

## Preying on the elderly: Increasing number of local seniors victims of financial abuse

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The son of an elderly couple forces his father at knifepoint to watch a movie for hours. Sometime later, he hits his mother over the head with a wooden chair.

A caregiver for an 80-year-old Goleta woman is accused of stealing and cashing checks totalling \$10,580 from multiple bank accounts during the two months she was employed.

A 59-year-old Santa Maria man is arrested for allegedly bilking an elderly woman out of \$300,000 in a fraudulent real estate deal.

And earlier this month, a billing clerk for a local retirement community was arrested on suspicion of embezzling \$300,000 in cash from a 79-year-old female resident's private account.

That such allegations would take place in the Santa Barbara area in recent months is no surprise to Suzanne F. McNeely, owner of Senior Planning Services, who says she sees a definite increase in elder abuse locally.

Adult abuse is the neglect or mistreatment of an elderly person, age 65 or older, or a dependent adult, ages 18 to 64. It can be physical abuse (assault or battery, causing unnecessary pain, deprivation of food or water), emotional abuse (intimidation, threats of harm or abandonment, intimidation), neglect (deprivation of basic needs such as food, housing, clothing, medical care), isolation (preventing contact with family or friends), abandonment or abduction, according to information from the Santa Barbara County, Department of Social Services, Adult Protective Services.

"But the one in which we are seeing the greatest increase is financial abuse, which is misuse of funds, misuse of property, theft or embezzlement and using undue influence to obtain funds," said Ms. McNeely, who founded her company in 1989 to help the elderly and disabled by offering a variety of services that allow people to remain in their homes safely for as long as possible.

"Elder financial abuse and exploitation is clearly on the rise, and one of the reasons is the economy," she said. "Most abuse is by family members who have suffered job losses and are feeling financial insecurity. Or they feel a sense of entitlement to older people's money."



When Suzanne F. McNeely, left, and Jacquelyn Quinn are dealing with serious cases of financial elder abuse, Willy, a Papillon dog, helps take the pressure off as "Cuddle Coordinator" at Senior Planning Services, where Ms. McNeely is the owner and Ms. Quinn is professional fiduciary and geriatric care manager.

STEVE MALONE/NEWS-PRESS

While financial abuse can be actual theft or taking money or assets, even worse are those who exploit the elderly by taking advantage of their vulnerability for some gain, according to Ms. McNeely, 53.

"It is almost becoming a cottage industry for those who are less-than-honest providers of goods and services — home repairs, especially," she said. "They learn how to take advantage of isolated, lonely, homebound, independent seniors by befriending them and then developing a friendship to the point where they create dependence and isolation so victims believe only what they are being told by the exploiter."

Professional perpetrators understand the dynamics of creating an exclusive relationship with the elderly, making them dependent on the caregiver or befriender, Ms. McNeely said.

"They convince people that their family no longer cares about them. They create distrust with their doctors and attorneys. The classic profile always involves isolation to protect their golden goose that lays the golden eggs," she said, pointing out that the billing clerk at the retirement community "knew who was most vulnerable. She picked on a widow who was not used to handling her own finances, and her family was living elsewhere."

Financial abuse within a family usually involves a male

relative, typically a son, who is a substance abuser, has few support systems, is financially dependent on the victim and often feels a sense of entitlement, according to Ms. McNeely, who was a medical social worker before starting her business with a rotary telephone on a child's desk in the extra bedroom of her home.

"Every free moment, I networked and spread the word that I was available as a rent-a-daughter," she said. "I had a growing concern for the elderly and disabled who lacked family to advocate for them in often fragmented, impersonal health-care systems."

As her work became known in the community, Ms. McNeely hired other professionals, including nurses, paralegals, psychiatric specialists and therapists. In 2006, she bought a commercial building at 1811 State St., where her support staff of 15 have their offices.

Among them is Willy, a Papillon dog whose owner is Sue Kuizenga, executive director of operations. Willy's official title is "Cuddle Coordinator," and his extension is "Woof."

Another staff member is Jacquelyn Quinn, professional fiduciary and geriatric care manager. She handles many of the financial problems and is well aware of how much financial abuse among the elderly there is in this community.

So is Joyce Lippmann, executive director of the Area Agency on Aging in Santa Barbara County, who notes that "approximately 180 cases of all types of elder abuse are reported each month, and one in 14 incidents are actually reported, which is pretty staggering. One third of the cases deal with financial abuse."

"In Santa Barbara, there are many wealthy people who are particularly vulnerable because they come here to retire and don't have family living in the area," Ms. Quinn said. "Often, they fall prey to telemarketers and mailings about fake lotteries or other unscrupulous schemes. This happens because they are too polite to refuse the offers, or when they have been duped, they are embarrassed to tell what has happened, so they refuse to press charges. Some are lonely, and talking to telemarketers brightens their day."

She pointed out that seniors are very giving and when someone is in financial trouble, their common reaction is, "Let me help you."

"Adding to the problem is that people are living longer, so there are more opportunities to take advantage of them,"

said Ms. Quinn, relating a recent case where an elderly woman sought her help because the woman was being sent a "mountain" of unsolicited mail each week.

"Instead of throwing it away, she was too polite and wrote back telling them not to send anymore, which, of course, generated even more mail," said Ms. Quinn.

What can be done to stop elder abuse of any kind?

"Anyone who suspects that there is a problem can call Adult Protective Services at 685-4550 or Santa Barbara County Sheriff's Anonymous Tip Line at 681-4171," said Ms. Quinn, 57. "You don't have to have proof, and confidentiality is assured by law. The agencies will do the investigation."

If the person is in a licensed residential or long-term care facility, contact the Long-Term Care Ombudsman at 925-0499. Health practitioners, care custodians and other involved professionals are legally required to report incidents, according to Ms. Quinn.

She is also a member of FAST, the Financial Abuse Specialist Team, which is part of the Area Agency on Aging and is made up of a group of professionals who meet once a month "to review cases of reported financial abuse, make recommendations for immediate action and try to bring about a just result.

"When necessary, we forward cases to the District Attorney's office for prosecution. The laws are changing. It's easier to prosecute elder abuse cases than it was before," Ms. Quinn said.

To seek more ways to prevent this crime, the Elder and Dependent Adult Abuse Prevention Council of Santa Barbara County will hold its annual training conference, "Safeguarding Elders and Dependent Adults Against Abuse," from 8 a.m. to 4 p.m. May 25 at Fe Bland Auditorium at Santa Barbara City College, 721 Cliff Drive. The cost is \$25. For more information, call 925-9554.

"The bottom line in preventing any kind of elder abuse is that families, especially, need to be alert," said Ms. McNeely. "They should call their elderly loved one regularly. If there is a new best friend, check the person out. Somebody has to be checking regularly for changes in behavior, spending habits, depression, etc. Friends do the best they can, but it all falls back on the family."

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