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Spot Elder Abuse and Financial Exploitation and Join the Fight to Protect Elders From Abuse

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Do you know the signs of Elder Abuse? Seniors and older adults are, on many occasions, the victims of abuse and financial exploitation. In many cases, due to their age and loss of cognitive function, sometimes mobility and isolation, they also see themselves unable to manage or handle their finances properly. They often turn to a person they feel they can trust or confide in to make payments on their bills and purchase food and medicine. When this happens, because they have no choice but to share their financial account information with those individuals who will handle this for them, they are abused and exploited financially.

The COVID-19 virus has forced many older adults to remain indoors and increased their chances of isolation. The result has been an increase in the number of adults that are experiencing abuse. The abuser is often a family member or care provider. The victim may not report them for fear of

legal consequences that the family member may endure or physical harm if they are already experiencing it.

Forms of Abuse and Prevalence

Elder Abuse can take many forms. According to the National Center on Elder Abuse, mistreatment of the elderly can be physical, emotional and psychological, financial, sexual, and includes neglect. The center also shares results of studies conducted in 2010 and 2017 that showed that “at least one in 10 community-dwelling older adults experienced some form of abuse in the prior year”. To combat this crisis, you must know the signs that can help you determine when someone is a victim.

Warning Signs

An older adult that is a victim of abuse is usually isolated from his friends and family by the perpetrator. The perpetrator may also exploit the victim financially. The persons inflicting the act could also be committing fraud by passing themselves as the victims forging their signatures on checks from their bank accounts. Abused elders will show certain behaviors. Look out for changes or signs similar to the following:

- The victim is suddenly depressed, feels helpless, or suddenly withdraws from connecting with friends and family or participating in activities they usually enjoyed.
- Anxiety and Anger
- Fear to speak to others and secretive behavior
- Confusion
- A sudden change in spending habits
- Sudden transferring of assets or changes to a will or testament or financial documents
- Unpaid bills, especially when on-time payments were the norm
- Loss of money or possessions that were valuable
- Friends or family members claiming they are helping manage the finances or assets, especially when the person makes a claim suddenly

Report Elder Abuse

If you witness or suspect abuse of an older person, report it. You can contact Adult Protective Services (APS) at the Department of Human Services. All calls and referrals are CONFIDENTIAL. Contact the St. Thomas APS office at 340-774-0930 ext. 4239 or the St. Croix APS office at 340- 642-8820. For more information, visit the Department of Human Services website, www.dhs.gov.vi, or on Facebook by searching for US Virgin Islands Department of Human Services or visiting <https://www.facebook.com/usvidhs>. Visit the Women’s Coalition website to learn more about the signs of domestic violence and what you can do to help someone in need at <https://wcstx.org/domesticviolence>.

The Fight to Protect Elders From Abuse

AARP in The Virgin Islands has worked to ensure that older adults living in the Virgin Islands do not fall victim to abuse and exploitation. AARP-VI advocated on behalf of its members and Virgin Islanders to pass Act No. 8318, which amended the already existing Elder Dependent Adult Abuse Prevention Act. Governor Albert Bryan, Jr. signed the act into law on July 27, 2020. Even with the passing of this law, more protections are needed. Policymakers must implement

more severe ramifications for these acts, especially when committed for financial gain. AARP-VI continues to work and advocate for older adults in the Virgin Islands to develop a more comprehensive anti-elder abuse legislation.

As the world observes World Elder Abuse Awareness Day on June 15, AARP-VI joins in and urges others to do the same. Learn more about how AARP-VI is fighting for you and older adults and how you can join in on the fight by visiting aarp.org/vi or their Facebook page at [Facebook.com/aarpvi](https://www.facebook.com/aarpvi).

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AARP in The Virgin Islands

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