

Detection of Elder Financial Abuse Checklist:

A non-exclusive list of factors indicating potential elder financial abuse.

Whether just one item or multiple items are checked, the elder is equally vulnerable to experiencing financial abuse.

- **Behavioral Factors**
 - Any reports from the elder regarding finances or general concerns. Even if they have cognitive impairments, listen!
 - Decreased mental or physical capacity = increased risk of abuse
 - Change in personality or mood swings
 - Downward trend → Potential loss of control or money
 - Upward trend → Potential beginning of internet romance scam or “new friend”
 - Emotional Distress (e.g., sudden loss of appetite, development of insomnia, suddenly anxious or fearful)
 - Increased sense of secrecy

- **Physical Environment**
 - Elder does not have basic necessities (e.g., toilet paper, food)
 - Elder’s possessions are replaced with items of lesser value
 - Elder receives many letters/emails for sweepstakes, contests, questionable products. This suggests they have been swindled before and are now being targeted by other scammers

- **Social Environment**
 - Elder is isolated from family and friends
 - Caregiver or “new friend” will not leave elder unattended in therapy session; speaks for elder
 - Caregiver belittles elder and dismisses feelings or opinions
 - Caregiver or family member has known addiction to gambling, drugs, or alcohol
 - Caregiver declines care plan meetings or fails to return calls regarding care
 - Caregiver or family member declines prescribed treatment for elder, despite elder’s wishes

- **Finances**
 - Lack of spending money or control over money
 - Unpaid bills
 - Abrupt or repeated changes in who is responsible for paying elder’s bills
 - Signed checks with elder’s signature when elder is unable to write
 - Changing look of elder’s signature

Christine Rogers, OTS.

This checklist was written by Christine Rogers, a Doctor of Occupational Therapy Student at Washington University in St. Louis, in collaboration with The Center for Combating Elder Financial Abuse, April 2023.