She reached her childhood dream: to one day carry a briefcase and wear nice clothes and provide for her family.

But at 73, now retired and mostly homebound, the former business manager says home health care workers, over time, have carried away pieces of her life — new dresses still in garment bags, jewelry, silverware, $40 from her purse.

"I'm angry and frustrated," said the Detroit woman, whom the Free Press is not identifying to protect her from further exploitation. "I worked hard and then to have other people come into my house and take what they want is just wrong."

A series of studies at Wayne State University is bringing into focus the vulnerability of elderly people not only to con artists and mail scams — but also to loved ones and trusted caregivers.

And the lead researcher, as well as other experts agree: Part of the problem is the ability of the perpetrators to rationalize their deeds.

■ Dad would want me to have this money to pay my bills.

■ My neighbor — if only she weren't so deep into dementia — would understand why I need a new car.

■ Aren't I owed something?

It's what some call a sense of entitlement.

"After a period of time, family members ... often feel entitled to take some of the money as sort of compensation for what they're doing, but also just of a sense (that) it's their money, too," said Peter Lichtenberg, director of Wayne State's Institute of Gerontology and lead author on the recent studies.

Trish Gerard calls it "a sense of entitlement."

Risk factors

Lichtenberg, who also is a clinical psychologist, has designed two screening tools — one a 77-question version, the other an abbreviated, 10-question survey that takes just about five minutes — to gauge seniors' abilities to make financial decisions.

Both also test for the presence of risk factors — trusted relatives or friends who appear predatory, for example.

Among the questions: How worried are you about not having enough money to pay for things? How often has anyone asked you for money? Have you really changed your will?
The questionnaires could be used by abuse investigators, doctors, bank tellers, insurance agents and others to determine whether a senior may be vulnerable to financial abuse, or even has already been victimized.

Lichtenberg and his team tested the tools for their reliability over the past two years. That's when troubling numbers began to emerge.

In one study, experts found that eight of the 69 elderly Detroit participants had "decision-making incapacity," meaning that they no longer fully understand the risks and benefits of financial choices.

Among those eight, five reported they had been financially exploited in the past year. None of the incidents had been reported to authorities, Lichtenberg said.

Even those who were not impaired reported being exploited, though less often. In all, 13 of the 69 seniors reported being exploited.

And there are other reasons, combined with the perpetrators' sense of entitlement, that make seniors easy prey, Lichtenberg said.

For many elderly, their world has shrunk. Close friends have died. Loved ones are busy with their own families or have moved away. Driving or getting to the bus stop is a problem, yet they long to be engaged and to have a role in the world.

At the same time, aging may have stiffened the kind of mental agility necessary to size up risk and benefit and to detect manipulation and deceit.

Plus they often love their perpetrator — a nephew, a trusted neighbor.

More than any other age group, Lichtenberg said, seniors make financial decisions "solely with their hearts, not their minds."

The findings don't surprise folks like Letty Azar, chief program officer at the Detroit Area Agency on Aging.

Agency staff often detect the exploitation when family members ask for government-funded help for the elderly loved one, but then grow defensive when they must provide financial information, such as bank account records.

It's then, Azar said, that missing funds get noticed.

In fact, of the 13 seniors in the Lichtenberg study who said they were exploited, seven said money had been taken without permission from their bank accounts.

"I don't want to say it's not malicious, because it is," Azar said. "But maybe it doesn't start out that way. People are providing love and care and they justify the access and utilization of that person's funds because they're providing love and care."

"But at the end of the day," she said, "it's not OK."

About the Lichtenberg assessment tools

The first, a 77-question exam, can be used by psychologists and doctors to determine whether a family member should be given guardianship, for example.

The second, an abbreviated, 10-question exam, can be used by front lines workers — an insurance salesman or an Adult Protective Services worker, for example — for a quick check for red flags that a senior may not be able to make sound financial decisions. Any concerns could signal a need for a more thorough assessment.

For information, go to www.iog.wayne.edu/ and search "financial tools."

Supporting independence, providing protection

Age itself doesn't make someone vulnerable to exploitation. And even someone with mild dementia may be capable of making some financial decisions.

Just as important, overprotecting loved ones can be as devastating as underprotecting them, according to experts.

"When you are disempowered, it really deflates you. You lose that sense of personhood," said Peter Lichtenberg, director of the Wayne State University Institute of Gerontology. (Photo: Robin Erb, Detroit Free Press)
Institute of Gerontology. “You don’t want to fight anymore for those things that give you that higher quality of life.”

Lichtenberg mostly works with clinicians to determine a senior’s financial decision-making abilities. But he and others say there are signs, even for family members and other loved ones, that may indicate it’s time that a senior get help in financial decisions.

Among them:

■ Past due or late payments while in the home

■ Difficulty locating the checkbook or to report expenses

■ Large purchases, especially those potentially outside their means

■ Lending large amounts of money to others

■ Inability to pay bills because of helping a family member/friend pay theirs

■ Difficulty with general math skills

There are ways to help a senior protect money:

■ Register phone numbers on national Do Not Call lists.

■ Set up a post office box into which junk mail and solicitations can be diverted.

■ Set up direct deposit and automatic bill payments through a bank.

■ Identify a responsible family member to oversee all bills.

■ Consider a guardianship if appropriate.

To report suspected elder abuse in Michigan, call the state’s 24-hour hotline at 855-444-3911.

For information about abuse and exploitation, go to [www.ncea.aoa.gov](http://www.ncea.aoa.gov). The Alzheimer’s Association also offers help for families trying to work through financial decisions. Go to [www.alz.org](http://www.alz.org) or call 800-272-3900.

Read or Share this story: [http://on.freep.com/1MqyBxY](http://on.freep.com/1MqyBxY)
NTSB says shifting cargo caused crash that killed 6 Michiganders in Bagram
July 14, 2015, 11:43 a.m.

Amir Hekmati release not part of Iran deal
July 14, 2015, 11:42 a.m.

911 hoax: 'I'm going to have to shoot her mother'
July 14, 2015, 11:48 a.m.
What's wrong with stealing from Grandma? Plenty