People Living with Dementia are at Risk for Abuse

Older adults who live alone, are socially isolated, or who are in fragile health may be more susceptible to experiencing abuse. Many people living with dementia – especially in earlier stages – can successfully continue managing their finances with some support. However, a person living with dementia can be especially vulnerable to someone who takes advantage of the person. Dementia can impact memory, communication skills, and judgment – thus making them prone to financial abuse, such as scams. Financial services personnel can help be alert to indicators of financial abuse (listed below):

Indicators of Financial Abuse

- Excessive ATM use and banking activity
- Checks or bank statements are addressed to the person suspected of committing abuse
- Forgeries on legal documents or checks
- Large unexplained bank withdrawals or transfers between accounts
- Excessive interest in finances from person suspected of committing abuse
- Isolation of person experiencing abuse
- Loans and gifts to person suspected of committing abuse
- Person experiencing abuse fears loss of independence, abandonment, or placement in a nursing home
- Lack of resources to fund basic needs
- Signs of intimidation or reluctance to speak in front of a care partner

How to Help

Bank and financial services professionals can help those living with dementia by implementing dementia-friendly practices and by reporting suspected financial abuse to Adult Protective Services (APS).

APS is a program administered by Aging & Independence Services (AIS), a division of the County of San Diego Health and Human Services Agency.

APS serves older adults age 60 and older, as well as dependent adults age 18-59, who are being harmed, or threatened with harm, to ensure their right to safety and dignity.

Contact APS (see below) if you observe, suspect, or have knowledge of physical abuse, financial abuse, abduction, isolation, abandonment, neglect by others, or self-neglect. Anyone can report suspected abuse, not just legally mandated reporters.

Make a Report

Call AIS at (800) 339-4661
Any person can make a report through the 24-hour reporting line for suspected elder/dependent adult abuse. The report can be made anonymously, or your identity held in confidence. Mandated reporters can make an online report at www.aiswebreferral.org. To learn more, visit:

- Aging & Independence Services (www.aging.sandiegocounty.gov)
- National Center on Elder Abuse (www.ncea.acl.gov)

Dementia-Friendly Tips and Elder Abuse Prevention for Banks and Financial Institutions

For more resources and information on programs for older adults, visit www.aging.sandiegocounty.gov or call (800) 339-4661.
Making Your Financial Institution Dementia-Friendly

The following tips will help you to better serve clients who may be living with dementia, allowing them to maintain independence:

- Be patient and allow plenty of time for questions and answers.
- Be watchful for confusion at the ATM, drive-up windows, or with automated services.
- Understand that hearing and vision impairment can increase confusion.
- Provide an environment that is safe and accessible with quiet places to sit and relax, well-lit hallways, uncluttered spaces, and pictures and signs that identify areas, such as the restroom.
- Provide alternate security/fraud prevention methods that allow access (PINS and passwords are usually not useful for people with dementia).
- Be alert to potential financial abuse by monitoring accounts for unusual activity.

Six Warning Signs of Dementia Specific to Money Management

- Lapses in memory that cause people to miss appointments, confuse payments or documents, or repeat themselves
- Disorganization or poor record-keeping
- Worsening money management skills; forgetting to record transactions or incorrectly filling out checks or legal documents
- Decline in ability to do basic math
- Difficulty grasping financial concepts that were previously understood
- Poor judgment with finances, such as drastic changes in investment strategy or interest in get-rich-quick schemes

10 Warning Signs & Symptoms of Alzheimer's Disease and Related Dementias (ADRD)

1. Memory loss that disrupts daily life
2. Difficulty planning or solving problems
3. Forgetting how to do familiar tasks
4. Confusion with dates, time, or place
5. Trouble with spatial relationships
6. New problems with words in speaking or writing
7. Misplacing objects and the inability to retrace steps
8. Altered decision making and poor judgment
9. Withdrawal from work or social situations
10. Mood swings and changes in personality

Difficulty managing finances can be an early sign of dementia. Financial service professionals can use dementia-friendly practices to help maintain their clients' independence while protecting them from problems, such as unpaid expenses, squandered resources, avoidable guardianship, and financial abuse, neglect, or exploitation.