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# Introduction

*The complete life, the perfect pattern, includes old age as well as youth and maturity. The beauty of the morning and the radiance of noon are good, but it would be a very silly person who drew the curtains and turned on the light in order to shut out the tranquility of the evening. Old age has its pleasures, which, though different, are not less than the pleasures of youth.*

—W. Somerset Maugham (1874-1965)

**T**he age distribution of the American public is changing. Healthier lifestyles and medical innovations have increased the longevity of the American population. Our citizenry now includes not only higher percentages of senior Americans, but greater numbers of elderly members who are living well into their 80s and 90s.

Unfortunately, medical technology and healthier lifestyles have not solved all the problems related to longer life. Many who reach significant seniority find that they need various degrees of assistance and companionship in their daily activities. The growth of the nation's elderly population has coincided with an increase in dual-career and single-parent households. In the past, grown children would absorb aging parents into their households. More recently few such households exist. If an adult child and his or her spouse both work outside the home, no one is left at home during the day to care for the aging parent. If a single adult child raises a family, he or she cannot stay home to watch over an elderly mother or father. As a consequence, seniors become isolated in their own homes, or in some situations, spend their days in adult day-care facilities. The caregiver roles once played by family members are now assumed by paid and volunteer staff at service organizations, including those who staff day-care centers, deliver meals, or simply make periodic visits to interact with the elderly service population.

Staff members who engage the elderly on a daily or weekly basis become the seniors' link with the outside world. This role affords staff a tremendous, if not unique, opportunity to protect the elderly from many of the risks that accompany the aging process. Staff members are often the first and sometimes the only ones to spot signs of trouble,

including elder abuse, physical disability, medication problems, self neglect, depression, and household hazards. Paid and volunteer staff members have become the new front line in senior risk management. Their interaction and willingness to help may prevent injury and stop problems from escalating.

Our staff should not be expected to face these newfound responsibilities alone. Proper training, screening and supervision can help service personnel assess a situation, decide when or whether to report an incident, and choose the methods and personnel needed to assist. Service organizations must teach their staff the signs and symptoms of problems and the appropriate methods to improve a situation without making matters worse.

This book is designed to help service organizations prepare their paid and volunteer staff and themselves for their new risk management roles. To do so, it commences with a general discussion about seniors, highlighting the individuality of those who compose this group. Chapter Two separates fact from the misconceptions that potentially hinder an organization's ability to respond to the needs of its seniors.

Chapter Three provides an overview of risk itself, offering a guide to several basic principles of risk management. Chapter Four discusses a number of the most significant health-related risks facing our senior population, including elder abuse, and self-neglect. Chapter Five addresses other issues that pose risks common to seniors including transportation, crime and confidentiality. Chapter Six looks at risks unique to senior populations living in public housing. The materials in these chapters discuss applicable laws and court rulings and, wherever possible, suggest appropriate methods to control, reduce or alleviate risks to seniors, without invoking consequent risks to staff or service organizations.

Paid and volunteer staff members who have chosen to work with seniors need our support to handle the new responsibilities that come with the territory. The senior service recipients need service providers who are trained and prepared to handle the problems that accompany the aging process. Through this book, organizations can help make risk management *a golden opportunity* for both the organizations and the seniors who look to them for service.



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