



**TAKE A  
STAND**  
AGAINST ELDER ABUSE

It is **YOUR** business.

# Elder Abuse **AWARENESS**

**A Guide to Signs, Strategies and Assistance**



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## FROM THE DESK OF

# The Howard County Vulnerable Adults Committee

*By Ofelia Ross Ott, Howard County Office on Aging, Division Manager, Home and Community Based Services*

Every person has the right to live a life free from abuse, exploitation and neglect. While most are able to protect themselves from these types of victimization, there are many who cannot — especially adults who are vulnerable due to a disability, their age, or an impairment or illness.

The Howard County Vulnerable Adults Committee (VAC) was created to address neglect, abuse, and exploitation issues, as well as increase protection efforts for those who are limited in their ability to take care of themselves.

The committee brings together agencies throughout Howard County, including the Police Department; Office on Aging and Independence; Adult Protective Services; State's Attorney's Office; Grassroots; Family and Children Services; and Office of Law, as well as additional non-profits to review ongoing cases involving vulnerable adults. The Committee provides a 360 degree look at each situation to ensure that services from all resources are provided in order to increase long-term success.

Each of these member organizations has made a commitment to provide strategic leadership; oversee effective inter-agency collaboration; and share best practices in policy and procedures, as well as provide training in the community and to professionals serving vulnerable adults.

As part of this effort, the Vulnerable Adults Committee compiled information about the many forms of abuse, how to recognize it, and what to do if abuse is suspected. This publication is to help the community recognize that elder abuse can occur throughout the entire socio-economic, cultural and racial spectrum.

# *Physical, Sexual and Emotional Abuse*

## **What is Physical and Emotional Elder Abuse?**

**E**lder abuse, like other types of domestic violence, is extremely complex. Generally a combination of psychological, social, and economic factors, along with the mental and physical conditions of the victim and the perpetrator, contribute to the occurrence of elder maltreatment.

The National Center on Elder Abuse defines elder abuse as the victimization of an older person “by someone who has a special relationship with the elder (a spouse, a sibling, a child, a friend, or a caregiver)” or that occurs “in residential facilities for older persons (e.g., nursing homes, foster homes, group homes, board and care facilities).”

### **SEXUAL ABUSE**

National Center on Elder Abuse (NCEA) defines elder sexual abuse as “non-consenting sexual contact of any kind.” The victims of sexual abuse are often vulnerable adults, persons with cognitive impairment, physical limitations and functional issues.

Intimate partner sexual violence: “. . .any unwanted sexual contact or activity by an intimate partner with the purpose of controlling an individual through fear, threats or violence” (WCSAP, 2011, <http://www.wcsap.org/intimate-partner-sexual-violence>).

Intimate partner violence (IPV) occurs between two people in a close relationship. The term “intimate partner” includes current and former spouses or dating partners. IPV exists along a continuum from a single episode of violence to ongoing battering.

### **IPV includes Four Types of Behavior**

- Physical violence is when a person hurts or tries to hurt a partner by hitting, kicking, or using another type of physical force.
- Sexual violence is forcing a partner to take part in a sex act when the partner does not consent.
- Threats of physical or sexual violence include the use of words, gestures, weapons, or other means to communicate the intent to cause harm.
- Emotional abuse is threatening a partner, his or her possessions or loved ones, or harming a partner’s sense of self-worth (i.e., stalking, name-calling, intimidation, isolation from friends and family).

Often, IPV starts with emotional abuse. This behavior can progress to physical or sexual assault. Several types of IPV may occur together.

**If you suspect abuse, report it. You could save the health, dignity or even the life of an elder.**

## Warning Signs of Abuse

The presence of any one or more of these does not necessarily mean that abuse has occurred. Instead, treat them as signs that attention or investigation is needed.

### Physical Warning Signs

- uncombed or matted hair
- poor skin condition (bedsores) or hygiene
- any untreated medical condition
- torn or bloody clothing or undergarments
- burns caused by scalding water, cigarettes or ropes
- injuries that are incompatible with explanations
- injuries that reflect the outline of an object
- caregiver's refusal to allow you to see the elder alone
- unexplained sexually transmitted diseases
- patches of hair missing or bleeding scalp
- unkempt or dirty; foul smelling
- malnourished or dehydrated
- scratches, blisters, lacerations or pinch marks
- unexplained bruises or welts
- broken bones, sprains or dislocations
- bruises around breasts or genitals
- signs of being physically restrained

### Signs of Emotional Abuse

- unexplained or uncharacteristic changes in behavior, such as withdrawal from normal activities or unexplained changes in alertness;
- caregiver isolates elder (doesn't let anyone into the home or speak to the elder);
- caregiver is verbally aggressive or demeaning, controlling, overly concerned about spending money or uncaring; and
- behavior that mimics dementia such as rocking, sucking or mumbling to oneself.

Any person who suspects abuse of an elder has occurred should report it. When in doubt, always err on the side of caution and report.

- Abuse can continue and often escalates if there is no intervention.
- Known or suspected cases of abuse should be reported to the appropriate agencies or local law enforcement.
- Intervention can often save the assets, health, dignity or even the life of an elder.

## WHAT TO DO IF YOU SUSPECT ABUSE

If a known or suspected incident of elder abuse has occurred in a long-term care facility, contact the **Howard County Long-Term Care Ombudsman Program** at 410-313-6423, the **Howard County Police Department** 410-313-2200 (non-emergency) or the **Maryland Office of Health Care Quality** 410-402-8108.

If abuse has occurred anywhere other than in a facility, reports should be made to the **Howard County Adult Protective Services Agency** at 410-872-8823.

**Hope Works of Howard County** provides shelter, legal services, counseling and advocacy for victims of sexual and domestic violence. Contact them at 410-997-0304 or their 24-hour hotline at 410-997-2272.

## MANDATORY REPORTERS OF ABUSE

Under Maryland Article Health General §19-347, certain individuals are legally mandated to report known or suspected instances of elder abuse. Mandated reporters include physicians and other medical professionals; clergy; all employees of health care facilities (hospitals, skilled nursing facilities, adult daycare centers and residential care facilities).

***Reporting persons are protected from both criminal and civil liability.***

Maryland Article Health General §19-347 (g)

## How Caregiver Stress Can Lead to Abuse

Providing care for loved ones can be deeply rewarding yet it can be like walking a tightrope. Balancing between loving attentiveness on one the side and sheer exhaustion on the other can cause the care provider to lose that tenuous balance. Caregivers are exposed to a wide range of stressors including physical, emotional, and financial. These stressors sometimes lead to abuse by the caregiver.

### HOW STRESS CAN BUILD UP

Caregiving in the U.S. reports that, on average, 24 hours per week is spent on caregiving. Nearly one-quarter of caregivers spend 41 or more hours per week on their duties and caregiving is particularly time-intensive when caring for a spouse or partner. Their activities may include helping a loved one bathe, dress, go to the toilet, take medication, make and transport to medical appointments, and manage finances. If the caregiver also juggles work responsibilities, cares for other family members or for an individual with a particularly challenging behavior issue it is easy to understand how quickly the stressors – physical, emotional, and financial – can add up. Caregivers often focus so closely on their loved ones and may not realize that their own health and well-being are suffering. Watch for these signs of caregiver stress:

- feeling overwhelmed or constantly worried
- feeling tired most of the time
- sleeping too much or too little
- gaining or losing a lot of weight
- becoming easily irritated or angry
- losing interest in activities you used to enjoy
- feeling sad or depressed
- experiencing frequent headaches, bodily pain or other physical problems
- abusing alcohol or drugs, including prescription medications

Most caregivers manage to cope with these issues without resorting to verbal, physical or even financial abuse, but some cannot. In her article, “When Caregiver Stress Leads to Abuse,” author Sue Lanza gives several other signs to watch for that might signal distress and potential abuse.

- Is the caregiver a spouse? Some studies suggest a trend of abuse being more likely to be caused by a spouse rather than adult children.
- Does the caregiver suffer from low self-esteem? This seems to be a risk factor for abuse but the research has not clarified whether the abuse is caused by the low self-esteem or if the opposite is true.
- Are there unresolved subjects from the past between the caregiver and the person receiving care? Having problems from long ago that are still not solved only places more pressure on the care giving relationship.
- Does the caregiver feel that they face care giving tasks alone and do they perceive their role as burdensome? Studies have shown that the risk for abuse increases as the amount of care needed increases.
- Are there verbal warning signs from the caregiver about potential behavior such as, "I am worried that one day I will just snap?" Research indicates that about 20 percent of the caregivers are worried that they could abuse their care recipient. That number swells to 57 percent if the caregiver has experienced abuse or violence from the person they are caring for.

When the answer to the above questions is "yes" and the person receiving the care has behavior problems or dementia, these can be further warning signs of potential danger. Social service organizations would term this an "at-risk" family, where both parties could be volatile and potentially hazardous to one another.

**Caregivers often focus so closely on their loved ones and may not realize that their own health and well-being are suffering.**

# To Reduce the Risk of Caregiver Abuse: Take Care of Yourself • Get Support • Stay Connected

## HOW CAN CAREGIVERS REDUCE THE RISK OF ABUSE?

### TAKE CARE OF YOURSELF

- Put your own health first. Schedule and keep your medical checkups and appointments.
- Focus on what you are able to provide. It's normal to sometimes feel guilty, but understand that no one is a "perfect" caregiver. Believe that you are making the best decisions you can at any given time.
- Set realistic goals. Break large tasks into smaller steps that you can do one at a time. Prioritize, make lists and establish a daily routine. Say no to requests that are draining, such as hosting holiday meals.
- Eat a healthy diet, and get enough sleep. Taking care of yourself will help you deal with stressful situations.
- Get regular exercise. Even a 10-minute walk can relieve stress.
- Take a breath. Try stress reduction techniques like deep breathing and meditation.
- Take a break. It's important to take time off from caregiving once in a while. Spend some time doing things you enjoy or on things in your own life that need attention.

### GET SUPPORT

- Ask family members for help. Include them in caregiving decisions.
- Share the tasks. Make a list of weekly tasks, and share that list with your family. Ask for help with shopping, housecleaning and errands. You don't have to do all the work on your own.
- Stay involved. Make time for social activities and friends, even if it's only a phone call or coffee.
- Join a caregiver support group. Meeting other caregivers helps you know you're not alone. It gives you a chance to talk about your worries and concerns with others who understand.
- Find respite care. Respite services provide someone who can stay with your family member while you get away for a few hours or days. Time away can help you manage your stress and be a better caretaker.

### STAY CONNECTED

- The Howard County Office on Aging and Independence offers the Family Caregiver Support Program (FCSP), which offers a range of services to support family caregivers including information about available services, assistance in gaining access to the services, counseling, support groups, caregiver training, and respite care. To learn more, call Maryland Access Point at 410-313-5980 (voice/relay) or e-mail [map@howardcountymd.gov](mailto:map@howardcountymd.gov).
- In partnership with the Alzheimer's Association, the FCSP also offers a social club for individuals with early onset dementia and their care partners called the Memory Café. The Office on Aging and Independence also sponsors support groups for English- and Korean-speaking individuals. For more information, call the Maryland Access Point at 410-313-5980 (voice/relay) or e-mail [map@howardcountymd.gov](mailto:map@howardcountymd.gov).
- If you are at the breaking point and need to talk with someone immediately, contact the Howard County Crisis Hotline at 410-531-6677.

### WHAT YOU CAN DO AS A CONCERNED FRIEND OR FAMILY MEMBER

- Watch for warning signs that might indicate elder abuse. If you suspect abuse, report it.
- Offer to stay with the elder so the caregiver can have a break — on a regular basis, if possible.



# *Financial Abuse and Exploitation*

## **What is Financial Abuse?**

**F**inancial abuse is the theft or embezzlement of money or any other property from an elder. It can be as simple as taking money from a wallet and as complex as manipulating a victim into turning over property to an abuser. This form of abuse can be devastating because an elder victim's life savings can disappear, leaving them unable to provide for their needs. The following section explores the different forms of financial abuse.

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## **An Offer You Can't Refuse: Undue Influence and Financial Exploitation**

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**F**inancial abuse of the elderly has been called the "Crime of the 21st Century." A MetLife study found that elder financial abuse cost \$2.9 billion in 2010, up twelve percent from 2008<sup>(1)</sup>. The explosive population growth among the elderly, the relative concentration of wealth in this group, and their vulnerability have created a "perfect storm" for con artists, unscrupulous professionals, and relatives to exploit these vulnerable adults<sup>(2)</sup>.

Undue influence is broadly defined as, "Virtually any act of persuasion that overcomes the free will and judgment of another..."<sup>(3)</sup> It is a form of psychological coercion and is one of the most important mechanisms of elder financial exploitation. The concept has traditionally applied to wills but has been expanded to include "inter vivos" gifts, or gifts exchanged among the living. The legal components vary by jurisdiction but generally include victim vulnerability, the opportunity to exert undue influence, and a will or transaction that reflects the undue influence.

While each situation is unique, some common psychological characteristics of these exploitative relationships have been identified. Margaret Thaler Singer, an expert in the psychology of cults, has identified six psychological mechanisms of undue influence: isolation, fostering dependence, creating a "siege" mentality, increasing fear and vulnerability, creating a sense of powerlessness, and keeping the victim unaware.<sup>(4)</sup>

Combatting undue influence will require public education, prevention, and prosecution. The public should be made aware of the signs that an elder is being financially exploited and reporting mechanisms. A prevention strategy should include reaching out to elders who are isolated to reduce the risk of victimization and educating them about this crime. More effective prosecution of these crimes will require that criminal statutes include undue influence as a mechanism of theft, training officers to investigate these crimes, and training professionals to report any suspected financial exploitation. Attorneys, bank employees, accountants,

and physicians may all see signs of undue influence.<sup>(5)</sup> Attorneys may see a new elderly client seeking to change a longstanding will. They may notice a perpetrator speaking on behalf of the elder. Bank employees may note changes in spending patterns. Physicians may notice that an elderly patient receiving inadequate care in spite of seemingly adequate resources.

**Working together, we can rise to the challenge of protecting our elders from financial exploitation. Our parents and grandparents deserve no less.**

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## Identity Theft

Identity theft is when someone else steals and uses your name, Social Security number, bank account number, credit card number or other personal identifying information to commit fraud. The imposter may open credit accounts, get a driver's license or rent an apartment in your name. It is a serious crime that can wreak havoc with your finances, credit history, reputation and it can take time, money and patience to resolve. An identity thief may even rack up criminal charges in your name.

### How Can I Tell If Someone Has Stolen My Information?

- You get a letter from a bank or creditor confirming your recent change of address – and you haven't moved.
- You get a call or letter stating that you have been approved or denied credit for which you never applied.
- A collection agency says it is trying to collect on an account that you didn't open.
- You see unexplained withdrawals from your bank account.
- Merchants refuse your checks.
- You find unfamiliar accounts or charges on your credit report.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you didn't work for.
- Medical providers bill you for services that you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your maximum benefits limit.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.
- You are arrested for a crime someone else allegedly committed in your name.

### To Reduce Your Vulnerability to Identity Theft:

- Don't carry your Social Security card in your wallet. Give your Social Security number only when absolutely necessary; use other types of identification when possible.
- Don't leave personal information where others can see it, particularly if you have roommates, employees in the home, or are having service work done to your home.
- Be careful with your mail. If you're expecting new checks, call the bank if they don't arrive. Mailbox thieves steal credit card offers. Consider getting a locking mailbox. They also take mail you leave for the postal carrier, in order to find out your Social Security number or other personal information that may be on bill payments. Put your outgoing mail into a large, secure U.S. Mailbox or take mail directly to the post office.

- Shred credit card receipts, bank statements or credit card offers that you are throwing away. Identity thieves go through trash to find personal information.
- Never disclose any information about yourself to strangers on the phone.
- When receiving emails from unknown senders, do not download attachments. If you're not familiar with computers, ask someone to download anti-spyware software to further protect you.
- Don't click on any links from an email; type the website directly into your web browser. Criminals often send "phishing" emails that look like they are coming from your bank or credit card company.
- Don't respond to any text from your bank or credit card company. Contact them by phone if you receive notification that there is a problem with your account.
- Check credit card statements and bills for unauthorized charges.

### **What To Do If You Are a Victim of Identity Theft:**

- Immediately file a police report.
- Get a copy of your credit reports — If you discover that someone is using your identity fraudulently, immediately report it to the fraud unit of all three major credit bureaus: Equifax: 800-525-6285; Experian: 888-397-3742; and TransUnion: 800-680-7289.
- Place a fraud alert on your credit reports using the above numbers — this puts a red flag on your credit report and notifies lenders and creditors that they should take extra steps to verify your identity before extending credit. To place a 90-day fraud alert on all three of your credit reports, you only need to contact one of the three credit reporting agencies (Experian, Equifax or TransUnion). When you place the initial alert, they will automatically notify the other two agencies for you.
- Contact any institution directly affected — For example, if you know your credit card was stolen, report the theft to the credit card issuer. If your checkbook was stolen, contact your bank.
- Report the identity theft to the Federal Trade Commission (FTC) at 877-438-4338.
- Close new accounts opened in your name.
- Remove bogus charges from your account.
- Correct your credit report by calling the reporting agencies listed above.
- Consider adding an extended fraud alert or credit freeze on your account.
- Stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection.
- Obtain a copy of your credit report each year to be sure it is accurate and reflects only credit actions you've authorized. Maryland residents are entitled to one free copy of their report each year from each of the three credit reporting agencies. Some credit card companies provide this information on monthly statements.

## **For Additional Information and Assistance**

### **Howard County Office of Consumer Protection**

410-313-6420 (voice/relay) • [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov)



## **Additional Resources**

**Privacy Rights Clearinghouse: [www.privacyrights.org](http://www.privacyrights.org)**

**FTC Identity Theft Website: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)**

## Fraud and Scams

Anyone can be the victim of a scam, but many scams are targeted toward older adults. Con artists look for both older adults with wealth (savings and/or steady streams of income from pensions, annuities, Social Security) and those who are vulnerable because they have serious debt issues. They offer friendship to those who are socially isolated or offer a helping hand to those who don't want to burden family or friends. They attempt to scare and confuse those with dementia or other medical issues that affect decision-making abilities.

Con artists are everywhere. They contact their targets by telephone, US mail, email, door-to-door solicitations, social media, internet chat rooms or "classified ad" websites. Therefore, older adults and their loved ones need to stay alert for any "red flags."

### Warning Signs of a Scam

- Be skeptical if you receive an unsolicited telephone call, letter, email or visit from someone claiming to be a government or law enforcement agency, established business, well-known charity, or even a family member in trouble. Imposters will say anything to gain your trust and steal your money.
- Don't fall for "get rich quick" schemes, "no risk" investments, or claims that you've won a sweepstakes you haven't entered. If it sounds too good to be true, it is.
- Don't fall for the scare tactics crooks use to get you to act without thinking (i.e., you'll be arrested or something bad will happen to a loved one if you don't act as instructed).
- Don't be pressured to act before you can take the time to think about and research any claim or offer you receive.
- Never wire money or send a pre-paid debit card. Con artists ask for these kinds of payments because like cash, once you pay, it is impossible to reverse the transaction or locate the recipient.
- If you receive an unexpected check, but are asked to wire part of the proceeds back, don't do it! By the time you find out that the check is fake, any money you've sent will be lost.
- Do not fall for unsolicited requests to "fix" your computer. Unless you have initiated a call to a help-desk, never install software or allow remote access of your computer to someone you don't know.

## A Few Common Persuasion Tactics

**FRIENDSHIP** — Appearing to befriend the consumer, so that the consumer will trust and do favors for his or her new "friend."

**FAST TALKING** — Bombarding the consumer with a flurry of influence tactics, which can leave even the savviest person in a haze.

**SCARCITY** — Creating a false sense of urgency by claiming limited supply, such as "there are only two units left, so I'd sign today if I were you."

**PROFILING** — Asking seemingly benign questions about the consumer's health, family, political views, hobbies or prior employers all to find the consumer's psychological hot buttons.

**FEAR** — Scaring the consumer into accepting the offer, by creating an unattractive scenario if the consumer doesn't comply, or by badgering or threatening the consumer into agreeing.

## Avoid Imposter Scams. Remember these Facts:

- Government agencies, courts and law enforcement don't contact individuals about fines and delinquencies by phone or email. And unless you initiate the call, they won't take payment or personal information over the phone.
- Agencies, businesses and charities do not request payment by wire transfer or prepaid debit cards.
- Verify the legitimacy of agencies, businesses and charities with the number you find listed in the phone book or in an on-line directory; do not use a phone number from the correspondence.
- Insist on written documentation from anyone who claims you owe a debt. While you can be sued for failing to pay a debt you actually owe, you will NOT be arrested for a delinquent payment.
- Before donating, request info in writing about the charity. Contact the Maryland Secretary of State to verify the charity is registered.\*

\* See Local & National Resources and Additional Information, page 21

### Examples of Common Scams

- 1) **IMPOSTER SCAMS** — Con artists often assume the identity of others in order to gain your trust. Their claims are designed to exploit your fears and emotions so that you'll act before you think. The most common imposter scams include:
  - **GOVERNMENT OR LAW ENFORCEMENT IMPOSTERS** — You get a call from an official claiming to be with the Internal Revenue Service (IRA); US Citizenship and Immigration Service; Maryland District Court; or Howard County Police. Your caller ID may even confirm (falsely) that the call is from that agency. The caller claims you owe "back taxes; have an unpaid traffic ticket; or must pay a fine for failing to appear for jury duty. You are told you'll be arrested if you don't pay immediately. Non-US citizens may be threatened with deportation. You are told to send money by wire transfer or by using a prepaid debit card. Or, you may be asked to pay through an electronic transfer by providing your bank account number and access code.
  - **DEBT COLLECTION** — You are told that you owe money on a retail credit account (e.g. Sears, Target) and if you don't pay what you owe immediately, you'll be arrested. If you have or had an account with the retailer, you may be convinced that you owe money when, in fact, you don't.
  - **CHARITY IMPOSTERS** — You receive a call from someone who claims to be from a charity or non-profit organization that sounds familiar (e.g., the Police Benevolent Society, Veterans Welfare Fund or International Relief Agency). You are asked to "renew your support" or to help the victims of a recent natural disaster by wiring money immediately.
- 2) **GRANDPARENT / FAMILY EMERGENCY SCAMS** — You receive a telephone call and the caller claims to be a family member or someone calling on that person's behalf. You are told they need cash immediately because they've been arrested; a victim of a pick-pocket; or need emergency medical treatment. You are asked to not call the parents to avoid getting in trouble.

While your first instinct is to help your loved one, resist any pressure to act quickly. Contact the family member directly or through others to determine whether the call is legitimate. Never send money by wire transfer or pre-paid debit cards.
- 3) **PHISHING SCAMS** — "Phishing" refers to those who impersonate reputable businesses to trick you into paying money or giving out personal information. Do not reply to email, texts, or pop-up messages that ask for your personal or financial information. When making internet purchases, use a third-party payment system like PayPal or check to make sure that the site is secure. The payment page should start with "https" (the "s" stands for "secure").

4) **HOME REPAIR SCAMS** — A solicitor may claim to be doing work for your neighbor and can give you a reduced rate to seal your driveway because he has leftover sealant. The sealant turns out to be an oil paint that runs off in the next rain. Others may offer to fix your roof or siding. They ask for part of the money up front so they can get needed supplies but never return. Or, you may be visited by someone claiming to be with “the water company.” He says they are testing water because of health concerns. Their tests indicate that your water is unsafe and that you need to purchase a filtration system you don’t need.

5) **TREE SERVICE SCAMS** — A solicitor may claim that your trees are infested with pests or disease and even show you a “sample” of the infestation. He offers to treat affected areas in order keep the infestation from spreading. Others may offer to trim your trees before the branches damage your home or get caught in power lines. The claims are untrue, the cost is high, and the work is inferior.

Most “traveling” service companies are not properly licensed, nor qualified to provide the services they offer. They almost always misrepresent the need for the service, and are often “casing homes” for future burglaries.

6) **FAKE CHECK SCAMS** — You have sold an item on E-bay and the buyer sends you a check for more than the agreed upon price. The buyer asks you to go ahead and cash the check and in the meantime, send back the difference. Weeks later, you learn that the check was a fake.

If you receive a check from someone you don’t know and are asked to send money back to them, it’s a scam. It can take up to a month to find out whether a deposited check has been accepted and paid by the sender’s bank. The sender is counting on you to send the money before you learn the check is no good. If you are still unsure, deposit the check but do NOT spend the proceeds or send any money back until your bank can confirm that the check has “cleared” (that is, it has been paid by the sender’s bank).

7) **SWEEPSTAKES SCAMS** — You get a phone call from someone claiming you have won the grand prize in a sweepstakes or lottery but in order to get the prize you must first pay taxes on your winnings. Some scams will send you a check as the first installment of your winnings to make the sweepstakes look more legitimate. You’ll find out weeks later that the check was a fake.

Remember, you have NOT won a contest or sweepstakes you have not entered. If you entered a legitimate sweepstakes, you will not be required to pay taxes or fees to get your winnings.

## Before doing business with any home service:

- Ask to see their Howard County Solicitor’s Registration/ID card and a photo ID.
- For home contractors: ask to see their Maryland Home Improvement Commission (MHIC) license and contact MHIC to make sure it’s current.\*
- For tree services: ask to see their Maryland Department of Natural Resources (DNR) licence and contact DNR to make sure it’s current.\*
- Ask for a copy of the company’s current general liability insurance certificate.
- Ask for local references and don’t hire anyone without talking to those references.
- Review a written contract to ensure that it contains all of the terms agreed upon, including a 3-day right to cancel. Do not pay more than 1/3 of the contract price up front.
- If a solicitor is suspicious or refuses to leave, contact Howard County Police immediately.

\* See Local & National Resources and Additional Information, page 21

- 8) **ROMANCE SCAMS** — You log on to an online dating site looking for new friends or a compatible mate. You hear back from someone who seems like a perfect match and begin an on-line relationship. They profess their love quickly and before long, they tell you they need money — to come visit, respond to an emergency or cover a hospital bill. They ask you to send money by wire transfer or pre-paid debit cards.

Romance scammers may also involve you in online bank fraud. Once you form a “relationship,” they come up with reasons to ask you to set up a new bank account. The scammers transfer stolen money into the new account, and then tell you to wire the money out of the country. You think you’re just helping out your soulmate, never realizing you’re aiding and abetting a crime.

- 9) **TRAVEL OR VACATION CLUBS** — Countless solicitations claim the recipient has won a “grand prize,” awarded only if they attend a “short, travel or vacation club” presentation, which just happens to be in a gorgeous resort setting.

This approach is generally used to bait consumers into attending a high-pressured sales pitch for timeshare property or lifetime vacation memberships.

If you opt to attend a sales presentation:

- Never make a decision on the spot. Ask to take the contract home to review; if the company refuses, leave.
- Understand all costs and that all are listed in the contract.
- Understand your cancellation rights. Maryland law requires a 10-day right to cancel.
- Remember this foremost: “Lifetime memberships” only last the lifetime of the company.

- 10) **TECH SUPPORT SCAMS** — These scammers will call potential victims claiming a problem has been discovered on your computer via a customer security scan. They instruct the consumer to boot up their computer system and follow a series of steps which basically allows them access to all files, emails, bank accounts, etc., and “permission” to steal any and all personal information; raid your bank and/or credit accounts; or use your identity for other criminal purposes. Computer companies do not “monitor” hardware or software for problems. Never give control of your computer to anyone you have not contacted for assistance.

- 11) **FOREIGN DIGNITARY (“NIGERIAN”) SCAMS** — You receive an email that claims to be from claim to be an official, business person, or the surviving spouse of an official in foreign country whose money is tied up temporarily. They ask you to allow them to transfer money into your bank account that you will later wire to them. In exchange you get to keep a share of the proceeds for your help. Once you give them your account information, they empty your account.

Never give any information about your credit or bank account to someone you don’t know. Banking laws do not protect you when you give a criminal access to your account.

- 12) **MEDICAL ALERT AND OTHER “ROBO-CALL” SCAMS** — Many medical scams show up on caller ID systems and appear to be a local, legitimate business, and it provides a recorded message that you’re eligible for an alert system, system upgrade, or someone else is providing a service on your behalf. These messages then prompt you to press a button to speak with a live operator, who will immediately request a bank account, credit card, or Medicare number, and perhaps an address, to “expedite shipping and handling.” This type of scam will generally hit the victim with ongoing monthly charges; but no services in return.

If you haven’t given a company your written permission to call, the call is illegal and the offer is a scam. Do not press numbers or speak to anyone. If you mistakenly give information to a robo-caller, regularly check your account statements. If you find unexpected charges, dispute them with bank or credit card company.

### ROMANCE SCAM SAFETY TIPS

- Do an “image search” of your new friend’s photo in your favorite search engine. If the person’s photo appears under several different names, you’re dealing with a scammer.
- Be wary of new online friends who ask you to chat off of the dating site immediately, using personal email, text, or phone.
- Be cautious if the person’s online profile disappears a few days after you meet.
- Don’t send money to someone you met online for any reason.

- 13) **MEDICAL EQUIPMENT SCAMS** — You may receive a call of visit from someone who offers you “free” medical equipment, such as a wheelchair, stair lift or adjustable bed. The salesperson may try to convince you to take equipment you don’t need, or say that Medicare will cover the cost. The salesperson may stay in your home for a lengthy period of time, or say you have to decide now in order to take advantage of the free offer, preventing you from asking others for advice. Eventually, you are asked for your credit card information for “verification” purposes.
- 14) **CREDIT REPAIR SCAMS** — The reality is, no one can “erase” bad credit or “fix” your credit report. In Maryland, any company that offers to manage or settle your debt must be licensed and provide you with a written contract that clearly describes their services. They may only charge limited amounts of fees before they actually perform the services promised. Most people find that these companies provide little more than they can do themselves for free.

Contact the Maryland Division of Financial Regulation (*see Local & National Resources, page 21*) for more information about companies that offers debt relief.

- 15) **INVESTMENT SCAMS** — If you are interested in (or tempted by) an investment opportunity:
- Beware of strangers touting strange deals. Make sure the seller is licensed and in good standing. The Securities Division of the Maryland Attorney General’s Office (*see Local & National Resources, page 21*) provides information on brokers, investment advisers and specific securities.
  - Say “no” to any investment professional who presses you to make an immediate decision.
  - Beware of anyone who suggests investing your money into something you don’t understand or who urges that you leave everything in his or her hands.
  - Do not feel indebted to someone who gives you unsolicited financial advice. This person may be trying to gain your trust so he or she can earn fees and commissions by investing your money, sometimes in unsuitable investments.
  - Remember that all investments involve risk. Earnings claims of 25%, 50% or more are empty promises.
  - Insist on receiving a prospectus or printed offering materials and READ THEM. If you have questions, ask your attorney, accountant and/or financial adviser to explain the investment.
  - Keep tabs on your investments. Insist on receiving regular statements and monitor the activity on your account. Ask questions about trading activity that looks excessive or unauthorized. It’s your money.

## Investment Fraud Risk Facts

- To reduce your risk ask questions such as: Are you licensed investment service provider? Is this investment opportunity registered?
- Only one third of investors ages 55-64 knew that organizations DO NOT insure consumers against stock market losses.
- Only 56% of known victims who have been defrauded report the investment fraud to anyone.
- 70% of older investors surveyed did not check to see if an investment was registered with the Securities Exchange Commission (SEC) or any other regulatory body.
- Older American who are nearing or already in retirement are often being targeted.



## Other Ways to Protect Yourself from Frauds and Scams

- Reduce junk mail and email spam by registering your preferences with the Direct Marketing Association at [www.dmchoice.org](http://www.dmchoice.org)
- Reduce telemarketer calls by entering your phone number on the Federal Trade Commission's National Do Not Call Registry online at [www.donotcall.gov](http://www.donotcall.gov)
- Reduce "robo calls" with recorded messages by signing up at [www.nomorobo.org](http://www.nomorobo.org)
- Reduce credit card and insurance offers by removing your name from offer lists provided by credit reporting companies. You can "Opt Out" online at [www.optoutprescreen.com](http://www.optoutprescreen.com)

- 16) **REVERSE MORTGAGE SCAMS** — A reverse mortgage allows you to convert part of the equity in your home into cash without having to sell your home or pay additional monthly bills. However, a reverse mortgage can be complicated and can use up the equity in your home, which means fewer assets for you and your heirs. Review the different types of reverse mortgages, and comparison shop before you decide on a particular company.

Be aware of con artists who tout a reverse mortgage as the solution for all your problems or push you to take out a loan. If you feel pressured to complete the deal, walk away. Instead, seek the advice of an independent government-approved housing counseling agency for assistance.

- 17) **PRE-NEED BURIAL AND FUNERAL CONTRACTS** — Pre-need contracts vary greatly so it's important to compare benefits and costs before deciding what's right for you. If you are considering a pre-need contract:
- Make sure the written contract specifies exactly what goods and services you will receive, including fees. Ask for a price list of all goods and services that are not included in the contract.
  - Ask about your cancellation rights. The right to cancel a pre-need contract varies according to the type of seller (a cemetery, funeral home or retail casket company), the type of goods or services you purchase and where the contract is signed.
  - Find out how the money you pay for pre-need goods or services will be protected if the cemetery, funeral home or casket company is sold or goes out of business. State law only requires that 45% of cemetery pre-need payments be put in escrow.

For more information about pre-need contracts for cemetery purchases, contact the Maryland Office of Cemetery Oversight. For more information about pre-need contracts for funeral home services, contact the Maryland State Board of Morticians (*see Local & National Resources, page 21*).

### **DON'T BE AFRAID TO COMPLAIN**

Don't let embarrassment or fear keep you from reporting scams and fraud. If you think you may or are the victim of a scam, contact Howard County Police, Office of Consumer Protection or Office on Aging and Independence for assistance (*see Local & National Resources, page 21*).

# The Difference between Guardianship and POAs

## FINANCIAL POWER OF ATTORNEY

A Financial Power of Attorney is a document in which a competent person (the grantor) gives another person (the agent) the right to act legally on the grantor's behalf to handle his or her financial affairs. For example, the document may specify that the agent is authorized to pay bills, sell property, and conduct business or banking on behalf of the grantor. This document is typically prepared by an attorney, kept by the grantor and does not involve the courts. A Power of Attorney can be revoked at anytime in writing by the grantor.

## ADVANCE DIRECTIVES

An advance directive is a written document that allows you to decide who you want to make health care decisions for you if you are unable to do so yourself. You can also specify the type of treatment you want or do not want. For example, if you have a medical emergency or suffer from a terminal condition, you can choose and specify how you wish to be treated. An advance directive can be revoked in writing at any time.

## GUARDIANSHIP

Adult guardianship is a legal procedure in which a court determines that a person is incapable of making decisions because of a disability, and that the person is in need of protection. If the court finds a person to be unable to make decisions due to a disability, it will appoint someone (usually a family member, a public agency, or an attorney) to act on behalf of the disabled person, making decisions about the individual's person, property or both. Guardianship may involve a jury trial, multiple court hearings and attorneys. It can be expensive to the alleged disabled and/or their family members. Guardianship cannot be revoked without court authorization.

One way to avoid court involvement is to sign a financial power of attorney and advance directive. With these documents in place, your wishes will be preserved and documented, thus, making it less likely for court intervention.

Download the Maryland Attorney General's Advance Directive Guide at  
[www.oag.state.md.us](http://www.oag.state.md.us)



# *Estate Planning Hazards*

**Financial Advisors • Investment Fraud • Guardianship • Powers of Attorney**

## **Signs of Financial Exploitation**

- significant withdrawals from the elder's accounts
- suspicious changes in wills, power of attorney, titles and insurance policies
- caregiver or beneficiary refuses to use funds for necessary care and treatment
- lack of amenities, unpaid bills, or lack of medical care that the victim can afford
- sudden changes in the elder's financial condition
- unnecessary services, goods or subscriptions

**A** Power of Attorney (POA) is a document that grants authority to a third party (aka the “agent”) to act in the place of the individual (aka the “principal”). A POA must be written when a person is mentally competent. However, others affected by an early diagnosis of Alzheimer's disease, mental illness or intellectual disability may be able to adequately express their wishes. The person must be able to understand the property they have, the consequences of appointing an agent, and be able to clearly communicate.

POA abuse is typically committed by relatives and caregivers, but also by strangers who take advantage of an opportunity to exploit a vulnerable adult. Abuse of the agent's authority may occur because agents may not understand the role and responsibility, or because they have broad decision-making authority and act without court oversight or any other form of monitoring.

Abuse may occur regarding the creation of a POA by forging the older adult's signature, having the older adult who lacks decision-making capacity sign a POA, having an agent appointed by the older adult as a result of undue influence, fraud, or misrepresentation by the agent.

## **Tips for Preventing or Minimizing Financial Exploitation**

- Consult an elder law attorney when creating a POA and do not sign a POA without fully understanding its contents and risks.
- Only appoint someone you trust to serve as your agent under power of attorney. Require your POA to report to a third party, and make certain trusted others know about the arrangement.
- You can revoke or change the person named to handle your finances; however, put it in writing. Make sure family members and financial institution(s) are notified that you have revoked an agent's power.
- Avoid appointing paid caregivers or helpers as POA, and beware of a “new best friend” who offers to handle finances.
- Write provisions into your POA to address the agent's ability or inability to make gifts, commingle funds, change beneficiary designations, personally benefit and/or receive compensation.
- Avoid potential abuse by: a) securing valuables, documents, credit cards, and statements; b) monitor bank accounts and phone bills; and c) never allow caregivers the use of your credit/debit card.
- Use direct deposit for recurring distributions such as your Social Security and pension payments.

The Maryland General Assembly enacted the Maryland General and Limited Power of Attorney Act in 2010 which was designed to increase both the accountability of agents and acceptance of POAs by financial institutions. This law requires POAs to be notarized and requiring that the principal and the witnesses are together when the document is signed; an accounting by the agent of receipts, disbursements, or transactions conducted on the principal's behalf. It also prohibits an agent from compensating herself from the principal's funds unless the POA specifically provides otherwise and such compensation is reasonable.

## What To Do If Financial Abuse Occurs

If you suspect that you or another vulnerable adult is being financially exploited, call your Howard County Adult Protective Services and Howard County Police Department (*see Local & National Resources, page 21*).

## The Social Security Administration's Representative Payee Program

The Social Security Administration (SSA) appoints a representative payee if an individual is:

- a minor child
- legally incompetent
- unable to manage or direct the management of his or her benefits

## What Are a Representative Payee's Responsibilities?

A representative payee's duties are to:

- determine the beneficiary's needs and use his or her payments to meet those needs;
- save any money left after meeting the beneficiary's current needs in an interest bearing account or savings bonds for the beneficiary's future needs;
- report any changes or events which could affect the beneficiary's eligibility for benefits or payment amount;
- keep records of all payments received and how they are spent and/or saved;
- provide benefit information to social service agencies or medical facilities that serve the beneficiary;
- help the beneficiary get medical treatment when necessary;
- notify SSA of any changes in your (the payee's) circumstances that would affect your performance or continuing as payee;
- complete written reports accounting for the use of funds; and
- return any payments to which the beneficiary is not entitled to SSA.

## How Can Someone Report Potential Misuse?

- Call SSA's toll-free number at 800-772-1213 (TTY 800-325-0778)
- Contact the local SSA field office
- Contact SSA's Office of the Inspector General (OIG) by phone at 800-269-0271 or <http://oig.ssa.gov/report-fraud-waste-or-abuse/fraud-waste-and-abuse>

### **Making Medical Decisions for Someone Else**

Download the Maryland Handbook at  
[www.oag.state.md.us/Healthpol/proxyHandbook.pdf](http://www.oag.state.md.us/Healthpol/proxyHandbook.pdf)



### **Managing Someone Else's Money**

Download the National Guides at  
[www.consumerfinance.gov/older-americans/](http://www.consumerfinance.gov/older-americans/)

# *Elder Abuse in a Long Term Care Facility*

## **A CASE EXAMPLE**

A telephone call was received from the son who reported that his parents resided at a Howard County assisted living facility. It was reported that there were various concerns and complaints related to the care of his parents. It was explained that his parents have been married for 50 or so years and that his mother has had 3 strokes but is “fully mentally competent.” It was further explained that his father has dementia and only 25% usage of his heart. The complaints are as follows:

- general neglect of parents
- medical neglect of parents
- call button being ignored
- denied phone calls
- privacy ignored and intruded upon
- toileting ignored and neglected

It was explained that the residents wanted to use the telephone to call their son and that they were denied by staff to do so. It was reported that on a very regular basis, the call button was either being ignored or responded to very slowly. It was reported the husband had fallen and the wife panicked and pressed the call button and stated that staff failed to respond. The residents complained that when they needed to use the bathroom staff was very slow in assisted them to physically get to the restroom and one geriatric nursing assistant (GNA) had told them to, “use your diaper and we’ll will get to you to change you when we can.”

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## **What is Long Term Care?**

Long term care services encompass a wide range of settings and services designed to meet the needs of older adults and adults with disabilities. Long term care services can be found in settings such as nursing homes, assisted living facilities, group homes, sub-acute care facilities. The services typically include but are not limited to assistance with activities of daily living such as bathing, dressing, personal care, meal preparation and feeding.

Residents of skilled nursing facilities are guaranteed certain rights and protections under federal and state law. Facilities are required to provide a copy of these rights to individuals upon admittance to a facility. For more information and a complete listing of residents’ rights, contact the Long Term Care Ombudsman Program, which empowers residents and advocates for resident’s health, safety, welfare and rights.

# PHYSICAL WARNING SIGNS

The warnings signs are similar to those mentioned in the earlier section of physical abuse but it may also include:

- call light is not functioning or is removed from resident's reach;
- development or worsening of pressure sores ;
- excessive weight loss;
- unusual or recurring scratches, bruises, skin tears or welts;
- bilateral bruising (bruises on opposite sides of the body) ;
- wrap-around bruises (bruises that typically encircle the arm);
- torn, stained or bloody underclothing;
- signs of excessive drugging; and/or
- foul smelling, uncombed or matted hair

## REPORT LONG TERM CARE ABUSE

Contact the Long Term Care (LTC) Ombudsman Program to discuss or seek assistance in resolving a concern, or complaint impacting one or more residents of a long-term care facility. All information is confidential and reports can be made anonymously. Howard County Office on Aging Long Term Care Ombudsman Program at 410-313-6423.

Department of Health and Mental Hygiene, Office of Health Care Quality is the regulatory agency over long term care facilities (nursing homes, assisted living facilities and group homes).

To file a complaint online, you can complete a complaint form at: <http://dhmh.maryland.gov/ohcq>

To file a complaint by phone, call the specific number listed:

### **NURSING HOMES**

410-402-8108 MARYLAND LOCAL

877-402-8219 TOLL-FREE

### **DEVELOPMENTAL DISABILITIES PROGRAMS**

410-402-8094 MARYLAND LOCAL

877-402-8220 TOLL-FREE

### **ASSISTED LIVING HOMES**

410-402-8217 MARYLAND LOCAL

877-402-8221 TOLL-FREE

### **ADULT DAY CARE**

410-402-8201 MARYLAND LOCAL

877-402-8219 TOLL-FREE

## **RESIDENT'S RIGHTS**

**EACH AND EVERY RESIDENT HAS THE RIGHT TO...**

### **DIGNITY AND PRIVACY**

- Be treated with consideration, respect and dignity
- Receive and make phone calls in private
- Visit privately with family, friends and others
- Privacy during treatment and personal care
- Send and receive mail unopened

### **MEDICAL CONDITION AND TREATMENT**

- Be fully informed by a physician of their total health status
- Participate in health care planning and treatment decisions
- Choose a personal physician
- Be free from unnecessary drug treatment

# Neglect

## A CASE EXAMPLE

A 75-year-old woman, Ms. Owens (fictitious name) lives alone in a metropolitan jurisdiction. She fell in her house and recently had a stroke. She can't get around outside the house without assistance from someone and has no means of transportation. Cabs are too expensive and Ms. Owens is too afraid and frail to use public transportation. She has a cat that is looking very sick and needs food. The cat box hasn't been cleaned and the house smells of cat urine.

Ms. Owen's doctor is on the other side of the County and she can't get to his office, so she calls an ambulance when sick — no matter what the illness — and goes to the hospital emergency room. Ms. Owens can't shower because she's afraid of falling, so she gives herself sponge baths. Her house has become increasingly dirty and there are piles of dishes, mail and newspapers all over the house. Her adult daughter lives nearby, but she won't let the daughter help her because of past disagreements about the daughter's drinking.

Because of the stroke, Ms. Owens has difficulty reading and watching television, so she said there's no pleasure in her life. Her memory and cognitive abilities were affected by the stroke. A concerned neighbor said Ms. Owens didn't recognize her even though they've been neighbors for 25 years. Her concern and worry about Ms. Owens — who was becoming more and more frail and disoriented — motivated her to call Adult Protective Services to help.

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## What is Neglect and Self Neglect?

A critical element for assessing neglect or self-neglect is whether the individual is a vulnerable adult. To determine neglect or self-neglect the adult in question must lack the physical or mental capacity to provide for his own daily needs. "Neglect" is the willful deprivation of a vulnerable adult of adequate food, clothing, essential medical treatment or habilitative therapy, shelter, or supervision. "Self-neglect" is the inability of a vulnerable adult to perform activities of daily living or to meet his physical or mental health needs.

Neglect or self-neglect may involve a number of factors that may require an assessment of the vulnerable adult's health and well-being, environmental factors, cognitive functioning, and the ability to manage functional aspects of daily life (e.g., hygiene, finances, cooking, etc.). Assessments are conducted through observation and inquiry into various life domains. These may include the adult's ability to function independently, as evidenced by maintaining his hygiene, provide his own meals, manage household bills, or maintaining the home and yard. Other critical areas involve medical issues that may include managing his medications, or behavioral issues that may include a propensity for aggression or wandering.

## Warning Signs of Neglect

- lack of basic hygiene, adequate food, or clean and appropriate clothing
- lack of medical aids (glasses, walker, teeth, hearing aids and medications)
- home cluttered, filthy, in disrepair or having fire and safety hazards
- untreated pressure “bed” sores (pressure ulcers)
- person with dementia left unsupervised
- person confined to a bed is left without care

## WHO TO CALL IF YOU SUSPECT NEGLECT

If you suspect an adult has been neglected or is not getting his basic needs met, contact the Howard County Department of Social Services at 401-872-8823. Reports are confidential.

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## Hoarding

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### **“One Person’s Trash is Another Person’s Treasure”**

This phrase may have very well have been coined with Hoarding Disorder in mind. A person who hoards can find life in objects that many others might simply discard. While this ability to see hidden value can lead to great rewards, it can also result in distressing levels of clutter. The clutter begins to build with the acquisition of, and failure to discard a large number of objects. The accumulating possessions have value or can be put to use, growing into a level of clutter that makes living spaces in the home unusable.

The clutter, though at times comforting to those in hoarding situations, also is the source of distress. Is an individual who hoards destined to live in an environment that is cluttered and overwhelming? Absolutely not! Through Cognitive Behavior Therapy (CBT), it is possible to learn the tools and strategies to effectively manage the clutter. To address the many facets of Hoarding Disorder, CBT incorporates decision-making abilities, anxiety management skills, and classification/organizational skills.

Those who engage in hoarding behaviors often feel defeated by the daunting task of letting go and organizing, particularly when past attempts to organize have back-fired. When asked to decide whether an item is kept or discarded, it can feel like a life-or-death decision. For people living in clutter, it can be reflexive to say “keep” without pause. The process of decluttering uncovers countless items that could serve a purpose. It is preferable to err on the side of caution and keep things that might not be useful, rather than risk the possibility of discarding something that will be needed in the future. Consequently, people who hoard have more things than their homes actually have space for. The fear of not having something important outweighs efforts to declutter.

Decluttering is made more difficult when there are items to which there is a sentimental attachment. People who hoard experience a much stronger emotional connection to a wider range of items – beyond clothes and stuffed animals to include receipts, magazines, and practically anything that can be associated with a memory. When faced with letting go of these things, it may feel as though personal experiences are being discarded. Individuals who hoard fear the loss of valued memories and may associate the clutter with the security of preserving memories.

The goal of the decluttering process is to learn how to manage the feelings of fear and doubt. While the progress may be slow, each step helps to rebuild the individual’s self-confidence and judgment. Decluttering one’s life is an on-going process of assessment and action. With practice, the process does become easier and less distressing. The impulse to hoard may still be present, but it is possible to challenge these urges and make the decisions integral to maintaining a less-cluttered life. With persistence, support, and resources, a person who hoards can create a home that no longer is a source of anxiety and distress, but that offers sanctuary.





## *Local and National Resources*

### **AARP**

**[www.aarp.org](http://www.aarp.org) • 888-OUR-AARP**

Nationwide advocacy organization for people aged 50 and older. Information and educational resources on an extensive range of subjects, ranging from long-term health care to consumer fraud.

### **ALZHEIMER'S ASSOCIATION**

**[www.alz.org](http://www.alz.org)**

Nonprofit organization provides support, education, training and resources for families and caregivers affected by Alzheimer's and related disorders.

### **BETTER BUSINESS BUREAU (BBB)**

**[www.bbb.org](http://www.bbb.org)**

Provides reports on business and charities, helps resolve consumer complaints, and provides consumer counseling.

### **CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)**

**<http://www.consumerfinance.gov/>**

CFPB is an agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers. Online resources and can file complaints.

### **ELDERCARE LOCATOR**

**[www.eldercare.gov](http://www.eldercare.gov) • 800-677-1116**

Nationwide information and resource center for seniors and caregivers.

### **FEDERAL TRADE COMMISSION (FTC)**

**[www.consumer.gov](http://www.consumer.gov) • 877-FTC-HELP**

## **FINANCIAL CRIME RESOURCE CENTER**

**[www.victimsofcrime.org](http://www.victimsofcrime.org) • 202-467-8749**

National Center for Victims of Crime

## **FINRA (FINANCIAL INDUSTRY REGULATORY AUTHORITY)**

**[www.SaveandInvest.org](http://www.SaveandInvest.org) • 888-295-7422**

FINRA Broker Check is an online free tool to check out the seller and learn more about investments. It is also used to report if you have been defrauded or treated unfairly by a securities professional or firm.

## **GOVERNOR'S OFFICE OF CRIME CONTROL AND PREVENTION (GOCCP)**

**<http://www.goccp.maryland.gov/>**

GOCCP is Maryland's one stop shop for resources to improve public safety. GOCCP exists to educate, connect, and empower Maryland's citizens and public safety entities through innovative funding, strategic planning, crime data analysis, best practices research and results-oriented customer service.

## **GRASS ROOTS CRISIS INTERVENTION CENTER**

**<http://grassrootscrisis.org/> • 410-531-6006 • 24-hour Crisis Hotline 410-531-6677**

A 24-hour resource to members of the community who are experiencing a crisis and are seeking help, crisis intervention counseling, and somewhere to stay.

## **HOPE WORKS OF HOWARD COUNTY** (formerly Domestic Violence Center)

**<http://www.wearehopeworks.org/> • 410-997-0304 • 24-hr. Hotline: 410-997-2272**

## **HOWARD COUNTY OFFICE OF CONSUMER PROTECTION**

**[www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer) • 410-313-6420**

The office provides information and mediates disputes between consumers and merchants; investigates unfair or deceptive practices; registers door-to-door solicitors and peddlers who operate beside roadways and issues ID Cards that peddlers and solicitors must carry and show upon request.

## **HOWARD COUNTY DEPARTMENT OF SOCIAL SERVICES: ADULT PROTECTIVE SERVICES**

**410-872-8823 • 800-91-PREVENT (800-917-7383)**

**[www.dhr.maryland.gov/county/howard](http://www.dhr.maryland.gov/county/howard)**

The program provides professional services to protect the health, safety, and welfare of endangered, vulnerable adults.

## **HOWARD COUNTY LONG-TERM-CARE OMBUDSMAN PROGRAM**

**[www.howardcountymd.gov/aging](http://www.howardcountymd.gov/aging) • 410-313-6423**

## **HOWARD COUNTY OFFICE ON AGING AND INDEPENDENCE MARYLAND ACCESS POINT (MAP)**

**[www.howardcountymd.gov/aging](http://www.howardcountymd.gov/aging) • 410-313-5980**

Provides seniors, individuals with disabilities, caregivers and families with long term care information and counseling so that informed decisions can be made.

## **HOWARD COUNTY POLICE**

**[www.hcpd.org](http://www.hcpd.org) • 9-1-1 (emergency) • 410-313-2200 (non-emergency)**

## **MARYLAND ATTORNEY GENERAL'S (MAG) OFFICE**

**Healthy Advocacy Unit: 410-528-1840 • <http://www.MarylandCares.org>**

MAG offers mediation services to consumers who have a billing dispute with their healthcare provider or a coverage dispute with their HMO or health insurance company. You can also file an online complaint.

**Consumer Protection Division: [www.oag.state.md.us/consumer](http://www.oag.state.md.us/consumer) • 888-743-0023**

**Securities Division: [www.oag.state.md.us/securities](http://www.oag.state.md.us/securities) • 410-576-6360 • TTY: 410-576-6372**

To register complaints or get information about financial brokers.

## **MARYLAND DEPARTMENT OF AGING**

**[www.aging.maryland.gov](http://www.aging.maryland.gov) • 410-767-1100 • 800-AGE-DIAL**

## **MARYLAND DEPARTMENT OF NATURAL RESOURCES (DNR)**

**<http://dnr2.maryland.gov> • 410-260-8531**

Licenses tree services including tree trimmers.

## **MARYLAND DIVISION OF FINANCIAL REGULATION**

**<http://www.dllr.maryland.gov/finance/> • 410-230-6400**

Licenses and regulates debt management and debt settlement companies.

## **MARYLAND HOME IMPROVEMENT COMMISSION (MHIC)**

**[www.dllr.state.md.us\license\mhic](http://www.dllr.state.md.us/license/mhic) • 410-230-6309**

Licenses and regulates contractors, subcontractors and salespersons who offer home improvement work including the alteration, remodeling, repair or replacement of a building or part of a building used as a residence .

## **MARYLAND LONG-TERM-CARE OMBUDSMAN PROGRAM**

**<http://www.aging.maryland.gov> • 410-767-1100**

## **MARYLAND OFFICE OF CEMETERY OVERSIGHT**

**<http://www.dllr.maryland.gov/license/cem/> • 410-230-6229**

## **MARYLAND OFFICE OF SECRETARY OF STATE, Charitable Organizations Division**

[www.sos.state.md.us](http://www.sos.state.md.us) • 410-974-5534 • 800-825-4510

To check whether a charity is registered and to get information about charities.

## **MARYLAND SECRETARY OF STATE**

410-974-5534

Registers charitable and non-profit fund raisers.

## **MARYLAND STATE BOARD OF MORTICIANS**

[www.dhmf.maryland.gov/bom](http://www.dhmf.maryland.gov/bom) • 410-764-4792

## **NATIONAL ADULT PROTECTIVE SERVICES ASSOCIATION**

[www.napsa-now.org](http://www.napsa-now.org) • 217-523-4431

## **NATIONAL CENTER ON CAREGIVING**

[www.caregiver.org](http://www.caregiver.org) • 800-445-8106

## **NATIONAL CENTER ON ELDER ABUSE**

<http://www.ncea.aoa.gov/> • 855-500-3537

This is an online resource for information regarding research, training, best practices, news and resources on elder abuse, neglect and exploitation.

## **NATIONAL COMMITTEE FOR THE PREVENTION OF ELDER ABUSE**

[www.preventelderabuse.org](http://www.preventelderabuse.org) • 202-464-9481

Association of researchers, medical practitioners and advocates dedicated to the safety and security of the elderly. Serves as the nation's clearinghouse on information and materials on elder abuse and neglect.

## **THE NATIONAL CONSUMER VOICE FOR LONG TERM CARE**

<http://theconsumervoice.org/>

An online resource for consumers and families of individuals in long term care settings; online information and resources to advocate for quality of care.

## **NATIONAL DOMESTIC VIOLENCE HOTLINE**

[www.thehotline.org/get-help](http://www.thehotline.org/get-help) • 800-799-7233 (toll-free, 24/7) • 800-787-3224 (TTY/toll-free)

## **NATIONAL FAMILY CAREGIVERS' ASSOCIATION**

[www.nfcacares.org](http://www.nfcacares.org)

Grassroots organization dedicated to improving life for family caregivers, or those caring for loved ones with a chronic illness or disability.

## **NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM**

[http://www.aoa.acl.gov/AoA\\_Programs/HCLTC/Caregiver/](http://www.aoa.acl.gov/AoA_Programs/HCLTC/Caregiver/) • 202-619-0724

## **NATIONAL INSTITUTE ON AGING**

[www.nia.nih.gov](http://www.nia.nih.gov)

Information and consumer information on health and research advances in aging issues.

## **NATIONAL LIBRARY OF MEDICINE MEDLINEPLUS: ELDER ABUSE**

[www.nlm.nih.gov/medlineplus/elderabuse.html](http://www.nlm.nih.gov/medlineplus/elderabuse.html)

## **NATIONAL LONG-TERM CARE OMBUDSMAN RESOURCE CENTER**

[www.ltombudsman.org](http://www.ltombudsman.org) • 202-332-2275

## **NATIONAL SENIOR CITIZENS' LAW CENTER**

[www.nsclc.org](http://www.nsclc.org)

Information for elder and dependent adults on such issues as Medicare, Medicaid, SSI and pensions.

## **NURSING HOME COMPARE**

[www.medicare.gov](http://www.medicare.gov)

Site designed to help individuals choose a nursing home, includes comprehensive inspection results for all nursing homes.

## **OFFICE OF HEALTH CARE QUALITY**

<http://dhmh.maryland.gov/ohcq>

Nursing Homes..... 410-402-8108 • 877-402-8219

Developmental Disabilities Programs ..... 410-402-8094 • 877-402-8220

Assisted Living Homes ..... 410-402-8217 • 877-402-8221

Adult Day Care ..... 410-402-8201 • 877-402-8219

## **PREVENTION OF TELEMARKETING CALLS**

[www.donotcall.gov](http://www.donotcall.gov) • 866-290-4236 • 888-382-1222 (TTY)

To register on a national list of numbers that telemarketers should not call, or to file a complaint against a telemarketing company after you have with the “National Do Not Call Registry.”

## **STOP MEDICARE FRAUD: PREVENT FRAUD**

[www.stopmedicarefraud.gov/preventfraud](http://www.stopmedicarefraud.gov/preventfraud)

## **U.S. DEPARTMENT OF JUSTICE**

[www.justice.gov/elderjustice](http://www.justice.gov/elderjustice) • 202-514-2000

# Definitions

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## **Abuse**

the sustaining of any physical injury by a vulnerable adult as a result of cruel or inhumane treatment or as a result of a malicious act by any person. (Annotated Code of Maryland FAMILY LAW – APS Title14.101)

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## **Institutional Abuse**

generally refers to any of the following types of mistreatment occurring in residential facilities (such as a nursing home, assisted living facility, group home, board and care facility, foster home, etc.) and is usually perpetrated by someone with a legal or contractual obligation to provide some element of care or protection. (NCEA)

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## **Neglect**

the willful deprivation of a vulnerable adult of adequate food, clothing, essential medical treatment or habilitative therapy, shelter, or supervision. (COMAR 7.02.15.02)

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## **Exploitation**

any action which involves the misuse of a vulnerable adult's funds, property, or person. (Annotated Code of Maryland FAMILY LAW – APS Title14.101)

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## **Self-Neglect**

the inability of a vulnerable adult to provide the vulnerable adult with the services: (1) that are necessary for the vulnerable adult's physical and mental health; and (2) the absence of which impairs or threatens the vulnerable adult's well-being. (Annotated Code of Maryland FAMILY LAW – APS Title14.101)

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## **Sexual Abuse**

a crime listed in Criminal Law Article, Title 3, Subtitle 3, Annotated Code of Maryland (from 10.07.14.02 ALF regs)

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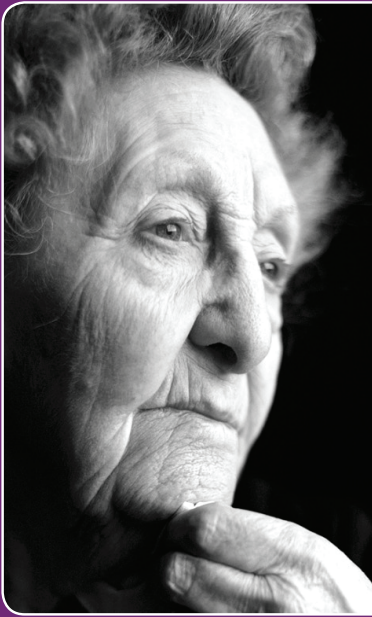
## **Verbal Abuse**

the use of any oral or gestured language that includes disparaging or derogatory terms, which is directed to a resident, or within a resident's hearing distance, regardless of the resident's age, ability to comprehend, or disability. (10.07.14.02 ALF regs)

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## **Vulnerable Adult**

an adult who lacks the physical or mental capacity to provide for the adult's daily needs. (Annotated Code of Maryland FAMILY LAW – APS Title14.101)



EMOTIONAL. SEXUAL. FINANCIAL. PHYSICAL.  
**ABUSE ISN'T ALWAYS VISIBLE.**

**TAKE A  
STAND  
AGAINST ELDER ABUSE**

Awareness • Advocacy • Prevention

**HOWARD COUNTY RESOURCES**

**Howard County Police Department**

[www.hcpd.org](http://www.hcpd.org)

**410.313.2200**

(non emergencies)

**Howard County Office on Aging and Independence**

**Maryland Access Point**

[www.marylandaccesspoint.info](http://www.marylandaccesspoint.info)

**410.313.1234**

**HopeWorks**

[www.wearehopeworks.org](http://www.wearehopeworks.org)

**410.997.0304**

**Howard County Department of Social Services**

[www.dhr.maryland.gov/county/howard](http://www.dhr.maryland.gov/county/howard)

**410.872.8700**

[www.howardcountymd.gov/eldersafety](http://www.howardcountymd.gov/eldersafety)





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EMAIL [aging@howardcountymd.gov](mailto:aging@howardcountymd.gov) • [www.howardcountymd.gov/aging](http://www.howardcountymd.gov/aging)