

The purpose of study was to explore changes in implemented of APS programs in response to the COVID-19 pandemic. This three-phase study began with telephone interviews with eight state-level APS administrators of early phase “hot-spots” that were used to inform questions for the Phase II national survey of state APS programs. Forty-seven states completed an on-line survey on the effects of the pandemic on work and workload, policy and practice, staff, partnerships, and preparedness. Phase III interviews with 7 local APS programs provided an “on-the-ground” view of challenges of meeting clients’ needs. Although most APS programs reported fewer reports of adult maltreatment than before the pandemic, the stress and disruption of COVID-19 required new work arrangements, to which programs adapted technological and managerial support to care for the needs of both APS staff and the clients they served. Finding provide insight for policy and planning requirements for future catastrophic events.

COVID-19 AND THE LONG-TERM CARE OMBUDSMAN PROGRAM: FINDINGS FROM A NATIONAL STUDY

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The purpose of our study was to explore changes for long-term care ombudsman programs across the country in response to the COVID-19 pandemic. The study team explored the effect of COVID-19 on programs: cases, resident engagement, complaint investigation and resolution, services, complaints, changes in visitation, and preparedness plans. The research team developed survey items and beta-tested them with state and local LTCOs prior to distributing the survey nationally to State Long-Term Care Ombudsman and Local Long-Term Care Ombudsman in order to characterize experiences of the participants. From 62 state LLTC respondents we learned there were 81.0% fewer cases received, 97.36% were less able to engage with residents, 78.95% were less involved in the engagement of residents in complaint investigation and resolution and there were 71.05% fewer activities involved in investigations. Not surprisingly, there was an 80.0% increase in information that the LTCO provided to the media.

COVID PANDEMIC IMPACT ON NEVADA ADULT PROTECTIVE SERVICES

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Empirical data regarding Covid pandemic impact on the Nevada Adult Protective Services (APS) Program clients, casework, and staff was gathered and analyzed as part of a multi-faceted program evaluation. Key findings include: 66% of the staff agreed or strongly agreed that the pandemic made their jobs more challenging. Respondents reported Covid-related challenges faced by clients, the program, and

themselves as social workers serving older and vulnerable adults. Adverse client impacts observed included increased social and emotional isolation, loss of housing, exacerbation of symptoms of mental illness, necessary services being cut from clients subsequent to testing Covid positive, and fear and reluctance to allow needed visiting service providers, such as home health aides, into their homes. We will discuss the implications of the findings on APS services and clients, and on related health and human services designed to promote the wellness and independence of older and vulnerable adults.

FINANCIAL EXPLOITATION OF OLDER ADULTS DURING THE EARLY MONTHS OF THE COVID-19 PANDEMIC

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COVID-19 created a “perfect storm” for financial exploitation directed at older adults. We invited adults aged 60 and older enrolled in gerontology research registries at Virginia Tech, Florida State University, Wayne State University, and University of Pittsburgh to complete an on-line survey about experiences with financial exploitation by strangers. The 997 respondents ranged in age from 60 to 98 (M = 71.3; SD = 6.8); most identified as White (93.4%), female (64.2%) and living with a spouse/partner (58%). Approximately one-half of respondents (56.87%) reported experiencing a scam attempt about COVID-19 issues. Most contact by scammers was electronic (49%) and frequently occurred two or more times (40%). Most respondents ignored the request (i.e., hung up phone, deleted text/email, threw away mail). However, 9% sent the requested payment, and 4% gave the scammer their personal information. Confidence in financial matters and having attended financial educational programs protected older adults from being scammed.

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ADULT PROTECTION AND ELDER ABUSE

CHANGING FAMILY RELATIONSHIPS DURING THE COVID-19 PANDEMIC: THE CASE OF ELDER ABUSE

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Since the first confirmed case being identified in January 2020, authorities in Hong Kong have implemented various measures in an attempt to control the spread of the disease. These measures include compulsory quarantining of infected

persons and those suspected of exposure, temporary closure of high-risk premises, and suspension of public activities and services, encouraging work-from-home arrangement etc. These measures, however, may exacerbate the impact of known risk factors and create new avenues for elder mistreatment. Life stress, financial strains and work-from-home arrangements increase chances of family conflicts, cessation of public services increases burden in the already stressed caregivers. This study examines the changing intergenerational family relations in the midst of the pandemic. A total of 1200 community dwelling senior citizens participated through responding to a telephone survey. Information was collected on participants' demographic characteristics, perceived disruptions brought about by COVID-19, family relations, physical and mental health, etc. Family conflicts and abuse were commonly reported: 27.8% reported family conflicts, 14.5% psychological abuse, 3.1% physical abuse, 3.9% financial abuse. A large proportion of participants (41.8%), however, also reported improved family relations during the pandemic. Results of logistic regression indicate that advanced age, female gender, poor financial situation were significant predictors for family conflicts and abuse. Contrary to our expectations, pandemic related disruptions in daily lives and perceived safety in the community were not associated in family conflicts and abuse in the present sample.

INCIDENCE AND RISK FACTORS OF ELDER MISTREATMENT IN THE COMMUNITY: A LONGITUDINAL POPULATION-BASED STUDY

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Prior population-based elder mistreatment (EM) risk factor research has focused on problem prevalence using cross-sectional designs, which cannot make causal inferences between proposed risk factors and EM or discern existing cases from new cases entering the population. This study sought to estimate the incidence of EM and identify risk factors for new cases. It is a ten-year prospective, population-based cohort study with data collected between 2009 (Wave 1) and 2019 (Wave 2). Based on Wave 1 random, stratified sampling to recruit English/Spanish-speaking, cognitively intact, community-dwelling older adults (age ≥ 60) across New York State, this study conducted computer assisted telephone interviews (CATI) with 628 respondents participating in both Wave 1 and Wave 2 interviews (response rate=60.7%). Ten-year EM incidence was regressed on factors related to physical vulnerability, living arrangement, and socio-cultural characteristics using logistic regression. Ten-year incidence rates included overall EM (11.4%), financial abuse (8.5%), emotional abuse (4.1%), physical abuse (2.3%), and neglect (1.0%). Poor self-rated health at Wave 1 significantly predicted increased risk of new Wave 2 overall EM (odds ratio [OR]=2.8), emotional abuse (OR=3.67), physical abuse (OR=4.21), and financial abuse (OR=2.8). Black older adults were at significantly heightened risk of overall EM (OR=2.61), specifically financial abuse (OR=2.8). Change from co-residence (Wave 1) toward living alone (Wave 2) significantly predicted financial abuse (OR=2.74). Healthcare

visits represent important opportunities to detect at-risk older adults. Race is highlighted as an important social determinant for EM requiring urgent attention. This study represents the first longitudinal, population-based EM incidence study.

PERCEIVED FINANCIAL VULNERABILITY IS RELATED TO PERCEIVED COGNITIVE IMPAIRMENT AND LIVING ALONE

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Objective: Perceived financial vulnerability is linked to physical and mental health and also to risk for financial exploitation (Lichtenberg et al., 2020a,b). This study examined the relationship of risk scores for financial exploitation to demographic variables, perceived memory loss and living alone.

Methods: The 17-item self-report Financial Exploitation Vulnerability Scale (FEVS) posted on our website <https://olderadultnestegg.com> was completed by a convenience sample of 258 older adults. Correlational, multiple regression and Chi Square analyses were used.

Results: Thirty percent of the sample scored at an elevated risk for financial exploitation due to perceived financial vulnerability. Although this was a convenience sample the results were similar to what was found in a sub-study of the HRS. Thirty eight percent of participants were living alone and 38% reported that their memory was less reliable than a year ago. Financial vulnerability risk score was significantly related to decreased education ($r=-.12$), living alone ($r=.21$) and perceived memory loss ($r=.35$). Eighteen percent of the variance was accounted for in a multiple regression ($F(5,250)=10.73$, $p<0.001$, $r^2=0.18$) with all three measures predicting FEVS risk score independently. The combination of perceived memory loss and living alone was significantly associated with the highest percentage of elevated risk scores.

Discussion: Perceived financial vulnerability and its relationship to health (e.g. memory loss) and financial exploitation, continues to be under-appreciated in gerontology and geriatrics research. Our findings, consistent with GSA's Longevity Fitness report further highlights this important dimension.

RISK FACTORS OF FINANCIAL EXPLOITATION VERSUS SCAM

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Financial exploitation (FE) perpetrators are usually seen in a position of trust, such as family members or friends, whereas perpetrators of scam tend to be unknown individuals. Few empirical studies have examined victim risk factors, and this study aimed to systematically compare risk factors of FE versus scam. One-hundred-and-ninety-five