducive to elder abuse.

• Physical limitations – The person suffers a severe disability; marked weight loss; has difficulty in hearing, speaking or moving around.

• Environment – The home is in need of repair; the lawn or yard is a mess; pets are unattended; old newspapers are lying around.

We all have the right to be free from abuse and neglect. If you think that you or any elderly person you know are being victimized, report it to your county adult protective services agency or local law enforcement agency. If it is an emergency, call 9-1-1 immediately.
WHO INVESTIGATES ABUSE

Your local law enforcement agency and adult protective services investigate reports of known or suspected abuse cases, and by law, must inform each other about abuse reports they receive. If the abuse occurred in a long-term care facility, the local ombudsman investigates and informs the local law enforcement agency and adult protective services of the report.

WHAT HAPPENS WHEN YOU REPORT ABUSE

When you report suspected abuse, an investigation by law enforcement, adult protective services or the ombudsman will find out if the abuse took place. If the elderly person has been harmed, the abuser may face criminal charges. Adult protective services may also assign a social worker to determine what services the elder person needs. They may include alternative housing, health care, counseling and money management.

Help Stamp Out Abuse. You can help stop elder abuse by reporting it. Abuse often escalates if no one intervenes. Learn the signs of abuse and report them to adult protective services or your local law enforcement agency. They can intervene before serious injury occurs to a vulnerable elderly person.