

THE ESSENTIALS

PREVENTING ELDER ABUSE



National
Committee for
the Prevention
of Elder Abuse

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National Committee for the Prevention of Elder Abuse (NCPEA)

The National Committee for the Prevention of Elder Abuse (NCPEA) was founded in 1988, is the first national U.S. nonprofit organization established to identify, prevent, and respond to abuse, neglect, and exploitation of older persons and adults with disabilities. It is a multi-disciplinary membership association of professionals and others working on and concerned about the issue, led by experts from such fields as criminal justice, social work, medicine, psychology, nursing, gerontology, and elder law. NCPEA has informed practice and policy and helped shape the field of elder justice through research, promoting best practices, advocacy, education, and coalition building. NCPEA produces *The Journal of Elder Abuse and Neglect* (JEAN), the premier scholarly international journal on the issue, and offers additional resources to members and the public through its website. www.preventelderabuse.org

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The Essentials: Preventing Elder Abuse

Older adults can be especially vulnerable to abuse or exploitation. Elder abuse is a complex issue encompassing economic, societal, psychological, and physiological issues of both the abuser and the abused. According to the American Psychological Association, it is estimated that each year more than 2 million older Americans fall victim to physical, psychological, financial, or other forms of abuse and neglect, and that number could be even higher because for each report of elder abuse there may be as many as five or more that go unreported.¹ The National Committee for the Prevention of Elder Abuse indicates that an estimated 4% to 6% of the elderly population suffers from some form of abuse.² As the population of older adults in America continues to grow, so, too, will the concerns related to the presence of elder abuse in our society. What can you do to prevent someone you love from being victimized or to avoid being victimized yourself? Information, awareness, and good planning could well be your best defense.

MetLife is pleased to offer this Frequently Asked Questions document which was created in partnership with the National Committee for the Prevention of Elder Abuse. This document is a starting point to help you understand the nature of elder abuse and its many forms, recognize ways to prevent elder abuse, and learn how obtain assistance if you have been a victim or suspect someone you care about has been a victim of elder abuse.

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Preventing Elder Abuse

Q. What Is Elder Abuse?

A. Any form of mistreatment that results in the harm of or loss to an older person can be defined as elder abuse. All 50 states have laws to prevent elder abuse, but definitions and enforcement of violations vary from state to state. The National Center on Elder Abuse (NCEA) broadly defines three categories of abuse as: 1) domestic abuse (maltreatment by someone in the home, including family members or paid caregivers); 2) institutional abuse (maltreatment in a facility such as a nursing home, assisted living facility, or group home, etc., typically by someone under contractual agreement to provide care, but it can be abuse inflicted by another resident of the facility); and 3) self-neglect or self-abuse (when individuals are a threat to themselves by inability to care for themselves and their daily needs, for example, someone with a chronic illness who is unable to care for him/herself). Of the abuse claims received by Adult Protective Services in 2000, the majority occurred in domestic settings (60%), with 8% of reports related to a facility.³ However this does not minimize the incidence of facility abuse. With a rapidly growing older population long-term residential facility use is expected to rise.

Q. Who Are the Victims of Elder Abuse?

A. Research shows that individuals over age 80 are more likely than younger age groups to be victims of elder abuse, as are those who need more physical assistance or who have compromised cognitive functioning. Women are more likely than men to

be victims of elder abuse. This may be in part related to their increased longevity. However, both men and women of all races, economic levels, and health status, both physical and mental, can be victims of elder abuse.

Q. Who Are the Perpetrators of Elder Abuse?

A. Perpetrators of abuse may encompass a variety of individuals. However, what may be surprising to many people is that families are the most frequent perpetrators of elder abuse. The 2004 Survey of Adult Protective Services showed that family members account for more than 65% of abuse cases. There may be a variety of factors that contribute to presence of elder abuse in families. Families with a history of prior abuse or hostile relationships may have a greater chance of experiencing abuse. Social isolation of the older individual or the family caregiver can be as much a risk factor as it can be a sign of abuse. Changes in family dynamics with the presence of an older family member in a home may result in increased demands and stresses on the caregiver, as well as additional financial considerations. These are all risk factors that may increase the possibility of elder maltreatment.

Q. What Types of Elder Abuse Are There?⁴

A. Most often abuse victims are thought of as bruised and battered individuals but physical maltreatment is only one of a number of types of elder abuse. Generally accepted definitions are:

- **Physical Abuse:** The use of physical force that may cause pain or injury.
- **Sexual Abuse:** Non-consensual sexual contact of any kind, as well as sexual contact with any older person who is unable to give consent.

- ***Psychological/Emotional Abuse:*** The infliction of mental or emotional anguish or pain through either verbal or non-verbal acts.
- ***Neglect:*** The refusal or failure of an individual to fulfill any part of his or her duties or obligations to an older person, including failing to provide an older person with necessities such as food, shelter, personal safety, clothing, medicine, and needed care. Neglect may also include the failure of a person who has financial responsibilities to provide care, such as paying for needed home care services or the failure of an in-home care paid care provider to deliver needed care.
- ***Financial/Material Exploitation:*** The act of or process whereby an individual illegally or improperly uses an older person's resources, including property, funds, and/or other assets.

Q. How Can I Tell if a Loved One Is Being Abused?

A. Concerns related to any form of elder abuse must be taken seriously. However, signs and symptoms of abuse should not be viewed out of context as conclusive evidence of abuse. For example, an older person with issues of balance might fall or bump into obstacles. This might result in residual bruising. The person may not want to admit that he or she is having problems walking and may be reluctant to say what caused the bruises. An evasive answer combined with the physical evidence may lead someone to jump to an incorrect conclusion. Side effects of medications or bruises or injuries as a result of a chronic illness might resemble symptoms of abuse. Further

investigation must be undertaken in order to determine the cause for concern. The subsequent questions provide possible signs and symptoms of the various types of abuse and resources available to assist in evaluating and addressing concerns that an older individual may have suffered from any form of abuse.

Q. What Are the Signs of Physical Elder Abuse?

A. Physical abuse, in many instances, is the easiest form of abuse to spot. However, it is important to note that the descriptions below provide examples of potential indicators of abuse, but are not all inclusive. Physical abuse can take many forms and manifest itself differently in different individuals. Physical maltreatment may result in obvious injuries, including black eyes, welts over the body from objects used to hit an older person, or from restraints at the wrists, ankles, or waist. There may be indications of burns, acute signs of hair and tooth loss, broken bones, or internal injuries. Bruises, both old and new, particularly those in the shape of specific objects or even fingers, on areas such as the wrists, upper arms, inner thighs, and neck could be worrisome. The improper use of a medication, such as an overdose of a tranquilizer, as a form of restraint could also be considered physical abuse.

Q. What Are the Signs of Sexual Abuse?

A. Elder sexual abuse involves non-consensual physical contact as well as lurid photos or exhibition of the older person. Signs of sexual abuse may not be readily visible to family or friends. Suggestions of such maltreatment may be

more apparent during a physical examination or when medical or personal care assistance becomes necessary. Indicators of such abuse can be sexually transmitted diseases, vaginal infections, anal bleeding, bruising around the breasts and genital area, or torn and/or bloodied undergarments.

Q. How Can I Tell if My Loved One Is Suffering from Psychological Abuse?

A. Psychological abuse belittles older persons and robs them of dignity and self-respect. It may be in the form of threats, insults, intimidation, humiliation, harassment, or undue influence. Psychological abuse may occur when an older individual is isolated against his or her will from others, such as friends and family. Victims may be made to feel as though they are incapable of doing or providing for themselves without the help of the individual who is inflicting the emotional abuse. Some indications that an individual may be experiencing emotional abuse are:

- hesitation in speaking openly with others, especially when a particular person is around
- withdrawal and unresponsive communication
- fear, agitation, anxiety, and helplessness
- changes in sleep patterns, appetite, and behavior.

Q. What Are the Signs of Neglect?

A. Caregiver neglect—another form of elder abuse—can either be intentional or unintentional. Intentional neglect occurs when a caregiver knowingly and purposely fails to provide the items and services needed to keep an older person safe from physical, mental, or emotional harm. In this

instance the caregiver is aware of the needs of the older adult but does not provide for him or her. Unintentional neglect, however, is usually rooted in a lack of knowledge and/or inability on the part of the caregiver to provide needed care for the older person. Almost 24% of all abuse allegations are related to caregiver neglect.⁵ Indications that an elder may be suffering from caregiver neglect are:

- poor personal hygiene
- breakdown of the skin
- malnourishment or dehydration
- excuses for the caregiver made by the care recipient
- unsanitary/unclean living conditions (soiled bedding, fecal/urine smell, soiled and stained clothing)
- unsafe or hazardous living conditions (lack of heat or running water, improper wiring).

Q. What Is Self-Neglect?

A. Self-neglect is the most commonly reported form of elder maltreatment, accounting for almost 28% of all investigated reports.⁶ It is more common among individuals age 85 and older who may be confused and are socially isolated. Family may be involved to a limited extent, but the older person wants to remain independent, often at his or her own risk. Frequently people who neglect themselves have dementia, chronic illness, or a substance abuse problem that interferes with their ability to safely manage their own health and affairs.

It is also important to note that people who are physically capable and mentally competent may also neglect themselves. Understanding the

consequences of their actions, they may make a conscious and voluntary decision to engage in acts that threaten their health and safety.

Indications of self-neglect are similar to those of neglect by a caregiver. Individuals may be unkempt, have poor dental and personal hygiene, or appear malnourished and/or dehydrated. They may not be taking medications properly or might appear listless, confused, or depressed. Their living environment may be dirty, lacking in electricity or water, and unsafe. Frequently there is a need for an assessment to determine the competency of the individual and his/her ability to appropriately manage health and safety issues.

Q. What Are the Signs of Financial or Material Abuse/Exploitation?

A. Also known as elder financial abuse, financial exploitation is a growing area of concern and can encompass a range of activities. It is the third most commonly reported form of elder abuse and accounted for 20.8% of all abuse allegations in the 2004 Adult Protective Services survey up from 13% in the 2000 survey.⁷ Financial exploitation includes activities such as cashing an older person's check without permission, forging an older person's signature, misusing or stealing money, or deceiving an older individual into signing a document such as a will or contract.

Financial exploitation may also be a motivating factor behind other forms of abuse. Physical and/or psychological maltreatment or caregiver neglect may be ways in which another person

mistreats an older person hoping to gain access to his or her financial or material assets. Exploitation may be at the hands of a family member who feels they are “owed” the money, either for caregiving duties or as an inheritance. An unscrupulous legal representative (e.g., someone with power of attorney for finances or even a guardian/conservator) could take advantage of finances, property, or other assets. There is also the risk that a paid caregiver may financially exploit an older individual, especially if that person does not have involved family or friends. It may be at the hands of a fraudulent telemarketer. Individuals over age 50 control 70% of the nation’s wealth.⁸ As a result they are frequent targets for telemarketing abuse, Internet scams, and investment fraud.

Indications that an older person may be a victim of financial exploitation are:

- lack of care when the older adult has sufficient funds available
- changes in banking or spending habits
- excessive use of the ATM or credit cards, especially for non-care-related items
- abrupt changes in a will, power of attorney, or financial documents
- unpaid bills and utilities
- lack of knowledge of financial status
- new “best friends”
- documents signed under duress (forcing an individual to sign a document against their will)
- unexplained disappearance of valuables or money

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- unexplained transfer of money or assets to a family member or someone outside of the family
- discovery of an older person's signature forged on checks, financial transaction documents, or documents or titles related to his or her possessions
- unusual degree of fear of or submissiveness to a caregiver
- isolation from family, friends, community, or other stable relationships
- signs of intimidation/threat from another person
- missed appointments or uncharacteristic nonpayment of bills
- anxiety about personal finances.

Q. How Costly Is Financial Elder Abuse?

A. Research shows that in the United States older individuals lose over \$2.6 billion annually as a result of financial abuse/exploitation. In addition to financial loss, this crime is most often a betrayal of trust so the loss is especially painful. Victims of financial elder abuse also experience long-term effects, including credit problems, health issues, depression, and a loss of independence. While family members are the perpetrators in the majority of cases (55%), financial losses are higher with investment fraud and scams.⁹

Q. Why Are Older Adults Particularly Vulnerable to Financial Exploitation?

A. As with other forms of abuse, older individuals who are physically frail, cognitively impaired, lonely, or isolated are most likely to be victims

of financial exploitation. While women are more likely to be victims, men are also vulnerable. Additionally, the control of older individuals, as a group, of a significant portion of the net worth of the nation's households makes them a more likely target of scams and financial fraud. Financial elder abuse, like other forms of abuse, affects older individuals, both men and women, regardless of ethnicity, level of income, or health status.¹⁰

Q. How Can I Tell a Scam from a Legitimate Offer and How Should I Proceed?

A. Older individuals are frequent targets for telemarketing abuse, Internet scams, or investment fraud. Many people of all ages find it difficult to determine the legitimacy of these operations. Scam artists look to gain your trust and are skilled at convincing people of their sincerity. You should talk with family members or trusted friends before sending money, providing credit card numbers, or providing Social Security numbers to anyone soliciting, regardless of the form of solicitation (Internet, telephone, mail, or in person). These solicitors will often want you to make an immediate decision or give them your information before hanging up or leaving, or within a very short time frame if the offer comes via the internet or by mail. If an offer sounds too good to be true, it most often is. Dishonest telemarketers prey on people of all ages and backgrounds, but older individuals represent up to 80% of their calls.¹¹ You should use caller ID and screen out calls from people you do not know. Let the answering machine pick up if you're not expecting a call, delete solicitation e-mail messages, and feel free to hang up the phone on persistent telemarketers. You may also add your name and phone number to the National Do Not Call Registry, by calling 1-888-382-1222

or going online to <https://donotcall.gov/>. Though the registration may take several days or weeks to process, it will significantly reduce the number of unwanted telemarketing calls.

Q. How and Where Do I Report Abuse?

A. If an older adult tells you he/she is being abused or exploited, take the accusation seriously and get as much detail as possible. The situation will likely worsen if it continues. Physical, financial, and sexual abuse constitute crimes and are subject to prosecution. Depending on the situation, emotional abuse and neglect could also be criminally prosecuted. All states have reporting systems to accept and investigate allegations of abuse. Most frequently, abuse is reported to Adult Protective Services (APS). APS provides protective and support services to older and vulnerable adults who are abused or neglected. You may contact your local APS office via the number in the blue pages under Department of Human or Social Services. You may also call the Eldercare Locator at 1-800-677-1116, and they'll assist you with locating the appropriate agency in the person's local area. You will need the zip code in the area where the individual resides. In situations where there is evidence of a crime, you may need to report the matter to police.

In making a report, whether you have been a victim of abuse, you suspect an older individual has been abused, or an older person has indicated that he or she is being or has been abused, you should provide as much information as possible to the investigating agency. This includes the name, address, and phone number of the victim

as well as the name, address, and phone number of the alleged perpetrator (if applicable). Gather information on the mental health, disability, or illness of both parties. Be prepared to report your reason for concern. The information you report will be kept confidential; you'll be protected from liability in the event your suspicion cannot be substantiated. If for some reason, you cannot make a report, consider bringing the individual to the doctor. The doctor would be a good resource with whom to discuss your concerns and evaluate the situation. He or she can make a report if abuse is suspected. In some states doctors are required to report suspected elder abuse. It is important, in instances where you fear an older individual might be in immediate danger, to call your local police or sheriff's department or 911. Police will investigate any suspected criminal abuse.

Q. What Will Happen if I File an Elder Abuse Report?

A. Adult Protective Services will investigate all reports of elder abuse or neglect. Once the investigation is complete, they will work with the older individual, his or her family, and other community resources to address any identified problem areas. APS is concerned with protecting the safety and dignity of the older adult.

In certain circumstances, the older person may choose not to accept assistance or intervention. If the person is mentally competent, it is, under most circumstances, his or her right to do so. In these situations it is often necessary to move slowly and support the individual. Sometimes change will occur over time. Protecting the person's right to autonomy is a very important consideration.

In situations where the individual is not mentally competent, is unable to protect him or herself, and would be at serious risk if left alone, more immediate steps need to be taken to assist the individual. This may at times require intervention from the police, particularly if there is evidence of a crime.

Q. Are Situations of Abuse Always Prosecuted?

A. Unfortunately, prosecution of an abuser is not always followed through. Often older adults are reluctant to report abuse or seek prosecution. Sometimes this is due to fear of retaliation from the abuser, especially if it is a family member. Sometimes the older adult is incapacitated and cannot serve as a witness. If the abuser is also a caregiver, the older adult may fear that he or she may need to go to a nursing home if the individual is convicted. In instances of financial exploitation, if it is a scam, an individual may feel there is no recourse, may not realize they have been scammed, or may be reluctant to speak with family members because of embarrassment or concern that family will think he or she is no longer able to remain independent. If the perpetrator is a family member the individual may not want him or her to go to jail or face public embarrassment. While the above and other reasons for failure to prosecute elder abuse exist, it is important to report suspected abuse so it can be properly investigated and the older person protected from further abuse wherever possible.

Q. If I Suspect Abuse in a Nursing Home or Other Residential Care Facility, What Do I Do?

A. If you suspect abuse of an individual in a residential care facility, contact your area's long-term care ombudsman. The ombudsman program is a federally funded program that acts on behalf of individuals in residential care facilities to ensure their rights are protected. The ombudsman will investigate concerns of abuse or exploitation of older adult residents or direct you to the agency that is responsible for these investigations in your state. You can find the ombudsman from your local Area Agency on Aging or the Eldercare Locator by calling 1-800-677-1116. The number for the local ombudsman must also be posted in every facility.

Q. What Can I Do to Prevent Myself from Becoming a Victim of Elder Abuse?

A. Elder abuse occurs for a variety of reasons, and there are no definitive factors that explain all elder mistreatment. If you can identify risk factors, you'll be more likely to spot and prevent abuse. These steps can help in preventing elder abuse:

- Avoid isolation, which can lead to loneliness, sadness, and depression and increase the possibility of abuse or neglect, even self-neglect.
- Keep in touch with family members.
- Stay social and stay active. Keep in touch with old friends and make new ones.
- Consider volunteering in the community or becoming a surrogate grandparent or mentor to a child.

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- Participate in religious and/or community activities.
- Don't live with a person who has a history of violent or abusive behavior.
- Beware of family members or caregivers who might have a need for financial assistance or who have substance abuse issues.
- Be cautious in making financial decisions and monitor your financial affairs.
- Discuss any significant financial decisions or changes to legal documents with someone you trust completely before taking action.
- Beware of people who ask you to change your will or add their names to your bank accounts or titles on property.
- Keep your legal and financial documents in a safe place. Consider executing legal documents such as a will, living will, and a durable power of attorney for finances and health care.
- Beware of telephone solicitations and internet or mail scams. Avoid individuals who want you to make immediate purchase decisions.
- Safeguard your personal information and passwords.
- If you have concerns that you have been a victim of any type of abuse, including financial exploitation, do not be afraid to discuss your concerns with someone you trust such as a family member, close friend, attorney, bank manager etc. or to call Adult Protective Services. You can obtain the number through

the Eldercare Locator at 1-800-677-1116. It is important to address any concerns as soon as possible.

For more information See: *Tips: Preventing Elder Financial Abuse for Older Adults*.

Q. What Can I Do to Protect My Parents or Other Older Relatives from Becoming Victims of Elder Abuse?

A. Elder abuse occurs for a variety of reasons, and there are no definitive factors that explain all elder mistreatment. If you can identify risk factors, you'll be more likely to spot and prevent abuse.

There are a number of steps you can take:

- If you're a caregiver, find help with respite care on a regular basis so that you do not become overwhelmed with caregiving responsibilities. Being overburdened can make a caregiver more inclined to abuse a care recipient.
- If your family member is being cared for at home by paid caregivers or in a facility, remain involved and observant to be assured he or she is receiving quality care and that there are no signs of abuse or neglect.
- Watch for changes in your family member's mood or appearance.
- Be especially vigilant for signs of abuse or neglect if your family member has a cognitive problem.
- Provide your family member with tips related to telephone solicitations. Share with him or her *Tips: Preventing Elder Financial Abuse for Older Adults*, which includes tips specific to telephone and other types of solicitation.

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- › Consider counseling or a support group if you're feeling stressed and overwhelmed with caregiving responsibilities.
- › Encourage your family member to be cautious in financial matters and seek counsel before making financial decisions.
- › Speak with your family member about executing certain documents such a will, living will, or durable power of attorney for health care and finances
- › If you suspect an older adult may be a victim of elder abuse discuss your concerns with the person and encourage him or her to be open with you if he or she has concerns now or at any time in the future. Reassure your family member that you are there to listen and assist in whatever way possible.

For more information See: *Tips: Preventing Elder Financial Abuse for Family Caregivers.*

Resources for You

AARP

www.aarp.org

AARP has a comprehensive consumer protection section with articles that discuss types of fraud, advice on shopping for utilities, tips for being a wise consumer, and more. Use the site's search bar to locate information on fraud, scams, and consumer protection.

National Center on Elder Abuse (NCEA)

www.ncea.aoa.gov

The National Center on Elder Abuse, directed by the U.S. Administration on Aging, contains comprehensive information about all areas of elder abuse, including financial exploitation. The site allows you to find resources on a state-by-state basis and provides telephone numbers for reporting elder abuse for each state.

National Committee for the Prevention of Elder Abuse (NCPEA)

www.preventelderabuse.org

The National Committee for the Prevention of Elder Abuse provides information on all aspects of elder abuse. The NCPEA Web site has a designated section to help victims and those vulnerable to abuse. It provides information on what to do if you suspect abuse, services to stop the abuse, and resources in your community. Search under "Elder Abuse," "Help for Victims and Vulnerable Persons."

National Center for the Victims of Crime

www.ncvc.org

The National Center for Victims of Crime provides information and resources to help victims of any type of crime. The Web site provides contact information for other organizations that provide assistance to individuals who have been victims of specific crimes or types of abuse.

National Consumers League's Fraud Center

www.fraud.org

The National Consumers League's Fraud Center includes a great deal of information and consumer tips related to telemarketing and internet fraud, pyramid schemes, and scams against the elderly and provides links to other helpful resources. The Web site includes Frequently Asked Questions on how to file a complaint if you have been a victim of fraud and allows you to complete an online complaint form.

Eldercare Locator

www.eldercare.gov

The Eldercare Locator is a public service of the U.S. Administration on Aging that helps connect older adults and their families to services and resources in their local area, including resources for those who have been victims of elder abuse. Individuals may search online or call 1-800-677-1116 from 9 a.m. – 8 p.m. EST. Spanish-speaking information specialists and access to a 150-language line service are also available if you call the main number. If you are a TTY/TTD user should access your local relay service or dial “711” for your relay operator. Instruct the Relay Operator to connect you to the Eldercare Locator at 1-800-677-1116.

The National Adult Protective Services Association (NAPSA)

<http://www.apsnetwork.org/>

The National Adult Protective Services Association is a non-profit organization with members in all 50 states whose purpose is to provide Adult Protective Services programs with a forum to share information, solve problems, and improve the quality of services for victims of elder abuse. The Web site provides consumers with the ability to search for the appropriate agency to report abuse in their state.

The National Association of Area Agencies on Aging (n4a)

www.n4a.org

The National Association of Area Agencies on Aging (n4a) is the umbrella organization for the 655 Area Agencies on Aging throughout the U.S. These Area Agencies on Aging provide information and services and coordinate and administer programs for older adults. You can search on the Web site to obtain the contact information for your local Area Agency on Aging.

Endnotes

- ¹ *Elder Abuse and Neglect: In Search of Solutions*, American Psychological Association 2003, accessed via Internet at: <http://www.apa.org/pi/aging/resources/guides/elder-abuse.aspx>, 1/11.
- ² *What is Elder Abuse?*, The National Committee for the Prevention of Elder Abuse, accessed via Internet at: <http://www.preventelderabuse.org/elderabuse/index.html>, 1/11.
- ³ Teaster, P.B., *A Response to Abuse of Vulnerable Adults: The 2000 Survey of State Adult Protective Services*, The National Center on Elder Abuse, The National Committee for the Prevention of Elder Abuse, The National Adult Protective Services Association, The National Association of State Units on Aging, 2003.
- ⁴ The “types of abuse” descriptions are adapted in part from: *Major Types of Elder Abuse*, The National Center on Elder Abuse, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/FAQ/Basics/Types_Of_Abuse.aspx, accessed 1/11.
- ⁵ *The 2004 Survey of Adult Protective Services: Abuse of Adults 60 Years of Age and Older*, National Committee for the Prevention of Elder Abuse and the National Adult Protective Services Association prepared for the National Center on Elder Abuse, February 2006.
- ⁶ Ibid.
- ⁷ Ibid.
- ⁸ *Financial Abuse*, National Committee for the Prevention of Elder Abuse, accessed via Internet at: http://www.preventelderabuse.org/elderabuse/fin_abuse.html, 1/11.
- ⁹ *Broken Trust: Elders, Family and Finances*, MetLife Mature Market Institute, the National Committee for the Prevention of Elder Abuse (NCPEA), and the Center for Gerontology at Virginia Polytechnic Institute and State University, March 2009.
- ¹⁰ *Financial Abuse*, National Committee for the Prevention of Elder Abuse, accessed via Internet at: www.preventelderabuse.org/elderabuse/fin_abuse.html, accessed 1/11.
- ¹¹ *Telemarketing Fraud Against Older Americans*, Federal Trade Commission, June 2007, accessed via Internet at: <http://www.ftc.gov/reports/Fraud/fraudcon.shtm>, 1/11.

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