

People Living with Dementia are at Risk for Abuse

Older adults who live alone, are socially isolated, or 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 a person more prone to financial abuse, such as scams. Financial services personnel can help be alert to these indicators of financial abuse:

- Excessive ATM use and banking activity
- Checks or bank statements are addressed to the suspected abuser
- Forgeries on legal documents or checks
- Large unexplained bank withdrawals or transfers between accounts
- Excessive interest in finances from suspected abuser
- Isolation of person experiencing abuse
- Loans and gifts to suspected abuser
- 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
- Sudden non-sufficient fund activity
- Bank and credit card statements that no longer go to the customer's home
- Abrupt changes in a will or other financial documents
- Person expresses they signed paperwork but cannot explain what it was

How to Help

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 department 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

Members of the public can make an anonymous report through this 24-hour reporting line for suspected elder or dependent adult abuse.

Mandated reporters, including financial services professionals, are required to file a report by phone or online at **www.sandiego.leapsportal.net/LEAPSIntake**

To learn more, visit:

- **National Center on Elder Abuse**
www.ncea.acl.gov

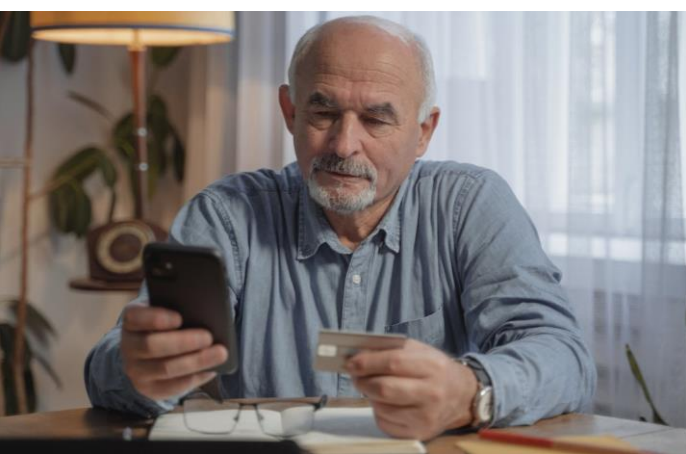


Dementia-Friendly Tips and Elder Abuse Prevention for Banks and Financial Institutions

For more resources and information for older adults, call (800) 339-4661 or visit **www.aging.sandiegocounty.gov**



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.



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

1. Memory loss that disrupts daily life
2. Challenges in planning or solving problems
3. Difficulty completing familiar tasks
4. Confusion with dates, time, or place
5. Trouble understanding visual images and spatial relationships
6. New problems with words
7. Misplacing objects; unable to retrace steps
8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood or personality

To learn more, visit alz.org/10signs for a detailed overview of the signs and symptoms.

Six Signs of Dementia Specific to Money Management

- Lapses in memory that cause person 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 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-risk-quick schemes



Making Your Bank or Financial Institution Dementia-Friendly

Communication

- Use short, simple language.
- Ask one question at a time.
- Establish consistent staff contacts.

Environmental Design

- Ensure well-lit spaces and clear signage.
- Provide quiet area for private conversations.
- Use high-contrast colors and large fonts.
- Use pictures and signs to identify spaces.

Fraud & Scam Prevention

- Provide alternate security/fraud prevention methods that allow access (PINs and passwords can be difficult to remember).
- Watch for signs of financial abuse by checking for unusual banking activity.
- Consider "view-only" banking so trusted care partners can monitor accounts without performing transactions.
- Ensure staff are aware of their legal duties and responsibilities regarding Power of attorney, mental capacity, etc.

Education & Resources

- Be proactive and complete AARP BANKSAFE training at www.aarp.org/lp/banksafe
- Request a free Dementia Friends session for your staff or community to learn practical ways to support individuals living with dementia and their care partners:

☎ (858) 495-5500

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