Area Agency on Aging District 7, Inc.

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ELDER FINANCIAL ABUSE

Predators robbing seniors of their hard-earned savings has been called "the fastest-growing crime in the country."

Most seniors never report abuse, because they're too scared or too ashamed, especially when the bad guy is a family member or caregiver. The National Center on Elder Abuse estimates that only one in four cases are reported.

Unscrupulous people manipulate elderly people into giving their consent for financial transactions, be aware of:

- Sudden changes in a senior's banking habits
- Checks written to unusual recipients or large credit card transactions
- Sudden transfer of assets to a family member or acquaintance without a reasonable explanation
- Complaints of stolen or misplaced Social Security and pension checks or credit cards
- New signatories added to an elder's account
- Abrupt changes in a will or other financial documents

The Ombudsman program can handle your concerns about areas such as elder abuse, client care, consumer rights, etc. For more information, call 1-800-582-7277.

For information about Ohio Medicaid programs or to report suspected Medicaid fraud, you may call the Ohio Medicaid Fraud Hotline at 1-800-324-8680.

NEXT ISSUE...RECOGNIZING PAIN OR A WORSENING CONDITION



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CAREGIVER ASSISTANCE NEWS

"CARING FOR YOU ... CARING FOR OTHERS"

Abuse & Neglect

Love Shouldn't Hurt

Although tensions can mount in the most loving families and result in frustration and anger, an emotionally damaging or physically forceful response is *not* okay. When this happens, call for a time-out, and call for help.

You may find it difficult to imagine that the words "abuse" and "neglect" could be used to describe the way you treat the person in your care—whether he or she is a relative, friend, or client. Most caregivers do their best, but abuse and neglect can happen.

Physical abuse is defined as using force or violence (pushing or slapping) to get a person to do something, or using confinement or restraints (over-medicating, tying hands) to prevent a person from doing something.

The dangers of physical abuse are easy to see, but emotional abuse is also unhealthy and damaging. Continued



shaming, harsh criticism, or controlling behaviors can damage the self-esteem of either person.

Neglect is defined as providing inadequate food, water, clothing, shelter or help with personal hygiene and health care. (When medically and legally sanctioned, the withholding of nutrition and hydration at the end of life or when a person is in hospice care is *not* defined as neglect.)

People with dementia are especially vulnerable to mistreatment. Understanding dementia, knowing how best to communicate with a person with dementia, and having adequate support for yourself can go a long way toward preventing these very upsetting situations.

Knowing the Signs

Knowing the signs and symptoms of abuse can help you determine if a problem exists.

Signs and symptoms may include:

- Physical injury—Bruises, cuts, burns or rope marks; broken bones or sprains that can't be explained.
- **Emotional abuse**—Feelings of helplessness, a hesitation to talk openly, fear, withdrawal, depression, feelings of denial or agitation.
- Lack of physical care—
 Malnourishment, weight loss, poor

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Types of Elder Abuse

Sometimes caregivers become exhausted, and resentment starts to build, especially when caring for someone with dementia or a very difficult or abusive person. Elder abuse can take many forms:

- Neglect—Refusing to provide food, medicine and personal care such as bathing or helping a person with toileting; over-medicating; or withholding eyeglasses, dentures or walking aids.
- **Physical violence**—Slapping, kicking or sexual abuse.
- Emotional abuse—Intentionally keeping the person from friends and family; verbally attacking or demeaning him/her.
- Financial abuse—Stealing money, credit cards or property; tricking a senior into signing documents, such as wills.

If a senior's behavior changes and appears to be fearful of a caregiver or family member and you suspect elder abuse, contact the **Adult Protective**Services Agency in your county department of human services or call your local Area Agency on Aging for guidance.



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- hygiene, as well as bedsores, soiled bedding, unmet medical needs.
- Unusual behaviors—Changes in the person's behavior or emotional state, such as withdrawal, fear or anxiety, apathy.
- · Changes in living arrangements.
- Unexplained changes, such as the appearance of previously uninvolved relatives or newly met strangers moving in.
- Financial changes—Missing money or valuables, unexplained financial transactions, unpaid bills despite available funds, or sudden transfers of assets.
 Be alert to the senior's comments about being taken advantage of.

Resource for You

The Adult Protective Services
Agency—a part of the human service agency
in most states—is typically responsible for
investigating reports of domestic elder abuse
and providing families with help and guidance.
Other professionals who may be able to help
include doctors or nurses, police officers,
lawyers and social workers.

If someone you care about is in imminent danger, call 911 NOW.

If your concern is for someone who lives in another state, call the Elder Care locator [(800) 677-1116] for in-state help-line phone numbers. If you suspect elder abuse in a institutional setting, such as a nursing home, report your concerns to your state Long-Term Care Ombudsman Program.

The Ombudsman provides a voice for consumers of long term care including residents of nursing homes, assisted living facilities, adult care homes, and those receiving in-home services. To reach this program, you can call 1-800-582-7277.

Taking Care of Yourself--Hobbies to Reduce Stress

Between caregiving and work, you may have little time or energy left for hobbies like crafts, painting or music. But without them, life feels mundane. What can you do about it? Squeeze them in, even if it's for just a few minutes at a time, because those moments improve your mood and your mind-set. When you're really engaged in a hobby you love, you lose sense of time and enter what's called a *flow state*—and that restores your mind and energy. Making time for enjoyable activities stimulates parts of the brain associated with creative and positive thinking. You become more emotionally and intellectually motivated.

Hobbies also enhance self-esteem and self-confidence.

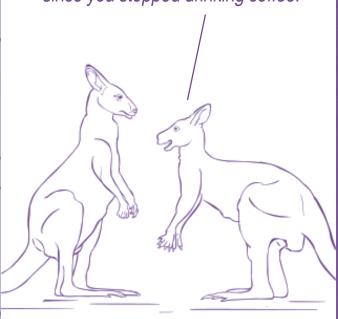
Feeling that you are solely defined by your job—even if it is going well—can raise your chances of experiencing anxiety, depression and burnout, because you don't have a perception of yourself outside of work.

No time? Start thinking of your hobby as something that helps you professionally as well as personally—you won't feel so guilty about making time for it.

Instead of just spending your "down time" in front of the TV, practice your hobby instead.

LIVE LIFE LAUGHING

Mildred, you're not so jumpy and grumpy since you stopped drinking coffee.



Inspiration

Do all the good you can
By all the means you can
In all the ways you can
In all the places you can
At all the times you can
To all the people you can
As long as ever you can

"John Wesley"

NOTE

www.mymoney.gov or 1-888-696-6639

The U.S. Financial Literacy and Education Commission--this site provides information about consumer protection including privacy, fraud and scams.

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