

SIGNS OF ELDER ABUSE

by Dominic Lucente

Physical, mental, and financial warning signals.

Is someone taking advantage of someone you love? June 15 is World Elder Abuse Prevention Day, a day to call attention to a crisis that may become even more common as baby boomers enter the “third acts” of their lives.¹

Elder abuse has increased in America. The Centers for Disease Control and Prevention says that the rate of assaults on men aged 60 and older rose 75% from 2002-2016; the murder rate for this demographic rose 7% during 2010-2016. Additionally, assaults on women aged 60 and up increased by 35% from 2007-2016.²

Many elders are afraid or unable to speak out about what is happening to them. In some cases, the abuse is limited to financial exploitation. In other cases, it may include neglect and physical or emotional cruelty.

What should you watch out for? Different varieties of elder abuse have different signals, some less obvious than others.

Neglect. This is commonly defined as withholding or failing to supply necessities of daily living to an elder, from food, water, and appropriate clothing to necessary hygiene and medicines. Signals are easily detectable and include physical signs such as bedsores, malnutrition and dehydration, and flawed living conditions (i.e., faulty electrical wiring, fleas or cockroaches, and inadequate heat or air conditioning).

Neglect may also take financial form. A relative may avoid paying for an elder’s assisted living, nursing home care, or at-home health care. Or, an in-home eldercare service provider may fail to provide a sufficient degree or frequency of care.

Abandonment. This occurs when a caregiver or responsible party flat-out deserts an elder – dropping him or her off at a nursing home, a hospital, or even a bus or train station with no plans to return. Hopefully, the elder has the presence of mind to call for help, but if not, a tragic situation will quickly worsen. When an elderly person seems to stay in one place for hours and appears confused or deserted, it is time to get to the bottom of what just happened for their safety.

Physical abuse. Bruises and lacerations are evident signals, but other indicators are less evident: sprains and dislocations, cracked eyeglass lenses, impressions on the arms or legs from restraints, too-much or too-little medication, or a strange reticence, silence, fearfulness, or other behavioral changes in the individual.

Emotional or psychological abuse. How do you know if an elder has

been verbally degraded, tormented, threatened in your absence, or left in isolation? If the elder is not willing or able to let you know about such wrongdoing, watch for signals, such as withdrawal from conversation or communication, agitation or distress, and repetitive or obsessive-compulsive actions linked to dementia, such as rocking, biting, or sucking.

Financial abuse. When an unscrupulous relative, friend, or other party uses an elder’s funds, property, or assets illegally or dishonestly, this is financial exploitation. It can take different forms, all the way from simply withdrawing an elder’s savings with his or her ATM card to forgery to improperly assuming conservatorship or power of attorney.

How do you spot it? Delve into the elder’s financial life and see if you detect things like strange ATM withdrawals or account activity, additional names on a bank signature card, changes to beneficiary forms, or the sudden absence of collectibles or valuables.

Examine signatures on financial transactions – on closer examination, do they appear to be authentic or studied forgeries? Have assets been inexplicably transferred to long-uninvolved heirs or relatives – or worse yet, apparent strangers? Have eldercare bills gone unpaid recently? Is the level of eldercare being provided oddly slipshod, given the financial resources being devoted to it?

Whether elder abuse is intentional or unintentional, the harm done can be shameful. So, talk to or check in on your parents, grandparents, siblings, or other elders you know to ensure they are free from mistreatment.

Dominic Lucente may be reached at 603.645.8131 or Dominic.lucnete@LPL.com Dlucente.com

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment. Financial planning offered through Northeast Planning Associates, Inc. (NPA) a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial, or its licensed affiliates. The Credit Union, NPA and LPL Financial are unaffiliated.

Citations.

1 - un.org/en/events/elderabuse/ [5/9/19]

2 - usnews.com/news/health-news/articles/2019-04-04/elder-abuse-on-the-rise-in-america [4/4/19]

With You From Start To Finish...



... and Every Step Along the Way

WHETHER YOU'RE BUILDING A FAMILY, SAVING FOR YOUR CHILDREN'S EDUCATION, STRATEGIZING CARE FOR AGING PARENTS, OR PLANNING FOR A NEARING RETIREMENT, WE CAN HELP YOU CREATE A FINANCIAL PLAN TAILORED TO YOUR UNIQUE REQUIREMENTS AND DREAMS.

It's never too early, it's never too late.

CONTACT US TO START PLANNING TODAY!



Dominic M. Lucente, CFP®, RFC®

CERTIFIED FINANCIAL PLANNER™

NORTHEAST PLANNING ASSOCIATES, INC.

425 Hooksett Road · Manchester, NH 03104

(603) 645-8131

dlucnete@northeastplanning.com

www.dominiclucente.com



Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial or its licensed affiliates. The Credit Union, NPA and LPL Financial are not affiliated. 18-174

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

Financial Planning for All of Life's Seasons.

**No matter where you are in life,
we can help you plan for tomorrow.**



PLUMBING
and
HEATING Corp.

603-225-6929

MBE0000478

SELLAR CHIROPRACTIC CLINIC

Dr. John A. Sellar, BS, DC
Chiropractor

PRO ADJUSTER

35 West Street Concord, NH 03301

and

603-224-3883 Fax 603-224-6782

Impulse Instrument

concordnhchiropractor.com

sellarchiropractic@yahoo.com

**Voted the Region's # 1 Chiropractor 2015 –15 years running
New Hampshire Magazine's Top Chiropractors of 2014 & 2015**