

SINCE YOU CARE

A Series of Guides from **MetLife** in Cooperation with the National Alliance for Caregiving

Preventing Elder Abuse

About the Subject

It is often difficult to believe that an older family member or friend may be subject to any form of maltreatment. However, it is estimated that 2.1 million older Americans a year are victims of physical, psychological, and other forms of abuse and neglect.¹ That number may still be underestimated, as it is believed that for every abuse case reported, there may be as many as five more that are not.² It is believed that 4-6% of the elderly population suffers from some form of abuse.³ These are compelling statistics in a society where the older population is growing rapidly. The number of individuals age 65+ is expected to grow from 35 million in 2000 to 71.5 million by 2030 and 86.7 million by 2050. The 85+ population is expected to more than quadruple in this same time period, going from 4.2 million in the year 2000 to 9.6 million by 2030 and 20.9 million by 2050.⁴



MetLife

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,

MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.

Federal definitions of elder abuse first appeared in the 1987 Amendments to the Older Americans Act, intended to serve as guides in order to define the problem.⁵ Today, all 50 states have laws to prevent elder abuse, but state-to-state definitions and enforcement of abuse violations vary.

Researchers have various theories on what leads to elder abuse, but all believe it is a complex issue encompassing economic, societal, psychological, and physiological issues of both the abuser and the abused. Research shows that individuals over age 80 are more likely than younger age groups to be

victims of elder abuse, representing 41% of substantiated (proven) incidences of psychological abuse, 43% of substantiated incidences of physical abuse, and 48% of proven incidences of financial exploitation. Older adults who need more physical assistance and/or who have compromised cognitive function are also more likely to be victims of abuse. About 75% of elder abuse and neglect victims are physically frail and about 60% have some level of confusion.⁶

Both men and women of all races, economic levels, and health status, both physical and mental, can be victims of maltreatment. What may

be surprising to many people is that the most frequent perpetrators of abuse are family. The 2004 Survey of State Adult Protective Services reported that abuse by a family member accounts for 65.4% of abuse cases. Spouses or partners account for 16.3%, adult children for 33.6%, and other family members 21.5%.⁷ There is no solid evidence as to why abuse is more common within the family structure, but it is thought to be due to a variety of factors.

Families with a history of prior abuse or hostile relationships may have a greater chance of experiencing abuse. Social isolation of the older person or family caregiver can be as much a risk factor, as it can be a sign of abuse. Changes in family dynamics due to an older family member's physical presence in a home may result in increased demands and stresses on the caregiver, as well as additional financial considerations. These are all factors that may increase the possibility of elder maltreatment.

Things You Need to Know

Any form of mistreatment that results in the harm of or loss to an older person can be defined as abuse.⁸ The National Center



on Elder Abuse (NCEA) broadly defines and places elder abuse into three categories.⁹

Domestic Abuse

- This is abuse within a person's own home or the home of a caregiver. This applies to several forms of maltreatment of an older adult by someone such as a spouse, adult child, or other relative. Additionally, a paid caregiver providing home care services may also mistreat an older adult.

Institutional Abuse

- This is defined as maltreatment that occurs to older adults residing in a facility such as a nursing home, assisted living facility, foster home, or group home. In instances of institutional abuse, the perpetrator is usually a staff member or other paid care provider who has a legal or contractual agreement to provide care to the victim. In some instances another resident may be the cause of the abuse.

Contrary to conventional belief, reports indicate that 60.7% of abuse claims occurred in domestic settings, while 8.3% of reports occurred within a facility.¹⁰ However, this does not minimize the incidence of facility abuse. With a rapidly growing elderly population, long-term residential facility use is expected to rise. Studies monitoring abuse in long-term care residential facilities are ongoing.

Self-Neglect or Self Abuse

- Self neglect or abuse refers to the fact that individuals may threaten their own health or safety by failing to provide for their own basic daily needs. This may result when an individual is cognitively impaired or when an individual has a chronic illness that leads to the person being physically not capable of providing for his or her own needs.

It is important to recognize that individuals who are mentally competent and physically capable 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 or safety. According to the 2004 Adult Protective Services survey, self-neglect was the most common category of reported incidences of maltreatment, accounting for 26.7 % of all investigated reports.¹¹

Types of Elder Abuse¹²

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

Physical

- The use of physical force that may cause pain or injury.

Sexual

- Non-consensual sexual contact of any kind, as well as sexual contact with any older person who is unable to give consent.

Psychological/Emotional

- The infliction of mental or emotional anguish or pain through either verbal or non-verbal acts.

Financial/Material Exploitation

- The act or process whereby an individual illegally or improperly uses an older person's resources, including property, funds, and/or other assets.

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 paid care provider to deliver needed care.

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. There might be residual bruising in areas such as the back or thighs. 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, could 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 abuse. Further investigation must be undertaken in order to determine the cause for concern.

Physical

Physical abuse, in many instances, is the easiest type of maltreatment to spot. In 2004 State Adult Protective Services survey it accounted for 12.9% of abuse allegations.¹³ Physical maltreatment may result in obvious injuries such as 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. Bruising, both old and new, particularly those indicating specific objects or fingers, on areas such

as the wrists, upper arms, and neck could be worrisome. The improper use of medication, such as an overdose of a tranquilizer, as a form of restraint can also be considered physical abuse.

Sexual

Sexual abuse accounts for less than 1% of abuse reports.¹⁴ It involves non-consensual physical contact, as well as lurid photos or exhibition of the older person. Signs of sexual abuse may not be as readily visible to family and friends. Suggestions of such maltreatment may be more apparent during a routine physical exam or when medical or personal care assistance becomes necessary.

Indicators of sexual abuse can be venereal disease, vaginal infections, anal bleeding, bruising around the breasts and genital area, or torn and/or bloodied undergarments.

Psychological

Psychological abuse may be one of the more difficult forms of maltreatment to recognize. It accounted for 13.6% of abuse allegations in the Adult Protective Services 2004 survey.¹⁵ Emotional abuse belittles elders and robs them of their dignity and self-respect. Abuse may be in the form of threats, insults, intimidation, humiliation, and harassment.

Psychological abuse may occur when an older individual is isolated from others such as friends and family against his or her will. Victims may be made to feel like 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 might 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, and
- changes in sleep patterns, appetite, and behavior.

Financial/Material Exploitation

Financial exploitation is an area of growing concern. In the 2004 Adult Protective Services survey, it accounted for 20.8% of abuse allegations¹⁶ up from 13% in the 2000 survey.¹⁷ 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 that they are “owed” the money, either for caregiving duties or as an inheritance. An unscrupulous legal representative, such as someone who has power of attorney for finances or a guardian/conservator may take advantage of an individual’s finances, property, or other assets. There is also the risk that a paid caregiver may financially exploit an older person, especially if that person does not have involved family or friends.

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

- lack of care when the older adult has sufficient funds available,
- changes in banking habits,
- excessive use of ATM and credit cards, especially for non-care related items,
- abrupt changes in a will or other financial documents,
- unpaid bills and utilities,
- documents signed under duress (forcing an individual to sign a document against their will),



- unexplained disappearance of money or valuables,
- unexplained transfer of money or assets to a family member or someone outside of the family, and
- discovery of an older person’s signature forged on checks, financial transaction documents, or titles on his or her possessions.

Neglect

Caregiver neglect can be either intentional or unintentional. When a caregiver knowingly and purposely fails to provide those items or services needed to keep an older person from physical, mental, and emotional harm, they are committing intentional neglect. In this instance, the caregiver is aware of the needs of the individual but does not provide for him or her.

Unintentional neglect is usually rooted in a lack of knowledge or an inability on the part of the caregiver to provide needed care for the older person. Caregiver neglect accounts for 23.7% of abuse allegations.¹⁸

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 and unclean living conditions (soiled bedding, fecal/urine smell, soiled and stained clothing), and
- unsafe or hazardous living conditions (lack of heat or running water, improper wiring).

Self-Neglect

As described earlier self-neglect is the most commonly reported form of elder maltreatment. It is more common among individuals 85 years and older (the “oldest-old”) who may be confused and are often isolated. Family may be involved to a limited extent, but the older person wishes to remain independent, often at his or her own expense. Frequently, people who neglect themselves have dementia, chronic illness, or a substance abuse problem that interferes with their ability to safely manage their health and affairs.

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 their medications properly or appear listless, confused, and 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 or her ability to appropriately manage health and safety issues.

Indicators of all types of abuse may not always be clearly visible. The signs and symptoms listed in the above types of abuse are not all-inclusive. Sometimes individuals do

not know they are being abused or they may blame themselves for their circumstances, and are therefore reluctant to talk about their fears.

Scams and Fraud

Individuals over the age of 50 control 70% of the nation’s wealth.¹⁹ As a result, they are frequent targets for telemarketing abuse, internet scams, and investment fraud. Many people of all ages find it difficult to determine the legitimacy of these operations. Older adults should be reminded to speak with family or trusted friends before sending money or providing credit card or Social Security numbers to any solicitors, whether by telephone, mail, the internet, or in person.

Most older Americans are not aware that over \$40 billion a year is lost on fraudulent telemarketing. While dishonest telemarketers call adults of all ages and backgrounds, older individuals often represent up to 80% of their calls.²⁰

Reassure individuals who are being solicited that they are not being rude by simply hanging up the phone, deleting e-mail messages, or refusing to open the door to a stranger. Suggest that individuals may use an answering machine to screen phone calls if they find telephone solicitors particularly troublesome.

Individuals may add their name and phone number to the “National Do Not Call Registry” by calling 888-382-1222. This will greatly reduce the number of telemarketing and other unwanted calls received. When joining the registry, it is important to understand that it may take some time to activate the request. The phone call and registration are free.

Reporting Abuse

If an older adult tells you that he or she is being abused or exploited, take the report seriously, and try to get as much detail as possible. The situation will usually worsen if it is allowed to continue. While the definitions of physical, financial, and sexual abuse may vary within the United States, all are considered crimes and are subject to prosecution. In some circumstances, depending on the situation, emotional abuse and neglect can also be criminally prosecuted.

When making a report, the more information you have to supply to the investigating agency the better. Provide the name, address, and phone number of the victim. Also, obtain the name, address, and phone number of the alleged perpetrator (if applicable). Try and gather information on the mental health, disability, or illness of both parties. Be prepared to state your reason for concern.



The information you report is kept confidential and you're protected from liability in the event that the suspicion cannot be substantiated. If, for some reason, you are unable to make a report, consider bringing the older individual to the doctor. If the physician feels there is evidence of abuse, he or she is required to report it.

Unfortunately, prosecution of an abuser is not always followed through, due in part to fears of perpetrator retaliation, especially if the perpetrator is a family member. Additionally, an older individual may be incapacitated and unable to be a witness. If the abuser is also the caregiver, a conviction could mean facility placement for the victim of the abuse. However, it is important to report suspected abuse so that it can be properly investigated and the older person can be protected from further abuse wherever possible.

In an instance when you fear an older person might be in immediate danger, call your local police or sheriff's department or 911. Police will investigate any suspected criminal abuse.

Social Service Agencies

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 supportive services to older and vulnerable adults who are abused, neglected, and exploited. The number for APS can usually be found in the area of Department of Human or Social Services in the blue pages of your phone book. Or, you may call the *Eldercare Locator* at 800-677-1116 and they will assist you with locating the appropriate agency. You will need the zip code of the area in which the individual resides.

APS will investigate all reports of suspected abuse or neglect. Once the investigation is completed, APS will work with the older individual and his or her family or support system and other community resources to address any identified problem areas. APS is concerned with protecting the safety and dignity of the older person. In certain situations, the older person may choose not to accept any assistance or intervention. If the person is

mentally competent, it is, under most circumstances, his or her right. In these situations it is often necessary to move slowly and support the individual. Sometimes changes will occur over time. Protecting the individual's right to autonomy is a very important consideration. In other situations, where the individual is not mentally competent, is unable to protect himself 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 involve intervention from the police, especially in situations where there is evidence of a crime.

Long-Term Care Ombudsman

If you suspect abuse of an individual residing in a nursing home or residential care facility, contact your area's long-term care ombudsman. The ombudsman program is a federally funded program that acts on the behalf of nursing home and residential care residents to make sure that their rights are protected. The ombudsman will investigate concerns of abuse and exploitation of an older person in a long-term care facility. The number of your ombudsman is available from the *Area Agency on Aging* in your area or the *Eldercare Locator*. The ombudsman number must also be posted prominently in every facility.

If you are considering confronting an abuser, be certain that you are not putting the older person in a more vulnerable position. Make sure you have the victim's consent and that you are able to remove him or her from the situation immediately if necessary.

Prevention

Elder abuse, like other forms of domestic abuse, has no tried and true cause. It is the result of a multitude of factors. Its cause might be found in the complex social, physical, economic, psychological, and cognitive components of the people in whose lives it appears. And while there are various theories as to its actual cause, there are no definitive factors that explain all elder mistreatment. Without solid indicators, abuse is more difficult to prevent. However, by identifying the risk factors, the likelihood of abuse may be lessened.

For Older Americans

- Avoid isolation. Isolation can lead to loneliness, sadness, and depression, and increase the possibility of abuse or neglect including self neglect.
- 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.
- Don't live with another person who has a history of abusive or

violent behavior. Be aware of caregivers, including family, who might have a need for financial assistance or who have substance abuse issues.

For Caregivers

- Look into respite care to relieve some of the caregiving responsibilities. Being overburdened with caregiving and other responsibilities may make a caregiver more inclined to abuse the care recipient.
- If your family member is being cared for either in a facility or by paid caregivers at home on a full or part-time basis, remain involved and observant to be assured he or she is receiving quality care and that there are no signs of abuse or neglect.
- Consider counseling or a support group if you are feeling stressed or overwhelmed with caregiving responsibilities.

Helpful Hints

- If you have a loved one in a long-term care facility, visit often and at various times of the day or evening. Note how your loved one is cared for. Watch interaction with caregivers. Do you see conversation and smiles or hesitancy, anxiety, and fearful behavior on your loved one's part? Report any concerns immediately to the nursing supervisor.

- If you are a caregiver, contact the local Area Agency on Aging (AAA). There is a program called the National Family Caregiver Support Program (NFCSP) which supplies support services to family members and friends who are caregivers. Information is available by calling the local Area Agency on Aging (AAA), usually found in the blue pages of your phone book.
- Most older adults value their independence. However, it is important to recognize when a few simple changes can help an older adult remain safe and independent, and when it is in his or her best interest to relocate or obtain caregiving services from another individual. If an older adult is capable, don't make decisions for him or her. Discuss problems. Listen to the older adult's concerns and then offer advice. Don't dictate.
- Victims of financial abuse may be reluctant to tell family members that they were "duped." It is important that older adults understand they are not alone in their victimization. Encourage your family member to speak with you if he or she has concerns.
- If the management of finances is an issue of concern for you and/or your family member, consider looking into a Daily Money Management (DMM) program.



Daily Money Management programs provide an array of formal and informal services related to financial management. Not all DMM programs offer the same services. DMM is a growing field, but unregulated, and care should be exercised when enlisting services. Check with your local Area Agency on Aging for recommendations or with professional organizations such as the American Association of Daily Money Managers (AADMM). AADMM can be accessed at www.aadmm.com.

Resources to Get You Started

Books and Publications

Elder Abuse and Neglect: In Search of Solutions

This is an online guide for consumers from the American

Psychological Association. It contains information about the types of abuse and neglect, what to look for, and where to go for help. It includes a listing of useful resources. The guide can be accessed at www.apa.org/pi/aging/eldabuse.html.

How To Care for Aging Parents

This book is a useful starting point for those finding themselves in a caregiver's role for parents or any other older relative. It provides information on health care issues, caregiver concerns, community and facility based services, as well as an extensive listing of helpful agencies and organizations, with contact information that assists caregivers. It contains a section specific to concerns related to neglect or abuse if a loved one is in a facility. Morris, V. (2004). Workman Publishing Company, \$18.95
ISBN: 0761134263

Is Your Parent in Good Hands?: Protecting Your Aging Parent from Financial Abuse and Neglect

This book is written by a practicing attorney of over thirty years. As an advocate for the older adult, the author talks about ways of protecting the people from financial exploitation. He discusses legal issues, health care issues, caregivers, estate planning, and physical issues. Useful self-help guides are provided, with information presented in an informative easy to read format. Carnot, E.J. (2004). Capital Books, \$18.95
ISBN: 1931868379

Internet Sites

AARP – Consumer Protection

The AARP site offers a comprehensive consumer protection section, which includes articles on home loans and home improvement, articles that discuss various types of fraud, advice on shopping for utilities, tips for being a wise consumer and how to purchase cell phone service, long-distance service, and other types of utilities. Once in the website, type “consumer protection” under search to locate the information. www.aarp.org

Eldercare Locator

The Eldercare Locator, funded by the Administration on Aging, is a service that gives information to



callers about state and community resources that provide assistance to older persons and their caregivers. The goal is to enable older persons to live independently and safely in their homes and communities for as long as possible and provide support for their caregivers. The service will provide you with local numbers to obtain information on resources that you need. The Eldercare Locator may be accessed at: www.eldercare.gov, or by calling 1-800-677-1116, M-F, 9 a.m.-8 p.m. EST.

The Administration on Aging (AOA)

The Administration on Aging website contains information related to elder abuse, the long-term care ombudsman program, and preventing fraud. The site also provides links to other helpful resources related to understanding, preventing, and responding to suspicions of elder abuse. It can be accessed at: www.aoa.gov/eldfam/Elder_Rights/Elder_Abuse/Elder_Abuse.asp.

The National Center on Elder Abuse (NCEA)

The National Center on Elder Abuse website provides a wealth of information on elder abuse and its causes, ways to recognize and prevent abuse, and programs to assist victims of abuse, including Adult Protective Services. It includes a frequently asked questions section, information for caregivers regarding supports for both themselves and their family members, and links to a variety of important resources. The site allows you to search for resources on a state by state basis. It can be accessed at: www.elderabusecenter.org.

The National Committee for the Prevention of Elder Abuse

The National Committee for the Prevention of Elder Abuse provides information related to elder abuse and a section specific to help victims and those vulnerable to elder abuse, which includes information on what to do if you feel someone you know is being abused, services available to stop abuse, and resources in the community. The site can be accessed at: www.preventelderabuse.org.

The National Consumers League (NCL)

Formed in 1899, the NCL is the nation's oldest consumer organization. The NCL works to protect the American consumer and worker in marketplace and work-

place issues. The website provides information on fraud, telemarketing, and computer issues, and offers publications. You can access their site at www.nclnet.org. You may also contact the organization by phone at 202-835-3323.

The NCL created the National Fraud Information Center which can be accessed at: <http://fraud.org/>. This site allows you to submit an online complaint related to possible fraud. The site provides information on common internet and telemarketing fraud schemes and contains a section specific to elder fraud which can be downloaded and printed.

The National Long-Term Care Ombudsman Resource Center

The National Long-Term Care Ombudsman Resource Center is a resource to help find a nursing home or assisted living facility if your loved one needs this level of care. An ombudsman can help you with any concerns or complaints you may have related to care in a facility. The site, which can be accessed at: www.ltombudsman.org/static_pages/ombudsmen.cfm, provides the ability for you to search for the contact information for the ombudsman program in your state.

Preventing Elder Abuse - For Older Americans

Aging members of society need to be aware of behaviors and actions that can make them vulnerable to abusive situations and exploitation. The following are some questions to ask yourself:

Do you maintain a social network of friends? _____

Do you participate in social or community activities through local senior centers or associations? _____

Do you have a "good neighbor" or "good buddy system?" _____

Do you keep in regular contact with family members, if even only by phone? How frequently do you speak? _____

Do friends and family visit you? _____

Would you like to be more "in touch" with friends, family, and your community? _____

Are your legal affairs in order? _____

Do you have a will? Living will? _____

Do you have a Durable Power of Attorney? _____

Do you review checking and savings accounts, credit card statements, and investment accounts on a monthly or more frequent basis? _____

Have you considered direct deposit for pension checks? _____

Do you seek advice from family, trusted friends, or an attorney before signing any documents related to your personal or financial affairs? _____

Regular review of financial affairs will keep you abreast of any discrepancies. Enlisting another pair of eyes to review documents can help spot or prevent fraudulent actions by unscrupulous business people.

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Preventing Elder Abuse - For Caregivers

As a caregiver, you provide a vital role in a dependent older person's life. You face challenges—physical, financial, mental, and emotional—that may push you to and beyond your limits. Your own well-being may suffer. The well-being of the person to whom you are providing care may also suffer. Ask yourself these questions:

Are you being “sandwiched” between your loved one and your own family?

Are you becoming isolated from your community, friends, and even family?

Are you experiencing bursts of anger, increased frustration, or feeling of depression?

Do you feel you're doing everything alone without the support of family and friends?

Are you finding yourself exhausted, not sleeping well, overeating, or drinking alcoholic beverages too often?

Are you questioning your ability as a caregiver?

Answering “yes” to just one of these questions could indicate that you need some assistance in your caregiving role. Consider some of the following avenues.

- Seek out a support group for caregivers.
- Consider hiring support services—a home health aide, chore worker, or homemaker.
- Enlist the help of family and friends; be specific in what help you need (e.g, “Could you come over for two hours on Saturday morning while I run some errands?”).
- Look into available respite care in your community.
- Make an honest effort to give yourself needed time to relax, exercise, and eat right.
- Look to community resources for support. Start with the Area Agency on Aging for your area or call the *Eldercare Locator*.

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Useful Tools

- Preventing Elder Abuse - For Older Adults
- Preventing Elder Abuse - For Caregivers

Endnotes

- ¹ *Elder Abuse & Neglect: In Search of Solutions*, American Psychological Association, 2003, via the Internet at: www.apa.org/pi/aging/eldabuse.html, accessed 11/07.
- ² Ibid.
- ³ *What is Elder Abuse?* National Committee for the Prevention of Elder Abuse, via the Internet at: www.preventelderabuse.org/elderabuse/elderabuse.html, accessed 11/07.
- ⁴ *Older Americans Update 2006: Key Indicators*, Federal Interagency Forum on Aging Related Statistics, May 2006, via the Internet at: www.agingstats.gov/Agingstatsdotnet/Main_Site/Default.aspx, accessed 11/07.
- ⁵ *Elder Abuse/Mistreatment Defined*, Updated 8/21/07, National Center on Elder Abuse – Administration on Aging, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/FAQ/Basics/Definition.aspx, accessed 11/07.
- ⁶ *The National Elder Abuse Incidence Study*, prepared by The National Center on Elder Abuse at the American Public Services Association in Collaboration with Westat, Inc. for The Administration for Children and Families and the Administration on Aging in the U.S. Department of Health and Human Services, September 1998, via the internet at: www.aoa.gov/eldfam/Elder_Rights/Elder_Abuse/ABuseReport_Full.pdf, accessed 11/07.

- ⁷ *The 2004 Survey of State Adult Protective Services: Abuse of Adults 60 Years of Age and Older*, The 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, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/pdf/2-14-06%20FINAL%2060+REPORT.pdf, Accessed 11/07.
- ⁸ *What is Elder Abuse?*, The National Committee on the Prevention of Elder Abuse, via the Internet at: www.preventelderabuse.org/elderabuse/elderabuse.html, accessed 11/07.
- ⁹ *Elder Abuse/Mistreatment Defined*, Updated 8/21/07, National Center on Elder Abuse – Administration on Aging, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/FAQ/Basics/Definition.aspx, accessed 11/07.
- ¹⁰ Teaster, P.B., *A Response to the 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, via the internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/pdf/research/apsreport030703.pdf, accessed 11/07.
- ¹¹ *The 2004 Survey of State Adult Protective Services: Abuse of Adults 60 Years of Age and Older*, The 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, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/pdf/2-14-06%20FINAL%2060+REPORT.pdf, Accessed 11/07.
- ¹² The information in the section “Types of Abuse” is 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 11/07.

- ¹³ *The 2004 Survey of State Adult Protective Services: Abuse of Adults 60 Years of Age and Older*, The 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, via the Internet at: www.ncea.aoa.gov/NCEARoot/Main_Site/pdf/2-14-06%20FINAL%2060+REPORT.pdf, Accessed 11/07.
- ¹⁴ Ibid.
- ¹⁵ Ibid.
- ¹⁶ Ibid.
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About the Authors of Since You Care®

Since You Care guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Care Coordinators.

MetLife Mature Market Institute®
Staffed by gerontologists, the MetLife Mature Market Institute, part of the company's Retirement Strategies Group, has been providing research, knowledge management, education, and policy support for over ten years to Metropolitan Life Insurance Company, its corporate customers, and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers. For more information about the MetLife Mature Market Institute, please visit the Mature Market Institute's website at www.MatureMarketInstitute.com.

MetLife Care Coordinators are available to MetLife's long-term care customers and their caregivers to help identify and resolve caregiving questions and concerns through counseling and referral.

National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a nonprofit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues.

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