



# Dementia Diagnostic Clinic Network May 2024

## Improving Identification & Prevention of Elder Abuse

Greater Wisconsin Agency on Aging Resources  
Wisconsin Elder Abuse Hotline, Abuse in Later Life Program, & Elder Abuse Victim Liaison Program



Division of Law Enforcement Services  
Bureau of Justice Programs  
Wisconsin Department of Justice



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## Learning Objectives for Today

- Provide an understanding of the prevalence and different forms of elder abuse.
- Describe common red flags in identifying abuse and victim resources.
- Identifying best practices to prevent abuse, neglect, and financial exploitation.

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### Elder Abuse: Under the Radar

For every one case of elder abuse that comes to the attention of a responsible entity . . .



another twenty three cases never come to light.

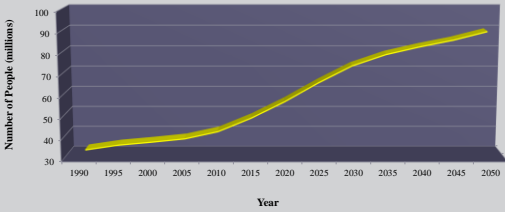
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Source: NYS Elder Abuse Prevalence Study, Weill Cornell Medical College, NYC Department for the Aging, Lifespan, (2011)  
Slide courtesy of Life Long Justice

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### U.S. POPULATION AGE 65 AND OLDER IS ON THE RISE

1990-2050



Source: U.S. Census Bureau population estimates.  
Slide courtesy of Life Long Justice

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### Wisconsin County Reports of Elder Abuse (2001-2022)

#### Elder Abuse by the Numbers

Since 2001, Wisconsin has seen a staggering increase in reported elder abuse cases.

Source: Wisconsin Bureau of Aging and Disability Resource



Year	Reported Cases
2001	235
2002	308
2003	403
2004	513
2005	631
2006	713
2007	883
2008	1003
2009	1243
2010	1543
2011	1742

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### A Few Elder Abuse Stats

- 1 in 10 persons age 60 + Experience Abuse
- 1 in 2 older adults with cognitive impairment experiences abuse
- Elder Abuse Victims are at a 300% higher risk of death
- Annual Estimates of Financial Losses have been estimated to be \$36.5 Billion.
- Victims turn to State Medicaid Funds due to Money Stolen costing millions in taxpayer dollars

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## Defining Elder Abuse

- What is elder abuse?(§ 46.90)
- When an older adult experiences:
  - Physical abuse
  - Sexual abuse
  - Emotional abuse
  - Neglect
  - Financial exploitation

Any of the above may co-occur with each other



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## Physical Abuse

- Intentional or reckless infliction of bodily harm. Wis. Stats 46.90(1)(fg)
- Bodily harm means physical pain or injury, or any impairment of physical condition. (Wis. Stats. 46.90(1)(aj))

### Red Flags:

- Repeated, unexplained injuries.
- Injuries that are inconsistent with the explanation of how it happened.
- Broken eyeglasses, hearing aids, or other devices.
- Frequent use of EMS, the emergency room, or hospital care.

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## Sexual Abuse

- Non-consensual sexual contact of any kind.
  - Sexual contact with an individual incapable of giving consent.
  - Categories: May include hands on contact, hands off interaction, or harmful genital practices.
  - Subjecting an individual to sexual contact of a type that would be considered a sexual assault under the criminal law.
- (Wis. Stats. 46.90(1)(gd), referencing 940.225(1), (2), (3), or (3m))

### Red Flags:

- Bruises
- STDs, infections
- Bleeding, pain, itching
- Torn, bloody, stained underclothing
- Difficulty walking or sitting
- Verbal account of incident

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## Neglect

- The failure of a caregiver, as evidenced by an act, omission, or course of conduct, to secure or maintain adequate care, services, or supervision for an individual.
- Caregiver failure creates significant risk or danger to the individual's physical or mental health.
- Includes failure to provide food, clothing, shelter, and physical or mental health care.

### Red Flags:

- Unkempt appearance
- Pressure sores/injuries
- Soiled clothing or bedding
- Inadequate or spoiled food
- Unsafe or unclean living conditions
- Lack of appropriate medical equipment

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## Financial Abuse

- Obtaining an individual's money or property by:
  - Deceiving or enticing the individual.
  - Forcing, compelling, or coercing the individual to give, sell at less than fair market value, or in other ways convey money or property against his or her will without his or her informed consent.
- Theft, unauthorized use of personal identifying information or documents, forgery, financial transaction card crimes
- Substantial failure or neglect of a fiscal agent to fulfill his or her responsibilities (guardian of the estate, financial power of attorney, conservator, representative payee)

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## Financial Abuse Red Flags

- Changes in bank account
- Disappearance of funds or possessions
- Transfer of assets
- Forged signature on checks or other financial and legal documents
- Changes to will or powers of attorney
- Remarks indicating cost of care is more important than quality of care
- Failure to pay facility charges

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## Abuser Profile



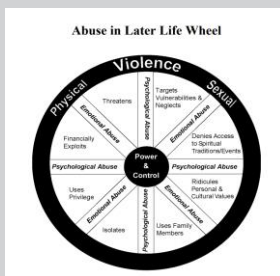
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## Who are the Abusers?

- Most likely to be spouses, adult children, or other family members
- Often surrogate decision-makers
- Justify abuse or try to hide evidence
- Characterized by risk factors indicating a likelihood to abuse
  - Financial dependence on individual at risk perhaps most indicative
  - Alcohol and/or drug dependence
  - Mental health issues

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## Power & Control Dynamics



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## Dementia and Abuse

- People with mild cognitive impairment or dementia are at a higher risk of abuse
- They may not be able to verbalize the abuse or may adamantly deny the abuse
  - Look for other non-verbal or environmental signs
  - Unexplained withdrawal from normal activities
  - Bruises, pressure marks, broken bones, abrasions, and burns
  - Bedsore, unattended medical needs, poor hygiene, and unusual weight loss

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## Decision Making Ability & Financial Exploitation Risks

According to the National Center on Elder Abuse, there are Three Elements of Financial Capacity

- **Declarative Knowledge:** The ability to describe facts, concepts and events related to financial activities
- **Procedural Knowledge:** The ability to carry out motor based, overlearned practical financial skills and routines such as making change or writing a check

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## Decision Making Abilities, Cont.

- **Judgment:** The ability to make financial decisions consistent with self-interest
- Subtle cognitive declines in executive functioning, episodic memory, and literacy occur even amongst persons without dementia.

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## Now What?

- Seek a medical evaluation
- Trained clinicians in standardized capacity can give careful attention to one's decision-making ability
- The balance between protection and self-determination
- Tools: supported decision making, electronic bill pay, properly drawn POA's, and as a last resort, guardianship

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## Adult Protective Services

- Financial exploitation is the 2<sup>nd</sup> highest category of referrals after self-neglect
- According to DHS, \$40 Million was lost in 2022 to financial exploitation (This includes scams, frauds, and POA abuse)
- Wis, Statute 46.90(5)(b)6 authorizes APS the authority to review financial records. They shall be released without informed consent
- Law enforcement may become involved
- APS will make an unannounced visit to the home and interview the individual
- APS is constantly assessing the person and their environment

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## Possible Outcomes

- Freezing of a bank account to allow for further investigation
- Petition the court to review an agent's conduct 244.16(1)
- Assist an individual to revoke a POA and create a new one
- Petition the court to appoint a guardian of the estate
- Petition the court to appoint a Conservator (individual must agree)

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## Local Resources

- **1-888-382-1222** or **NoCall.wisconsin.gov** is the State of Wisconsin "Do not call list". You can register your home and a cell number. Tip - you must call from the phone you want registered.
- For additional information or to file a complaint, visit the DATCP's Consumer Protection Bureau at [datcp.wi.gov](http://datcp.wi.gov), send an e-mail to [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov)
- Wisconsin Consumer Protection Hotline toll-free at **(800) 422-7128**. You may also go to [identitytheft.gov](http://identitytheft.gov) for assistance on how to report and recover from suspected identity theft
- **IC3.gov** is FBI Internet Crime Complaint Center. If you have been a victim of an internet crime, you can file a complaint at IC3.gov.
- **1-844-217-3057** or **cyberseniors.org** is Cyber-Seniors that provides free technology support and training for senior citizens.

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## WI Elder Abuse Hotline

If you or a loved one is suffering from abuse, report it here or call the Wisconsin Elder Abuse Hotline:

1-833-596-0107



Wisconsin's Toll-free Elder Abuse Hotline  
1-833-596-0107



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## Tips for Protecting Individuals

- Family members and friends should stay in communication
  - Isolation is a major factor in elder abuse cases. Many abusers will seek to prevent others from seeing the victim.
- Meet with caregivers and ensure background checks are completed
  - Get to know those individuals that are caring for the older adult.
- Power of Attorney for Finance & Living Will
  - Enable a trusted individual to have oversight over fiduciary duties and carefully craft the document to ensure protection against exploitation. Seek independent advice when setting up these documents.
- Financial Institutions can setup a trusted contact list
  - A new law is allowing customers in Wisconsin to add trusted contacts to a list which they may contact when they see suspicious activity on the account
- Research paid services that can monitor finances for the older adult
  - There are many paid services like Eversafe and Lifelock that can help to monitor suspicious financial activity.

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## Tips for Protecting Individuals

- Remove valuables from home
  - Prevent items from getting misplaced or stolen by ensuring valuable are in a safe place.
- Utilizing cameras to monitor activity
  - Many family members install cameras to assist in monitoring older adults. There needs to be a balancing act between respecting an individual's autonomy, privacy laws that apply to certain areas, and protecting the older adult
- Monitor use of technology
  - Many older adults can effectively use technology but with that can come risks for any user.
- Report abuse or suspected abuse to local adult protective services
  - If you see something that is suspicious, ask Adult Protective Services to assist in ensuring the older adult is safe from abuse and exploitation.

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## Questions or Comments?



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