

## Perpetrator Characteristics

A typical exploiter is a son, a daughter, a spouse, or another relative. An Adult Protective Services (APS) study found that roughly 40 percent of perpetrators of financial abuse were the victim's son or daughter, 20 percent were other relatives, 1.5 percent were spouses, and 4 percent were nonrelatives. According to another report, a victim's children or grandchildren were most frequently identified as perpetrators, regardless of the victim's gender. These relatives often depended on the elderly victim for their housing or other assistance or had substance abuse problems. Finally, a national survey revealed that perpetrators were significantly younger than their victims, with 40 percent age 40 or younger and another 40 percent age 41 to 59.

In addition to the exploiter's relationship to the elder and the age of the exploiter, the *gender* of the exploiter is also significant, according to an article titled "Exploitation of the Elderly: Undue Influence as a Form of Elder Abuse." For example, a typical male perpetrator is a relative caregiver who is sociopathic or antisocial and suffers from a history of mental illness, substance abuse, or health problems. Also, the male perpetrator may be financially dependent on the elder. In contrast, a typical female perpetrator assumes a caregiving relationship with the elder, in which the female perpetrator encourages dependency and helplessness and thus intensifies the elder's vulnerability. By isolating the elder, the female perpetrator commonly presents herself as the elder's protector. Also, the female perpetrator may fake credentials; exaggerate her position; or be opportunistic, predatory, dysfunctional, controlling, deceitful, intimidating, and abusive, several characteristics of which were displayed by Sybil, according to family observers and the court-appointed psychologist.

Finally, P. Mark Accettura profiles the influencer as a predator in the following way:

"Influencers, whether due to resentment, repressed anger, or other rationalization, come to believe that they are entitled to the victim's assets. The most pernicious predators are those with long-term controlling relationships with their elderly victims... They do not feel remorse for their actions, and when confronted, frequently respond with more aggression and anger toward the victim."

The author adds that adult children who don't have much going for them are often the most available to care for the elder and, thus, the most likely to manipulate the elderly parent. In fact, statistics showed that an unemployed, dependent adult child was the most likely to steal from a parent and influence him or her "to disinherit more successful beneficiaries."

Next, let's examine *execution variables*, or *vulnerability enhancements*, which set the stage for elder exploitation in a domestic setting. These include the following conditions:

- *Capitalizing on a Certain Mental State*. A perpetrator times the right moment to strike, such as when an elder is less alert or more confused.
- *Escalating an Elder's Distress*. One ploy is to play head games with an elder by increasing his or her fear, discomfort, pain, and so on. For example, an elder may complain about something, such as that he or she is unable to get around the house easily. Instead of remedying the problem, a manipulator will exacerbate it, say, by locating the elder at the farthest room of the house. The manipulator will then offer a solution, such as buying a mobility scooter for the elder, but only if the elder agrees to sign certain documents, which may be described as purchase

orders but in reality are something else, such as bank signature cards that are used to create joint accounts with the manipulator.

- *Pressuring an Elder.* One trick is to bully an elder into doing something that the perpetrator wants him or her to do by claiming that the elder wanted it done. For example, a perpetrator may convince an elder that it was his or her idea to change his or her will.
- *Mimicking the Perpetrator.* A dependent, submissive elder may be trained by a perpetrator to follow the perpetrator's lead. For example, Selma's attorney observed that Zachary "coached" Selma on what to say and do.
- *Enhancing Dependency Needs.* Creating greater dependency in an elder makes it easier to manipulate him or her. For example, overmedicating an elder or putting him or her on a poor diet can result in fatigue, which can make the elder more malleable.
- *Relationship Poisoning.* This occurs when someone unjustifiably damages a person's relationship with someone else, according to professor and psychologist Ira Daniel Turkat. "Damaging the relationship between a vulnerable individual and an intended beneficiary can facilitate a manipulative person's drive to divert the vulnerable person's assets," says Turkat. For example, in an attempt to manipulate Selma into disavowing her relatives, Zachary pounded in the idea that Selma's family members were "crooks" who were only after her money, according to one of Selma's nephews. "Zachary was poisoning Selma as to the rest of the family," according to an attorney working on Selma's conservatorship case.
- *Spin Doctoring.* A manipulator will exert influence by making him- or herself indispensable to an elder by doing tasks that the elder can't perform alone, such as bill paying, grocery shopping, and so on. The manipulator will then

repeatedly tell the elder how lucky he or she is to have the manipulator do all those things.

- *Isolating an Elder.* This is a central feature of exploitation. By isolating a vulnerable elder and restricting others' access to him or her, a manipulator can more easily influence the elder. In Selma's situation, Zachary, his new family, and their attorney went to extreme lengths to isolate Selma. Zachary and his new family hid the phone from Selma. They refused to allow visitors to see Selma. They even tried to deny access to professionals who were sent by the court and other agencies to help Selma. Their attorney, for example, threatened the psychologist, who was sent to do an evaluation of Selma's situation. The attorney said that the psychologist was trespassing, and he threatened to call the police and get a restraining order against her.
- *Playing the Savior.* One ruse is to modify information or events to manipulate an elder's perceptions. For example, a manipulative caregiver will reenact an event, such as an unscrupulous telemarketer running a scam, and convince an elder that had it not been for the manipulator, the elder would have been exploited, which paints the real exploiter as the elder's savior. A manipulator may also reinterpret events to manipulate a vulnerable person's emotions and increase his or her paranoia that others are out to get him or her.
- *Idle Family Members.* You'd think that family members and relatives are the best defense to elder exploitation, and they are IF they're actively involved in an elder's life. But relatives will often sit on the sidelines instead of coming to the elder's aid mainly because they don't want to interfere, aren't aware of the exploitation, or are aware of the exploitation but don't know what to do about it. For instance, Selma's siblings, whom Selma had helped when they were in need, were not actively involved in preventing and remedying Selma's abusive

situation. Instead, the family members who came to Selma's direct aid were a niece, a few nephews, and an in-law.

Another way to look at vulnerability enhancers is by *perpetrator types*. According to an article titled "Probate Psychological Aspects of Undue Influence," four sets of manipulators exist:

- The *con artist* schemes to get someone else to part with his or her resources. The con artist is a professional liar who has a history of exploiting others.
- The *sociopath* gets a thrill out of exploiting others and is driven by the need to feel power and control over others as well as to abuse them. One of Selma's caregivers observed that Zachary and his new family showed little or no empathy toward Selma's visible frailty and fragility. Instead, they seemed to exploit her weakened state to get what they wanted from Selma.
- The *opportunist* doesn't plan to exploit the vulnerable person but soon finds "the fruits of temptation too great to resist." The opportunist rationalizes or justifies his or her manipulations; i.e., "I deserve this for all I have done." Likewise, Noah said that Zachary was unabashed about claiming that he deserved "everything because he had lived with Selma."
- The *career criminal* makes an occupation of ripping people off, specifically the elderly, and is generally a nonrelative perpetrator. Most states don't require criminal background checks or don't forbid offenders of particular crimes from working with elders. As a result, many ex-convicts become caregivers for vulnerable elders.

## Victim Characteristics

According to an article titled "Exploitation of the Elderly: Undue Influence as a Form of Elder Abuse," *risk factors*, or *victim vulnerabilities*, that make an individual more susceptible to exploitation are as follows:

- Age (over 75 years of age)
- Gender (female)
- Ethnicity (white)
- Income (middle to high income)
- Home ownership and visible assets
- Brain illness, such as organic brain damage or cognitive impairment
- Physical, emotional, and mental state, such as frailty or depression
- Recent loss of a spouse or a divorce
- Living with the abuser, often a family member who suffers from mental illness or substance abuse or who is unemployed
- Social isolation
- Estrangement from children and other relatives
- Fear of changing living circumstances
- Taking several medications
- Lack of familiarity with finances
- Easily influenced, deceived, or intimidated