

Financial Exploitation of Elder in Residential Long-Term Care: A Case Report

Dr. Tilak Raj Joshi, MD, FACP¹, Muhammad Yousaf MD², Aasish Thapa, MD³

¹Chair of the Department of Medicine, Hospital Medicine and Medical Education, Loretto Hospital, Chicago, IL

^{2,3} Externs at Mayfield Care Center-Nursing Home, Chicago, IL

*Corresponding Author-80 E Hancock Street, Cathedral Tower, Detroit, MI, 48201

1. Background

Financial exploitation of older adults was explored only minimally in the past, but recently it has been identified as a virtual epidemic. Unlike other forms of elderly abuse, it is underreported, under investigated and under prosecuted. The use of multidisciplinary teams (physicians, social workers, adult protective agencies, financial services, and attorneys) has emerged to address the problems related to financial exploitation in older adults [1, 2].

2. Case Report

A 61 year old man with history of cerebrovascular accident with mild expressive dysphasia and mild dementia was admitted in the Mayfield Care Center-Nursing Home. A friend of patient, Mrs. X, used to visit our patient quite frequently at the Center. On her last visit she took him to a bank to cash 94, 000 dollars check but it was not cashed at the time. Mrs. X called the bank repeatedly to obtain the sum. Bank officials became suspicious and contacted adult protective services. Social worker at the nursing home was informed by the authority from adult protective services that Mrs. X would not be allowed to visit the patient and that she was under investigation for financial exploitation. The patient was also informed about the current investigation.

3. Discussion

Like in our case, young old individuals (60-69) with dementia and low social support are at the greater risk for financial abuse in elders [1, 3]. Studies have shown higher prevalence of mistreatment of nursing home residents by staff members and other residents in the form of physical, verbal, and sexual abuse [4-6] but data regarding to financial abuse in the nursing home is scarce. However, several recent studies have shown that the prevalence of financial exploitation tops all the forms elderly abuse [7, 8]. High lifetime prevalence rates confirm that elder abuse including financial exploitation is a considerable public health problem [8]. Yet, financial exploitation cases are more difficult to investigate than cases of physical abuse or neglect. In addition, prosecutors are reluctant to take on cases that involve financial exploitation of the elderly, which makes it even less likely that adult protection service workers will vigorously pursue these cases [2]. However, in recent years the development of multidisciplinary teams

working together in a coordinated fashion are best suited to prevent financial exploitation and assist its victims.

4. Conclusion

Financial exploitation of nursing home residents are usually overlooked and are less commonly reported in the literature. The multidisciplinary approach assumes a greater role in addressing this problem.

5. Financial Declaration:

No author participating in this study has any financial conflict.

References

- [1] Lachs MS et al. Elder Abuse. N Engl J Med 2015; 373:1947-56.
- [2] Jackson SL et al. Financial abuse of elderly people vs other forms of elder abuse: Assessing their dynamics, risk factors, and society's reference. National Criminal Justice Reference Services. 2011 Feb.
- [3] Laumann EO et al. Elder mistreatment in the United States: prevalence estimates from a nationally representative study. J Gerontol B Psychol Sci Soc Sci 2008; 63: S248-54.
- [4] Beach SR et al. Associations Between Social Support, Social Networks, and Financial Exploitation in Older Adults. J Appl Gerontol. 2016 Apr 11.
- [5] Pillemer K et al. Resident-to-resident aggression in nursing homes: results from a qualitative event reconstruction study. Gerontologist 2012; 52: 24-33.
- [6] McDonald L et al. Resident to- resident abuse: a scoping review. Can J Aging 2015; 34: 215-36.
- [7] Eslami B et al. The prevalence of lifetime abuse among older adults in seven European countries. Int J Public Health. 2016 Apr 15.
- [8] Illinois Department of Aging, Adult protection Services annual report 2015.