

# STATE OF AGING IN CENTRAL INDIANA



## SECTION 5 SAFETY AND ABUSE

November 2023







Persona

**NAIR**

73 years old

Owned a grocery store

Volunteers for her church

Nair is a 73-year-old Korean woman living on the near-northwest side of Indianapolis. She and her husband emigrated from South Korea in the 1970s and ran a small grocery store in their neighborhood before his death 10 years ago. She then ran it alone for two years before selling it off. Since then, Nair has lived on Social Security checks and a modest nest egg from the insurance policy her husband bought when they were in their 40s. A nearby Korean Presbyterian church is the center of her social life. She takes part in regular activities for seniors and helps organize and operate the church's food pantry.

About a year ago, during one of her after-lunch walks, Nair passed a pop-up "clinic" in a storefront near where her grocery used to be. A sign in the window advertised free hearing tests, so Nair filled out a form and took the test. The administrator reported that she did in fact have hearing loss, and he said a representative would be in touch soon with solutions. In the meantime, Nair mentioned the test to a friend at church, who told her it was a scam. The first two times the clinic called Nair's home, she politely said she wasn't interested. Then she quit taking the calls, which tapered off after a couple of months. Even so, Nair has noticed a spike in the number of scam calls she gets. There are often four a day or more, ranging from people claiming to be Medicare representatives to people posing as her grandchildren. She wonders if information on the forms she filled out at the pop-up clinic made it onto some kind of list used by scammers.

Personas are sketches of fictional people that represent real challenges and circumstances highlighted in this report. They are a useful way to imagine how these statistics impact the lives of individuals and families.

Nair's main worry, though, is for her safety. She loves to walk, especially to her church and to the local parks. Lately, though, she's stopped walking more than two or three blocks from home. She feels more vulnerable than she used to, both because of her age and because of TV reports she sees about rising crime rates. The steady stream of scam calls also adds to her levels of stress—as does a new situation involving a nephew who lives on the other side of the city. Nair is on good term with her sister, but they were never close, and she had little contact with the nephew—the sister's 23-year-old son—for years. But one Saturday afternoon, three months ago, he showed up for a visit. He wanted to make sure she was getting along okay, he said. He subsequently showed up at her home unannounced two more times. After the most recent visit, as he was leaving, the nephew asked her for \$300 to help out with unexpected car repairs. She gave him \$20 and said it was all she could do, given her limited income. Although he thanked her and left, Nair worries that his visits—and the requests for money—will become a regular thing. She also worries what will happen if he asks for money again and she tells him no.

In this report, we refer to three subsets of older adults.

Younger-old: age 55-64

Middle-old: age 65-84

Oldest-old: age 85+

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# SAFETY AND ABUSE

Perceived personal safety may be crucial for older adults to age in place with a positive outlook. However, safety varies based on where one lives and the resources one has for maintaining social support and effective caregiving. This section of the report describes elder abuse and crime, including perceptions and experiences affecting the physical safety of older adults. Key findings include:

- Nationally and in Indiana, about one in ten adults age 65 and older experience abuse each year, and this is likely underreported.
- Indiana's Adult Protective Services has historically lacked sufficient resources and structure to provide social service-related support for endangered older adults in the state.
- Older adults report increases in fraud and scams, which make them feel less safe.
- Compared to 2017, more older adults are concerned about "being the victim of a crime," but also feel more positively about safety in their own community.
- In 2021, 12,806 older adults in Central Indiana were victims of fraud, property crime, or violent crime.

## Eight to nine percent of older adults reports being physically or emotionally abused.

Percent who report having at least a minor problem with physical or emotion abuse in 2021



Analysis done by Polis Center. Source: CASOA, 2021

## ELDER ABUSE

According to the National Center on Elder Abuse, elder abuse includes “any knowing, intentional or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to an older adult.”<sup>1</sup> Most definitions of elder abuse include physical, sexual, emotional, and financial abuse, as well as neglect and self-neglect.

According to the U.S. Department of Justice, nationally, at least ten percent of adults age 65 and older will experience some form of elder abuse each year.<sup>2</sup> However, elder abuse is often unreported, suggesting these rates could be higher.<sup>3</sup> Family members are the most common perpetrators of abuse.<sup>4,5</sup>

A 2021 report noted that many studies discovered that healthcare professionals are often undertrained and ill-equipped in diagnosing elder abuse.<sup>6</sup> The 2021 Community Assessment Survey for Older Adults (CASOA) age 60 and older found that eight percent of respondents in Central Indiana reported being physically or emotionally abused during the past year.<sup>7</sup> This is similar to the state, across which nine percent of respondents reported experiencing these types of abuse.<sup>8</sup> Despite this, it is estimated that only 1 in 14 cases of elder abuse are reported to the correct authorities, and a majority of cases are not reported at all.<sup>9</sup>

Older adults who experience social isolation, cognitive disabilities (including dementia and Alzheimer’s), or physical disabilities are at an increased risk for abuse.<sup>10, 11</sup> According to key informants, older adults in Central Indiana may experience multiple forms of elder abuse concurrently, such as neglect and other forms of abuse from a perpetrator.<sup>12</sup>

Elder abuse increased in prevalence during the COVID-19 pandemic. A study conducted by The American Journal of Geriatric Psychiatry of 897 older persons in the United States found that 1 in 10 suffered from elder abuse before the pandemic but that increased to 1 in 5 during the pandemic.<sup>13</sup> Reasons stated for this surge include an increase in isolation and financial hardships (of both caregivers and older adults) while a sense of community and physical distancing prevented transparency in cases of abuse.

## PROVIDER CONCERNS INCLUDE LACK OF SUPPORT TO PREVENT ABUSE

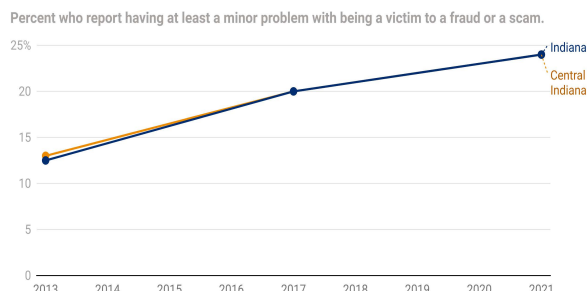
According to an interview with Indiana's Adult Protective Services (APS), Indiana is unique in its lack of a public guardianship program and lack of regulation around who is eligible to become a guardian. The interviewee also noted underfunding of APS as a challenge—in 2019, a total of 42 investigators served the entire state of Indiana. Even though this number is an increase from the 30 full-time investigators in 2016, this understaffing makes it difficult to effectively address the needs of a large population of older adults. Indiana's APS is also the only such service nationally that does not operate as a social service agency, instead serving as a justice system to resolve disputes between abusers while partnering with county prosecutors.<sup>14</sup> This means that APS investigators do not have direct access to social services such as emergency placement for adults in life-threatening situations. Instead, they must refer to outside agencies, which often have waiting lists for permanent placement options.<sup>15</sup>

The present-day social service system is limited in its ability to assist the growing older adult population amid increasing financial abuse.<sup>16</sup> While there are some volunteer-based guardianship services available for older adults in the state, only half of the counties in Central Indiana are served by one of these entities.<sup>17</sup> In Marion County, the Center for At-Risk Elders (CARE, provides emergency guardianship services to those who need a guardian and lack alternatives. However, according to interviews with service providers, the demand for services is rising at an almost unmanageable rate. In addition to service gaps for guardianship, national research also notes a lack of multicultural frameworks to prevent elder abuse in communities of color, as much research has focused on older adults who are White and middle class.<sup>18</sup>

## INCREASES IN FRAUD AND SCAMS MAKE OLDER ADULTS FEEL LESS SAFE

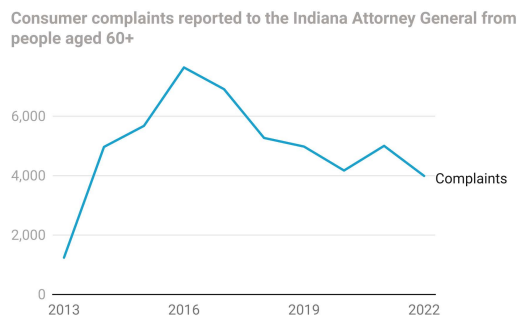
Between 2014 and 2022, the Office of the Indiana Attorney General received an average of 4,956 consumer calls per year that included complaints of fraud or scams from adults age 60 and older. Roughly one third of these originated from Central Indiana counties.<sup>19</sup> This is likely a gross underestimation, as a large proportion of

### Fraud and scams are a problem for an increasing share of older adults.



Analysis done by the Polis Center. Source: CASOA 2021

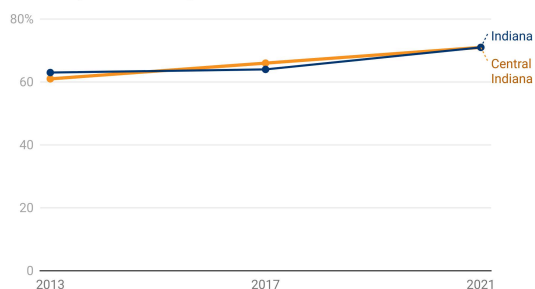
### Consumer complaints from older adults increased until 2016 and then declined until 2020.



Analysis done by the Polis Center. Source: Indiana Attorney General

### An increasing share of older adults in Central Indiana feel their community is safe.

Percent of older adults who report the overall feeling of safety in their community is excellent or good.



Analysis done by Polis Center. Source: CASOA 2021

complainants did not report age data.<sup>20</sup> According to 2021 CASOA data, across both the state and Central Indiana, 24 percent of older adults reported that being a victim of a fraud or a scam was at least a minor problem during the past year. This represents an increase of four percentage points between 2017 and 2021.<sup>21, 22</sup> To learn more about factors that can put older adults at a higher risk of being victims of fraud or scams, please read 'Highlighting Equity' on page 5.11.

Older adults participating in focus groups reported feeling targeted and preyed upon through mailings, robo-calls, telephone scams, identity theft and fraud.<sup>23</sup> Some experienced a large volume of mailings and phone calls designed to defraud them of their resources. Specifically, they discussed concerns about being targeted for financial scams in which they are asked to provide personal information and cash.

Focus group participants, especially those with lower incomes, were concerned about who would continue to help them manage their finances, as some trusted their children, while others either lacked supportive family members or did not have anyone they could trust.

## CRIME

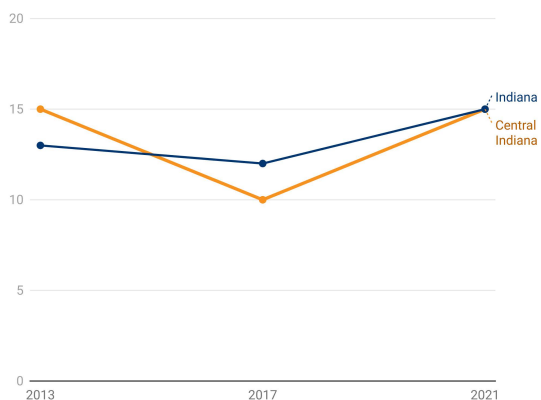
New federal crime reporting standards allow us to analyze crimes against older adults. We have focused on three types of crime: fraud, property crimes, and violent crimes. Future reports will include time series analysis, but this report focuses on a 2022 baseline.

Older adults are less likely than the overall population to be the victim of a property or violent crime, but just as likely as the overall population to be the victim of fraud. The fraud rate for older adults in Central Indiana is 4.3 per 1,000 older adults, about the same as the rate of 4.1 per 1,000 people in the overall population. The property crime rate is 9.7 for older adults and 15.4 for the total population in Central Indiana, while the violent crime rate 3.9 for older adults and 8.9 for the total population in Central Indiana.

In a 2021 survey, two-thirds (71 percent) of older adults in Central Indiana reported that the overall feeling of safety in their communities was excellent or good. This is equal to the statewide rate and has increased since 2017.<sup>24</sup> However, 15 percent of older adults in Indiana and Central Indiana reported

### A share of older adults concerns about crime rose from 2017 to 2021

Percent who report having at least a minor problem with being a victim of a crime

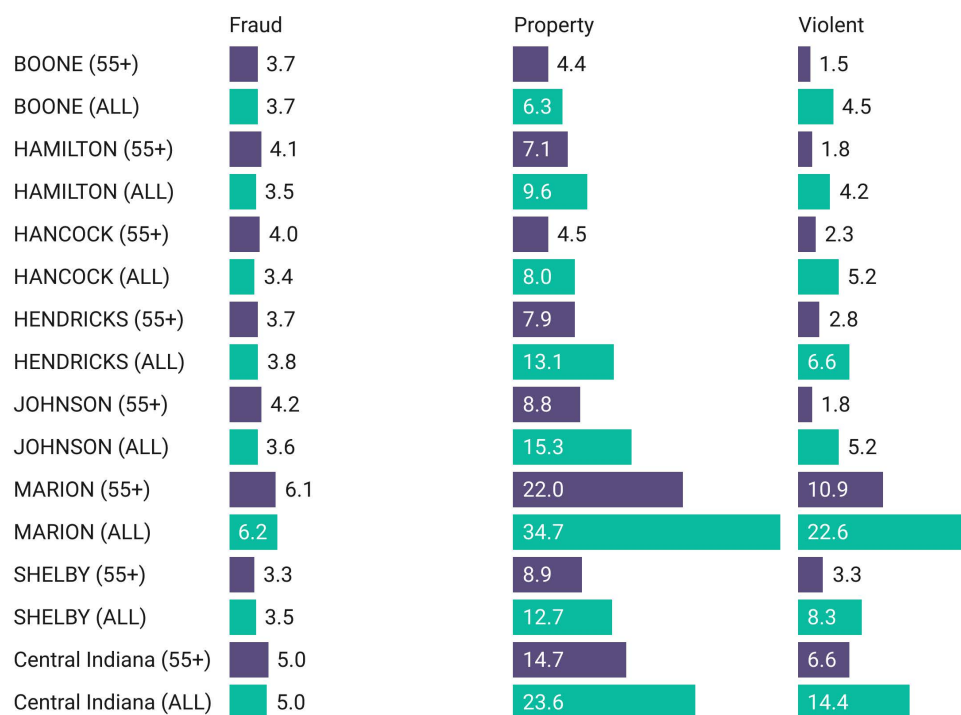


Analysis done by Polis Center. Source: CASOA 2021



## Crimes Against Older Adults

Fraud, property, and violent crimes by victim age per 1,000 ppl



*Insufficient data reported in Morgan County*

Analysis done by Polis Center. Source: NIBRS 2022

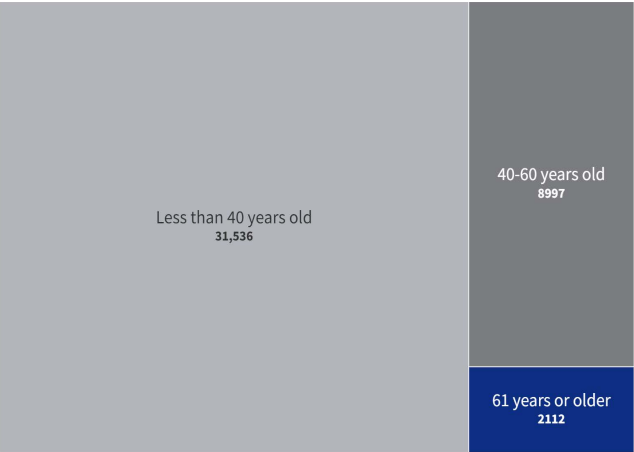
that being a victim of a crime is at least a minor problem. For the state and the region, this is an increase from 2017.

Concern about being the victim of a crime has risen even as the feeling of safety in one's own community has increased. Concern about victimization also far exceeds actual victimization rates. Combining fraud, property, and violent crimes, there were 12,364 crimes with older adult victims in Central Indiana in 2022. That represents 2.7 percent of the population, lower than the 15 percent who report victimization as a problem. Therefore, this likely represents rising concern about crime. However, when reflecting on their own community, an increasing share of older adults feel positively about overall levels of safety.

Data from Marion County also suggests that crime impacts older adults, although rates of crime on victims may diminish as the victim's age increases. Between 2018 and 2022, the Indianapolis Metropolitan Police Department's (IMPD) Victim Assistance Unit served

Five percent of victims served by IMPD Victim Assistance Unit in 2018-2022 were over 60 years old, but 19% of Central Indiana is age 60 or older.

Age of victims served by IMPD Victim Assistance Unit between 2015 and 2019



Analysis done by Polis Center. Source: IMPD 2022

42,645 victims of crime. Of these victims, 8,997 (21 percent) were between 41 and 60 years of age, while 2,112 (five percent) were over the age of 60.<sup>25</sup>

Even when older adults are not direct victims of crime, neighborhood crime around them can have a negative effect on older adults, who may not feel safe and may be fearful of leaving their homes. One key informant shared that older adults in her community have a fear of telling others that they are home alone, or fear of their homes being robbed. Additionally, fear of crime is associated with lower social participation among older adults.<sup>26</sup>

Neighborhoods with greater socioeconomic inequities tend to have greater levels of violent crime.<sup>27</sup> The socioeconomic characteristics of a neighborhood can lead to crime; however, this relationship is reciprocal, as crime can negatively impact the socioeconomic characteristics of a neighborhood.<sup>28</sup> In areas with violent crime, experiences of violence are a cause of psychological distress among residents.<sup>29</sup>

During several focus groups conducted to inform this report, older adults living in Marion County noted that crime in their neighborhoods and around their homes prevents them from conducting regular business or enjoying where they live. Specific crimes mentioned include robberies, drugs, and gun violence. One individual who lived near a running path opted to run laps around her block instead, out of fear of being robbed or attacked. Another person who relied on walking and the bus for transportation mentioned carrying mace and a knife for protection. A different participant reported her grandson was murdered in September 2019 during a robbery. Addressing crime is important to the sense of security and quality of life of older adults living in an area, and it disproportionately affects several Indianapolis neighborhoods.

### WHAT FACTORS PUT OLDER ADULTS AT A HIGHER RISK FOR FRAUD VICTIMIZATION?

Conflicting data exists about whether certain older adult populations are at a higher risk for fraud victimization. However, research has shown that older adults in general are more vulnerable to fraud and scams.



#### INDIVIDUAL FACTORS:

##### *Declines in cognitive functioning*

Older adults with mild cognitive impairment or dementia are more likely to make impaired financial decisions and are less able to discern when fraudulent activities are occurring.<sup>30</sup>

##### *Low income and low financial literacy*

Older adults with lower income and financial literacy have a higher susceptibility to fraudulent schemes.<sup>31</sup> Older adults have been found to have high levels of financial illiteracy. This can impact their ability to recognize scams. In one study, over two-thirds of older telemarketing fraud victims said it was difficult to identify fraud when they encountered it.<sup>32</sup>

#### INTERPERSONAL FACTORS: SOCIAL ISOLATION



Older adults who are socially isolated are at higher risk for being victims of fraud. These individuals often have strong urges to connect with others, which can make them easy targets for financial abusers. Fraudsters may build “friendships” with these older adults in a ploy to win their trust and exploit them financially. Additionally, older adults who live alone are often easy targets due to less contact with family members.<sup>33</sup>

#### POLICY FACTORS: UNCLEAR AVENUES FOR FRAUD REPORTING



Many older adults who are fraud victims do not report it, due in part to a lack of knowledge on where or how to report.<sup>34</sup> Even when there is information available on reporting, there may be a lack of clarity or ease in the process. For example, the Indiana Attorney General’s website lists four different organizations and contact numbers for reporting financial exploitation, depending on the type of scam and individuals involved.<sup>35</sup> Similarly, even when elder fraud is reported, there are not always adequate resources to investigate or solve these cases. A 2016 IndyStar investigation found that elder financial abuse cases reported to APS were often the lowest priority to investigate due to the organization’s limited resources. One APS official shared that as a result, they did not open some financial exploitation cases until up to seven years after the exploitation had occurred.<sup>36</sup> Low levels of reporting and prosecution can further embolden scammers to continue targeting older adults, as there are often few consequences.

# ENDNOTES

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