

The DAILY PLAN-ITTM

Volume 21, Issue 6

Self-Neglect Top Cause of Elder Abuse

The words "elder abuse" often suggest frightening scenarios of a relative stealing an incapacitated senior's savings or a caregiver being physically abusive. As troubling as theft and violence are for the elderly population, they are eclipsed by the effects of self-neglect, [The New York Times](#) recently reported.

Self-neglect means someone's behavior threatens his health and safety - it can also put a client's financial security at risk. Protecting a client's assets is hard enough, but it's even more difficult when the client is the source of distress.

Citing data from [The National Center on Elder Abuse](#), the *Times* said that self-neglect was the most commonly investigated and substantiated abuse factor. For substantiated reports, self-neglect was found in 37 percent of the cases, compared with 20 percent for caregiver neglect and almost 15 percent for financial exploitation.

As an advisor, there are many warning signs you should know. Isolation, alcohol abuse, hoarding, poor personal hygiene and unsanitary conditions - by themselves or in combination - can point to someone suffering from self-neglect. There are risk factors that may make older adults more susceptible to self-neglect. For example, loneliness as a result of losing a spouse can be a trigger.

Keeping track

It's tough enough for many adults to keep track of their bills, but it can be especially hard for the elderly. Failing eyesight and hearing, coupled with fading memory, can make keeping track of everything a Herculean task for many seniors. This is especially true if there are no trusted family members living nearby.

But there are resources to help. Whether it's balancing the checkbook, paying bills, managing charitable donations or filing insurance claims, one solution is to hire a licensed and bonded private fiduciary or money manager.

There is a growing body of professionals who help seniors with no family members available to help, or whose loved ones are overwhelmed by the prospect of dealing with a senior's financial problems. Most large cities have a Council on Aging. They have bonded representatives who visit the elderly at home and can assist in financial matters.

Increased risk

Elderly people who neglect themselves are more likely to visit the emergency room and be hospitalized. When compared to the elderly population as a whole, self-abusers have higher rates of illness and death, the Times reported.

Social isolation and mental illness are risk factors, but it becomes a chicken and egg question: *Do those who neglect themselves become depressed, or do depressed people neglect caring for themselves?*

Efforts to help a victim can be met with resistance. If an elderly client is mentally aware, does he have the right to determine his living conditions, even if the choice is to live in squalor and put himself at risk medically and financially?

Utilities might go unpaid. Checks can be lost. Collection agencies begin calling.

See something, say something

If you have a client you suspect is suffering from self-neglect, it's true that acting now, rather than later, can make all the difference. Left unchecked, this issue can easily destroy your client's retirement planning and increase the risk of health problems.

We recommend holding annual conversations with clients about unexpected life changes and how they affect planning, retirement, and financial decisions. Talk to clients about the potential for this to happen. Many may not have considered self-neglect as a potential threat to their financial stability or to that of loved ones in their care.

As both a marketing effort and an outreach to show your concern, you might want to consider hosting a workshop on this topic with a local elder abuse counselor, to talk about warning signs and how to help a senior who may be at risk of losing their financial security due to self-neglect.

We hope this information is useful to you and helps your client and their families. If you have a specific case or question, please don't hesitate to call our office.