

**Elder Protection
and
Financial Exploitation**

With over 50 million Americans age 62 years or older, older adults are a growing population that can be at risk for physical abuse or financial exploitation. The persons engaging in this type of conduct could be a stranger or someone you know. It could be a family member, caregiver, financial advisor, contractor or someone who claims to be your friend. Older adults can become vulnerable targets due to the loss of a loved one, illness, living alone or physical or mental disability.

The Gloucester County Prosecutor's Office wants you to be aware of the warning signs of elder abuse and financial exploitation. We also want you to know that you are not alone. There are a number of community resources available to assist you regardless of whether you are living in your home, assisted living or institutional setting.

No one deserves to be the victim of physical, mental or financial abuse! We are here to assist you with any problems you may encounter. The earlier you seek help, the easier it may be to correct or address your situation.

**Sean F. Dalton
Gloucester County Prosecutor**

Contact Information

Gloucester County Adult Protective Services
Phone: 856-582-9200, 856-256-2101,
856-256-2267

After Hours: 1-800-648-0132

Adult Protective Services (APS) investigates reports of suspected abuse, neglect and exploitation of vulnerable adults living in the community. Reports may be made by anyone. When a report is received, APS investigates. If the report is confirmed and the person is willing to accept help, APS will identify and put in place, services that can help the vulnerable person.

Gloucester County Division of Senior Services
Phone: 856-384-6900

The Division of Senior Services provides information and assistance to aid residents of Gloucester County 60 years of age or older and their families. Our mission is to promote accessible and high-quality health and senior services to help all seniors in Gloucester County attain optimal health and independence.

Gloucester County Prosecutor's Office
Phone: 856-384-5500

The Gloucester County Prosecutor's Office is responsible for the investigation and prosecution of crime within Gloucester County. It will work alongside local police departments in order to ensure all complaints of elder abuse and financial exploitation are reviewed for criminal conduct and are handled in a professional and courteous manner with sensitivity towards the victims of these crimes.

Contact Information

Ombudsman for Institutionalized Elderly
Phone: 1-877-582-6995

The Ombudsman's Office works to preserve the health, safety, welfare and protect the rights of New Jersey residents age 60 and older who live in long-term health care facilities. The program seeks to ensure that residents receive quality care as they age.

Gloucester County Consumer Affairs
Phone: 856-384-6855

The Division of Consumer Affairs acts to protect the public from unlawful, unfair and deceptive business practices. Please contact them regarding any business you are considering hiring to determine if there have been complaints filed against them.

**Gloucester County
Board of Chosen Freeholders**

Robert M. Damming, Freeholder Director
Frank DiMarco, Freeholder Liaison



**Gloucester County
Prosecutor's Office**
P.O. Box 623
Woodbury, NJ 08096

**ELDER
PROTECTION**
AND
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EXPLOITATION**

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What is Elder Abuse?

Elder abuse can take all shapes and forms. Generally, elder abuse is any abuse and neglect of persons age 60 and older by a caregiver or another person in a relationship involving an expectation of trust.

Examples of elder abuse include:

***Physical Abuse** occurs when an elder is injured (e.g., scratched, bitten slapped, pushed, hit, burned, etc.) assaulted or threatened with a weapon or inappropriately restrained.

***Sexual Abuse or Abusive Sexual Contact** is any sexual contact against an elder's will.

***Psychological or Emotional Abuse** occurs when an elder experiences trauma after exposure to threatening acts or coercive tactics. Examples include humiliation or embarrassment; controlling behavior (e.g., prohibiting or limiting access to transportation, telephone, money or other resources); social isolation, disregarding or trivializing needs; or damaging or destroying property.

***Neglect** is the failure or refusal of a caregiver or other responsible person to provide for an elder's basic physical, emotional or social needs, or failure to protect them from harm.

***Abandonment** is the willful desertion of an elderly person by caregiver or other responsible person

What is Financial Exploitation?

Financial exploitation is the unauthorized or improper use of the resources of an older adult for monetary or personal benefit, profit or gain. Recent studies have shown that financial exploitation of the elderly is the most common form of abuse. Nationally, over **2.9 billion dollars** is stolen each year as a result of financial exploitation.

Examples of financial exploitation include:

***Forgery** is with purpose to defraud or injure anyone, or with knowledge that he is facilitating a fraud or injury to be perpetrated by anyone, the person alters or changes any writing of another without his authorization.

***Identity Theft** occurs when a person steals your personal information such as your social security number, bank account information, credit card numbers or passwords for the purpose of using your identity to commit fraud or other crimes.

***Theft** is when a person takes or exercise control over property of another with purpose to deprive them of their property and benefit themselves or another who is not entitled to the property.

***Use of Coercion or Deception** to surrender finances or property by force or using deception by creating a false impression as to the value or intentions of the owner of the property.

***Improper use of Guardianship or Power of Attorney** is misusing the powers provided in a legal document by exceeding the authority or scope of the power expressed in the agreement for the purpose of economic benefit.

What are the warning signs of financial exploitation?

- Unusual financial activity such as sudden or frequent account withdrawals, new or frequent ATM withdrawals (particularly if the elder is housebound), or unusual purchases of goods or services.
- Travel where the elder is unable to easily travel.
- The purchase of new vehicles or expenditures beyond the elder's financial capacity.
- Bounced checks.
- Tardy bill payment when previously the elder had little or no debt and typically paid bills on time.
- Applications for additional credit cards, home mortgages, lines of credit or reverse mortgages.
- The purchase of annuities and other expensive or risky financial services.
- Changes in title to property.
- Changes in ownership of bank accounts such as new joint or pay on death accounts, or authorizing third parties to sign checks.
- Changes in trusts, wills or powers of attorney, especially if the changes are made when the elder is ill, hospitalized or exhibits declining cognitive capacity.
- Excessive compensation for custodial care or household expenses.

Financial Abuse Prevention Strategies

Background Information: Before hiring an individual or company, contact Consumer Affairs to determine whether there have been any complaints filed against them.

Advance Planning Tools: These documents let your wishes be known as to whom you want making financial and medical decisions if you are unable to do so which will help limit your exposure.

Secure Valuables: Keep your valuables such as jewelry, financial documents and credit cards in a safe or locked file cabinet.

Finances: DO NOT let caregivers or helpers open your mail, pay your bills or manage your finances.

Shopping: Do not give your caregiver your debit or credit card to run errands or make purchases for you.

Loans: Never lend money, your car or any personal property to an employee.

Monitor Bills: Check your bank account and telephone bills for any unusual charges; consider setting up transaction alerts that are monitored by a trusted family member or friend.