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# THE GOOD LIFE

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## Shedding Light on the Shadows: Bringing Financial Exploitation of Older Adults Into the Open

*World Elder Abuse Awareness Day is June 15.*

Michelle Billings

*By Michelle Billings,  
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Margaret\* had always been the kind of woman who remembered birthdays without writing them down. At seventy-eight, she still baked blueberry pies from scratch and kept her tiny white house in western Massachusetts spotless. Her husband had passed away years earlier, and though the silence in the house sometimes felt heavy, she managed well enough on her own.

Her son, Daniel, started visiting more often after he lost his construction job.

"At least let me help you around here," he said one rainy afternoon while fixing a loose porch railing. "You shouldn't be doing all this alone."

Margaret was grateful for the company. At first, Daniel's presence felt comforting. He grocery shopped for her, drove her to appointments, and handled the bills online because she "didn't understand computers anyway."

Slowly, though, things began to change.

Daniel became irritated easily. If Margaret questioned a bank withdrawal or asked about unpaid utility bills, he snapped.

"You forget everything," he would say sharply. "I already explained it."

Margaret started doubting herself. Maybe she had forgotten.

One afternoon at the pharmacy, her debit card was declined. She laughed nervously and used cash she kept folded inside her purse. That night, she asked Daniel if there was a problem with the account.

He slammed a cabinet door.

"You think I'm stealing from you?" he shouted.

Margaret shrank into silence.

After that, she stopped asking questions.

Weeks passed. Her refrigerator became emptier. Daniel had moved into the spare bedroom permanently, but somehow there was never enough money. Margaret noticed jewelry missing from her dresser. Her husband's old watch disappeared. Daniel always had an explanation.

One cold November morning, Margaret slipped on ice outside and bruised her arm badly. At the doctor's office, the nurse gently asked how it happened. Margaret answered quickly, avoiding eye contact.

But the nurse noticed more than the bruise. Margaret had lost weight. She seemed anxious whenever Daniel interrupted her answers. When he stepped out to take a phone call, the nurse quietly sat beside her.

"Mrs. Whitaker," she said softly, "do you feel safe at home?"

Margaret's eyes filled instantly with tears she had been holding back for months.

"I don't want him to get in trouble," she whispered. "He's my son."

The nurse explained that asking for help did not mean she stopped loving him. It meant she deserved to be safe too.

A report was made to Adult Protective Services. An investigator visited the home, reviewed financial records, and helped Margaret connect with legal and community support. Daniel had emptied nearly \$40,000 from her savings account over the course of a year. Some of it had gone to gambling and some to alcohol.

The hardest part for Margaret was not the money.

It was accepting that abuse does not always come from strangers. Sometimes it comes from the people you trust most.

Over time, Margaret regained confidence. A local senior center helped her reconnect socially. A volunteer met with her weekly. Her finances were placed under safer management, and Daniel eventually entered a treatment program after court involvement.

One spring afternoon, nearly a year later, Margaret stood on her porch holding a fresh pie in her hands while watching children ride bicycles down the street. The loneliness was still there sometimes, but the fear was gone.

And for the first time in a long while, her home felt like hers again.

Many older adults experiencing abuse from an adult child or relative do not report the abuse because the situation is emotionally complicated, deeply personal, and often tied to love, fear, guilt, or dependence. Older adult abuse within families rarely feels simple to the people living through it.

Some of the most common reasons include:

- **They still love the person hurting them.**
- **Fear of consequences.**
- **Shame and embarrassment.**
- **Dependence on the abuser.**
- **Fear of retaliation.**
- **Isolation.**
- **Cognitive decline or confusion.**
- **Generational beliefs about family privacy.**
- **Hope that things will change.**

That complexity is one reason professionals in Adult Protective Services are trained to approach these situations carefully and without judgment. The goal is not punishment but safety, support, and helping the older adult regain control and dignity.

People are often afraid to become involved with protective services because the process can feel intimidating, emotional, and uncertain. This is especially true when family relationships, safety concerns, or personal independence are involved. Even when agencies are trying to help, many individuals associate protective services with fear, loss, or judgment.

At the same time, professionals who work in protective services have the role of balancing safety with respect for a person's rights and choices. The goal is often to reduce risk, connect people with support, and help stabilize situations.

The fear surrounding protective services is often rooted in uncertainty. When people understand the process better and feel heard rather than judged, they are sometimes more willing to accept help.

LifePath's Adult Protective Services investigates abuse involving adults age 60 and older when the alleged abuser has a relationship with the older adult and the abuse occurs in the community.

Abuse by a stranger should be reported to local police. Abuse occurring in a facility should be reported to the Department of Public Health unless the alleged abuser is known to the older adult.

LifePath covers Franklin County, the North Quabbin, and Berkshire County. Anyone who suspects abuse can file a report. The types of abuse investigated include physical abuse, emotional abuse, financial abuse, self-neglect, caregiver neglect, and sexual abuse.

Last fiscal year, LifePath received more than 1,900 reports of alleged abuse and investigated over 1,100 of them. Of those, 23 cases of financial exploitation were substantiated.

So far this fiscal year, with two months still remaining, LifePath has received more than 1,850 reports and investigated over 1,200 cases. Of those, 41 cases of financial exploitation have been substantiated — almost double the previous year.

If you are concerned that an older adult is being abused, call 1-800-922-2275. Reports can be made 24/7, and reporters are confidential, with limited exceptions.

*\*Name has been changed to protect confidentiality*

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