

Transitions

A Question of Judgment

How Older Adults Make Financial Decisions

Great progress is possible when forward-thinking research is coupled with generous donor support. A gift to the Institute of Gerontology from alumna Martie Sachs and her husband Robert in 2010 funded the start of methods to lessen the problem of older adults falling prey to financial fraud.

“Their gift and confidence in our work allowed me to create a set of tools to help assess seniors’ vulnerability to fraud and their capacity to make major financial decisions,” said

IOG Director Peter Lichtenberg. “It would not have happened without them.” With this solid start, the project has attracted additional

funding and is now entering a validation and distribution phase. “We are thrilled that Peter and the IOG are being recognized for these innovative and very needed assessment tools,” said Martie. “We are proud of having facilitated this project even a little bit. We and have always been very glad to be associated with the wonderful work being done in so many important areas at the IOG.”

One out of every 20 older adults in the U.S. will be a victim of financial exploitation this year. The rates are rising and the costs are high: average losses range from \$80,000 to \$186,000. Nearly half of these crimes are committed by someone the older adult knows and trusts, like a relative or caregiver.

These attacks change lives. Savings, retirement accounts, cars and homes disappear. Yet victims’ fear and embarrassment often keep them from reporting the crime. This makes prevention key. How to identify and protect those at highest risk, while preserving the rights of capable

older adults to make their own financial decisions? Dr. Lichtenberg’s assessment tools do just that. His screenings and evaluations help professionals (financial planners, bank personnel, lawyers, law enforcement officers, and adult protective services

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New Faces at the IOG – Professor Gail Jensen (center) heads the pre-doctoral training program, comprised of five returning students and five new trainees. Their disciplines include economics, sociology, cognitive neuroscience, anthropology, clinical psychology, and palliative care nursing.

research
education
outreach
partnerships



Promoting Successful Aging
in Detroit and Beyond

Illustration courtesy
The Kansas City Star



Financial Decisions from page 1

employees) determine an older adult's capacity to make independent financial decisions. "We aren't trying to usurp a person's independence," Dr. Lichtenberg said. "We want to balance autonomy with protection and determine how best to educate and support older adults most at risk."

Recent grants from three organizations will fund validation of these screenings and refine methods for wide-scale distribution across multiple professions. In the past few months, Dr. Lichtenberg received a three-year, \$468,000 grant from the National Institute of Justice; a \$69,000 grant from the Retirement Research Foundation (with a \$39,000 match from WSU and the American House Foundation); and a \$25,000 Technology Commercialization grant from WSU to pursue commercial applications for the screenings and assessments.

Initial studies confirm the Lichtenberg Financial Decision Making Screening and Rating Scales are reliable methods of profiling an older adults' vulnerability to fraud and their ability make significant financial decisions. The screening tool asks questions to uncover whether a person may be unable to make sound, rational financial decisions and/or be subject to undue influence. The rating scale determines whether the older adult understands the financial decision and whether it was made with integrity -- not whether the decision was good or poor. "Older adults, like all adults, have the right to make poor financial choices," Dr. Lichtenberg said. "We need to assess whether the decision was authentic. That's the important part."

His questionnaire to determine vulnerability to fraud sprang from a population-based study of 4,440 participants. "One of our most significant findings concerned the most psychologically vulnerable persons," said Dr. Lichtenberg. When severe depression was combined with low social-status fulfillment, fraud increased a whopping 226%.

"This supports our theory that depressive symptoms and unfulfilled social needs affect fraud probability," he said. "It is a broad reminder that psychological vulnerability can impact older adults' lives in serious ways."

His research model will assess older adults' financial judgment, and neurocognitive abilities measure vulnerability to thefts provide training and dissemination of the tools to professionals for broadest impact, and isolate physical or mental health issues that could expose an older adult to financial predators. Field testing of these assessments will occur across an array of socioeconomic and education levels. He is excited to be deep into the project, which has been enthusiastically received by seniors and professionals alike.

The Sachs endorse the work as well. "We believe in the integrity of the IOG's leadership and are grateful to be able to 'give back' to this worthy endeavor," Martie said. She and her husband encourage others to contribute, too. The impact can be surprising.

"None of the currently available instruments directly assess financial judgment and the underlying decisional abilities of older adults," Dr. Lichtenberg said. "These new tools should fill that gap, providing protection while respecting independence. I would want this for my own parents. It's a right everyone deserves."

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Peter Lichtenberg
IOG Director



Scholar Spotlight



SHELYTIA COCROFT
WSU Sociology Student

Social Class and Brain Health in Older African Americans

African Americans are at higher risk of dementia than other racial groups, yet brain health in older African Americans is poorly understood and seldom researched. Doctoral candidate Shelytia Cocroft, a WSU sociology student, hopes to change some of that with a new study supported with funding from the Michigan Center for Urban African American Aging Research (MCUAAAR).

Her research will measure attitudes, knowledge and practices around brain health in 200 older African Americans, some with perceived cognitive impairment. She will also determine the role of socioeconomic status in these attitudes and knowledge. By better understanding African American perceptions of brain health, Shelytia's research may lead to more effective methods of education, prevention and treatment of dementia.

The \$123,000 research supplement will support two years of extensive mentoring by MCUAAAR faculty experts. Dr. Lichtenberg, the program director and her primary mentor, has worked closely with Shelytia for two years to identify and refine the project which will be her dissertation.

The Research Supplement is part of the five-year MCUAAAR grant from the National Institute on Aging, a joint project of the IOG and the University of Michigan to promote research into minority aging by mentoring new scholars and maintaining a pool of older African American research volunteers.

Growing Old in Poland: *Global Lessons for Meaningful Aging*

The IOG's newest faculty member is Dr. Jessica Robbins-Ruszkowski, an anthropologist interested in aging, memory, personhood, kinship, morality and political economy. "My research is motivated by a concern for how some older people become valued and socially included as time passes," she said, "while others are devalued and excluded." In other words, what determines the quality of our final years?

For almost a decade, she has studied aging in Poland, including almost two years of fieldwork in primarily educational and medical institutions in two Polish cities. The results of her interviews and observations will fill the book she is writing on aging, memory and personhood in Poland. But her research also has implications for aging in the United States and elsewhere. By comparing and contrasting the experience of aging in different areas, the influence of culture, history, medical care, economics and politics becomes clearer.

"Ethnographic research pays close attention to daily life," Dr. Robbins-Ruszkowski said of her approach. "At that level I found incredible similarities in what was important to people as they age. Telling stories, having someone over for coffee, singing favorite songs – these are all ways of creating social relationships and they are similar whether people are aging at home or in an institution."

Poland did show some significant differences from the United States. Older people there are products of turbulent historical times: Invasions, wars, massive population transfers, state socialism, rebuilding the country after WWII, the collapse of socialism and joining the European Union. "Older people in Poland often connect through this shared bond of historical



Dr. Robbins-Ruszkowski conducts informal interviews with older adults at a picnic in Poznań, Poland. The picnic is held in an allotment garden, one of thousands of state-owned plots available to individuals for gardening and personal enjoyment.

change," she said. "They tell stories about their own lives through sharing experiences that are both personal and national."

Aging in Poland has two faces according to Dr. Robbins-Ruszkowski's research. The people who live in institutional care often experience it as a kind of abandonment by their family. One common image in the culture is of the sad, depressed older adult, lonely and in poor health. At the opposite extreme is the image of the super healthy older person, surrounded by friends, traveling, hiking. "The media is negative or positive," she said. Older adults who aren't doing well may feel as though they have failed.

"Who counts as a legitimate person in society?" Dr. Robbins-Ruszkowski asked. "Who is a good, valued person and who isn't? This is about moral personhood, the sense of what it is to be a person. Younger generations in Poland tend to associate older people with the past world order, thereby devaluing them."

She explains that Alzheimer's disease and other memory loss can trigger a kind of social

death here in the United States; in Poland, living in an institution can trigger a similar social death. People are ignored, marginalized and forgotten. The relationship between memory and aging is a theme that runs through her work. Her grandmother had Alzheimer's disease and she noticed how her family interpreted her grandmother differently after her diagnosis. "Similar to the experiences of many people in the U.S. today, my grandmother's illness became a tragedy for our family," she said. "Her social relations fundamentally changed; this inspired me to pursue my research on aging."

Basing research in Poland is no easy task for a non-native Polish speaker. After she chose Poland as a rich environment for aging research, she immersed herself in Polish history, politics, and five years of language classes. "But I really learned the language in Poland having daily conversations with older people themselves," she said. Her husband grew up in Poland, and is now a dual citizen and professor of astrophysics in U-M's astronomy department, which often keeps him in Michigan when she travels to Poland.

Though acquiring language skills was hard, building research relationships in Poland was

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"Who counts as a legitimate person in society?" – Dr. Robbins-Ruszkowski

Research

AWARDS & HONORS



Dr. Thomas B. Jankowski, associate director of research at the IOG, delivered the keynote speech at the 50th Anniversary meeting of the senior services division of the Midland County Council on Aging. Dr. Jankowski recently completed a 7-month project helping Calhoun County, Michigan, access the present and future needs of its senior population. He is about to start a similar project for Monroe County. Dr. Jankowski's speech stressed the importance of community partnerships, intergenerational programs, and collaborations across agencies to find and implement solutions to the problems older adults now face.



Pre-doctoral trainee **Michael Sugarman** is the lead author on a newly published paper analyzing the effectiveness of a commonly prescribed medication for depression. *The Efficacy of Paroxetine and Placebo in Treating Anxiety and Depression* appeared in the August issue of Plos One. The team's meta-analysis showed only a modest advantage to taking paroxetine over a placebo. Paroxetine's brand name is Paxil.

A prestigious award was followed by publication of a paper for lead author and postdoctoral trainee **Dr. Analise Rahman-Filipiak**. Dr. Rahman-Filipiak won Wayne State's competitive Elizabeth Olson Award in 2014 given to research papers of extraordinary quality. This same paper, *Octogenarian and Centenarian Performance on the Fuld Object Memory Evaluation* has just been accepted (without revision) to the prestigious journal *Aging, Neuropsychology, and Cognition*. "This is a huge honor," she said. "I thank **Dr. John Woodard** for his support



and for access to the Georgia Centenarian study database used in this research."



Tina Abbate-Marzolf, CEO of AAA1-B, presents the award.

IOG Director **Dr. Peter Lichtenberg** received the Lifetime Achievement Award from the Area Agency on Aging 1-B this spring for his commitment, passion and dedication to improving the lives of older adults, his strong leadership at the IOG, and his outstanding contributions to gerontology research. The award is named after Sandra Reminga, founder of AAA1-B and a lifelong senior advocate.

Deputy Director to Interim Dean: Dr. Cathy Lysack accepted a challenge this summer when the Applebaum College of Pharmacy and Health Sciences asked her to fill in as acting dean during the dean's leave of absence. Dr. Lysack, a professor of gerontology and occupational therapy, continues this fall as interim dean of the college's 967 students. After more than a decade at the IOG, most recently as deputy director, Dr. Lysack said it felt "strange" to not greet the institute's trainees in September. She wished them all the best for an excellent year of scientific development and professional engagement. "You will look back on your years in grad school as a pretty special time," she said. "At the IOG you are very fortunate to have faculty mentors who care a lot about your scientific and personal success."



New Grants for 2014 -15

Integrating Improved Assessments of Financial Judgment

Peter Lichtenberg, PI. A three-year grant of \$468,000 from the National Institute of Justice to validate new screening tools to determine the capacity of older adults to make financial decisions (see front page).

Assessing Financial Decision Making and Financial Exploitation

Peter Lichtenberg, PI. A \$69,000 grant from

the Retirement Research Foundation (with a \$39,000 match from WSU and the American House Foundation) to test the newly created Lichtenberg Financial Decision-Making Screening and Rating Scales (see front page).

Older Adult Needs Assessment

Thomas B. Jankowski, PI. This one-year, \$57,000 grant from the Monroe County (Michigan) Commission on Aging will fund a comprehensive community-based senior needs as-

essment to help the County prepare for and respond to the aging of their population over the coming years. The project will analyze existing demographic, economic, and health information, and conduct focus groups and extensive surveys of key stakeholders in the local aging network, current clients, and older adult community members. The data will be compiled and analyzed to help the Commission on
see back page

"I Get More than I Give"

The chairperson of the IOG's Board of Visitors is an extraordinary volunteer. She joined the board in 2011, after the death of her husband and devoted board member Don Haas. Since then, Carol has raised her hand to help with dozens of projects: strategic planning materials, board networking, continuing education events, Wayne State's Capital Campaign, and pretty much anything else the Institute needs. "Carol can always be counted on to help," said Director Peter Lichtenberg. "She is intelligent, friendly and knowledgeable about older adults. She shows her deep commitment to the IOG as a donor but more importantly as a volunteer and advocate."

Carol stepped forward to help without really knowing what she would do. "I am interested in the health of seniors, financially, mentally and physically, so I knew I was in the right place," she said. And I enjoy working with people." The IOG's large community outreach program gave Carol many opportunities to meet and greet guests at events, using her excellent people skills honed during a long career with the Oakland County Intermediate School District. "She is as comfortable with professionals as she is with both young and old," said Outreach Director Donna MacDonald. "I forget Carol is a volunteer. To me, she is a trusted staff member."

Carol dedicates 6 to 15 hours a week not only at the IOG, but to sister institute Merrill Palmer Skillman (MPSI) and the historic Freer House. She commutes from her home in Birmingham, rain, snow or shine. Her biggest surprise when she started volunteering here? "I hadn't realized how complex this work is. I came in through the IOG, so didn't know about MPSI, the lifespan work, the preschool they run, or the Freer House. The IOG alone, with its outreach, research and training, is complicated and fascinating. I learn more every day. I hope that makes me more valuable."

Part of Carol's passion for the IOG is making sure others know about its work. She hosted a meeting of the women's organization she belongs to at the Institute, in the conference room of the adjacent Freer House. Faculty and staff members met with the group to describe their work. "Everyone was so impressed," Carol said. "It felt good to expose these women to this gem here in Detroit. It was nearly two years ago and they still talk about it."

When people ask her why she gives so much to the IOG, Carol keeps it simple. "I feel good when I come down here, to be even a small part of what the IOG achieves. I get more than I give."

Carol just became a Charter member of WSU's Anthony Wayne Society, reserved for donors who have given \$25,000 and above.



Carol has fun helping at an exercise session for seniors.

Aging in Poland from page 3

quite easy. "Polish people were incredibly supportive of my work," Dr. Robbins-Ruskowski said. "They were kind, both personally and professionally, and opened the doors of their institutions to me." She gives back by publishing her research in Polish journals when possible and returning to share insights and follow-up. She also taught a conversational English class to retirees at the University of the Third Age in Wroclaw, where she conducted much of her research.

Back home, Dr. Robbins-Ruskowski lives in Ann Arbor and enjoys biking. She played classical flute in college, but says that was a "past life." She recently finished a long bike ride through Detroit past urban gardens that inspire her next research project. "I'd like to compare urban gardening between older adults in Detroit and Poland. The connections to the land can be so important. It will be exciting to explore links between urban change, health and land in these distinct populations."

First, however, she will finish her book and spend time with new faculty colleagues. "I'm thrilled to be at the IOG and Wayne State," she said. "Here I can learn from a diverse group of scholars who are engaged in research that matters to the local community."

Ciena
HEALTHCARE

**PARTNERSHIP
PROFILE**

**From Sart to Finish:
Ciena Helps Detroit**

Ciena Healthcare has provided skilled nursing and rehabilitation services to older adults in Detroit since 1998, when it opened Qualicare on East Grand Boulevard. Today it operates 41 centers, mostly in Michigan and eight in Detroit. All Ciena's Detroit facilities offer exceptional quality, with an average 4-star rating from the Center for Medicare and Medicaid Services. Qualicare is a 5-star facility and winner of seven major quality awards over the past three years.

Ciena is Michigan's leading provider of post-acute care offering long term care; short term physical, occupational and speech therapies; and 24/7 skilled nursing for services such as IV antibiotic therapy and wound care. Heather Connelly, regional community liaison, said Ciena is proud to help Detroit's older residents by providing some of the

highest quality nursing care in the city.

"Qualicare has twice been listed as one of the best nursing homes in the *US News & World Report* national rankings," she said. The state also sees it as exceptional, awarding Qualicare the MPRO Governor's Award and naming it the Health Care Association of Michigan's Facility of the Year.

Partnerships with Detroit organizations are central to Ciena's commitment. They collaborate with Detroit hospitals on pilot programs to increase patient satisfaction and reduce re-hospitalizations. They also help host the IOG's popular Lunch 'n' Learn series of free seminars throughout Detroit.

"Our first center was in Detroit, and we proudly announce that our newest center will be in Detroit," said Heather. The 147-bed nursing home will soon start construction near Eastern Market. "We are dedicated to having a positive impact on senior's health and quality of life," Heather said.



Promoting Successful Aging in Detroit and Beyond

UPCOMING EVENTS

Conversations with Our Community: Everyday Toxins and Our Health

Wednesday, Nov. 19, 9:00 – 11:30

Focus Hope, 1200 Oakman Blvd., Detroit, MI 48238

All Ages Welcome.

Learn about everyday toxins in our environment and how they affect our lives. How we can protect ourselves and our families? Attendees will also participate in an open discussion. Health screenings available. Event is free but you must register by Nov. 14: Email carrieleach@wayne.edu or call 313-664-2616 and leave your name and phone number on voicemail. Snack provided by American House Senior Living Residences.

Arthritic Pain: Don't Get Stiffed | A Healthier Black Elders Lunch 'n' Learn

Thursday, Dec. 11, 9:30 – Noon

Regency Heights, 19100 W. Seven Mile Road, Detroit, MI 48219

Don't let arthritis limit your abilities. Control the pain through traditional and holistic techniques. Medications, exercise, diet, stress reduction – these can help keep you moving despite arthritis. Free blood pressure, blood sugar, cognition and memory screenings followed by lunch.

You **MUST** register to attend by calling 313-664-2605 and leaving your name and phone number on voicemail. Registration required by Dec. 8. Lunch provided by Ciena Healthcare.

2015: Art of Aging Successfully | April 16 at Greater Grace in Detroit

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Aging determine how to best meet the needs of their senior residents.

Impact of the Affordable Care Act on the Use of Preventive Services and Disparities in Use

Wassim Tarraf, PI. An 18-month \$69,000 grant from WSU and Henry Ford Health System to look at how implementation of the ACA has affected the use of preventive services and any disparities in usage between racial groups.

Community-Based Early Identification of Mild Cognitive Impairment in At-Risk African Americans

Voyko Kavcic, PI. The National Institutes of Health awarded \$201,000 over 18 months to use low-cost computerized tests and EEGs to detect early cognitive changes in otherwise healthy older African Americans and determine who may be at risk for later mild cognitive changes or Alzheimer's disease. African Americans have faster rates of cognitive decline than other races and are less likely to be diagnosed or receive treatment in its early stages.

Center for Urban Responses to Environmental Stressors (CURES)

Peter Lichtenberg, director of the community outreach and education core; Melissa Runge-Morris, M.D., PI. A portion of the three-year, \$2.4 million grant from WSU's Institute of Environmental Health Sciences to develop and implement a model of community engagement, interaction and training for all ages in the detection of and protection from common environmental stressors. The grant supports community learning and discussion forums, the creation of a community advisory board, and communication and educational materials for residents of Detroit and nearby at-risk communities.