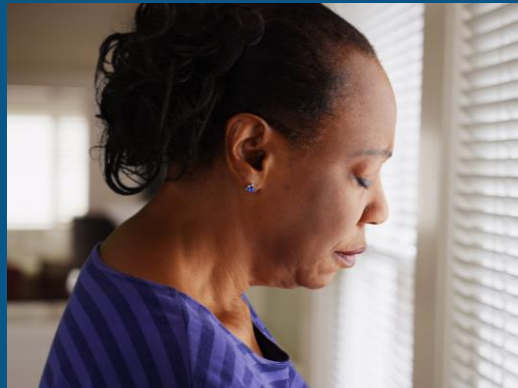




ELDER ABUSE, NEGLECT, AND FINANCIAL EXPLOITATION

WHAT TO WATCH FOR AND HOW TO HELP



COLLABORATION & EVOLUTION

Along the Lakeshore, The **Elder Abuse Prevention Collaborative** began in the 1980s as the Tri County Protection Team, hosted by AgeWell Services.

The collaborative became known as **SafeSeniors** in 2020.

Focus = prevention through education and advocacy in Muskegon, Oceana, and Ottawa Counties.

Vulnerable Adult Multi-Disciplinary Teams (MDTs) developed in Muskegon County in 2018; Ottawa County in 2019.

Focus = case review and victim centered support for older adult victims of abuse, neglect, and financial exploitation.

Investigation and Prosecution

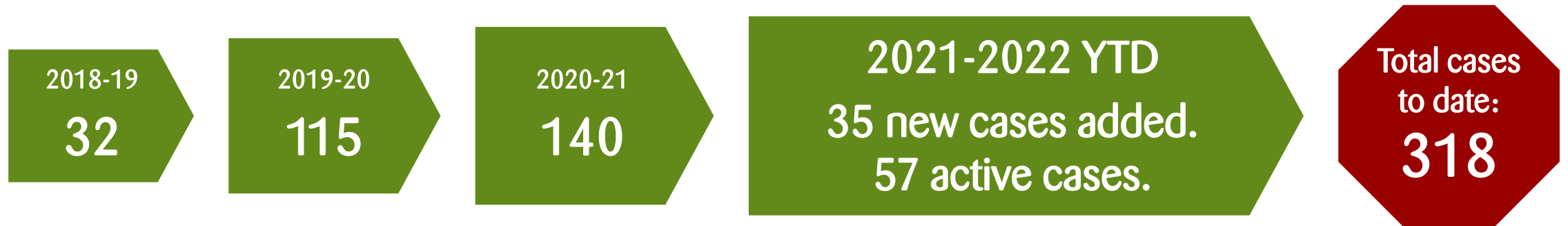
Partnerships with LE and Prosecution. Muskegon's SafeSeniors Task Force formed in 2020, three detectives and focused prosecution.

Focus = dedicated investigation and prosecution of abuse, neglect, and financial exploitation crimes against older adults.



IT WORKS: THE NUMBERS

Multi-Disciplinary Team Cases (*Muskegon/Ottawa Counties*)



The first year the MDT approach was implemented, prosecution rates increased over 300% and nearly \$1.7 million in restitution was ordered. We continue to see success in prosecution and restitution for those who were harmed, whenever these remedies are possible.

Outreach 2019 - 2022 YTD (*Muskegon, Oceana, Ottawa Counties*)



DEFINING ELDER ABUSE

Vulnerable Adult

- ✓ A condition in which an adult is unable to protect himself or herself from abuse, neglect, or exploitation because of a mental or physical impairment or advanced age.

Abuse

- ✓ Harm or threatened harm to an adult's health or welfare caused by another person.
- ✓ Abuse includes, but is not limited to, non-accidental physical or mental injury, sexual abuse, or maltreatment.

Neglect

- ✓ Harm to an adult's health or welfare caused by the inability of the adult to respond to a harmful situation (self-neglect) or the conduct of a person who assumes responsibility for a significant aspect of the adult's health or welfare.

Exploitation

- ✓ An action that involves the misuse of an adult's funds, property, or personal dignity by another person.

WHAT'S THE IMPACT?

- The costs of abuse are high for both affected older adults and for society.
- Older people's losses include their dignity, autonomy, good health, financial security, and life.
- For society, abuse of older adults is both a social and economic issue: it reduces their participation in the life of the community and it creates health care and legal costs, which can affect public programs like Medicare and Medicaid.
- It's in everyone's interest to talk about this issue – to increase awareness and prevention and to watch for red flags and seek justice.

HOW DOES THIS AFFECT OLDER ADULTS?

- Physical deterioration
- A decline in emotional health – depression, post-traumatic stress disorder
- Increased hospitalizations and admittance to nursing homes
- Lower quality of life
- Diminished independence
- Increased mortality rates

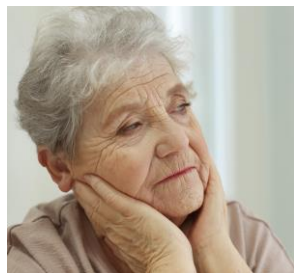


HERE'S A NUMBER

10%

1 in 10 older adults experience
abuse, neglect, financial exploitation.

THINK ABOUT THE OLDER ADULTS YOU KNOW: WHO MIGHT BE THAT 10%?



HERE'S ANOTHER NUMBER

60%

In almost 60% of elder abuse and neglect incidents, the perpetrator is a family member.

Two thirds of those are adult children or spouses.

HERE'S A BIGGER NUMBER

85.5%

85.5% of financial exploitation
perpetrators are family members.

AND SOME MORE NUMBERS

1 in 24

estimated cases of abuse reported to authorities

1 in 44

estimated cases of financial abuse reported to authorities

WHY DO VICTIMS NOT REPORT?

~~it's my fault~~
they took my money

Report Abuse: 855-444-3911

SafeSeniors.info
Educate. Advocate. Seek Justice.

AgeWell
SERVICES

This project was supported by Federal Award 2018-V2-GX-0067 from the Department of Justice, administered by the Michigan Department of Health and Human Services, Division of Victim Services.

~~it's my fault~~
they left me alone

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WHY DO VICTIMS NOT REPORT?

“They took my money.”

- I’m so embarrassed that I fell for that scam.
- Maybe my son thought I said he could have it?

“She hit me.”

- I must have made her angry.
- How did I raise someone to act like that?

“My caregiver left me alone.”

- If I tell and they get in trouble, I’ll have no one to care for me & might have to leave my home.

THIS IS WHERE WE COME IN...

5 things everyone can do to help prevent and stop abuse, neglect and financial exploitation



Listen to older people and caregivers to understand their challenges and provide support



Educate one another about the signs of abuse



Build a community that fosters social connections and supports



Report suspected abuse or neglect as soon as possible



Reach out to professional services for help when needed

POTENTIAL SIGNS TO WATCH FOR: PHYSICAL



Unexplained injuries, bruises, cuts, or sores



Dehydration or unusual weight loss



Missing medication or medical assistance devices



Unsanitary living conditions or poor hygiene



Unattended medical needs or missed appointments

POTENTIAL SIGNS TO WATCH FOR: EMOTIONAL/BEHAVIORAL



Unusual changes in behavior or sleep patterns



Withdrawal from normal activities



Isolation from friends or family



Increased anxiety or fear



Hesitance to speak in presence of “caregiver”

POTENTIAL SIGNS TO WATCH FOR: FINANCIAL



Unpaid bills or unmet needs, despite seemingly adequate income & assets



Missing household items



Unexpected changes in wills or property deeds



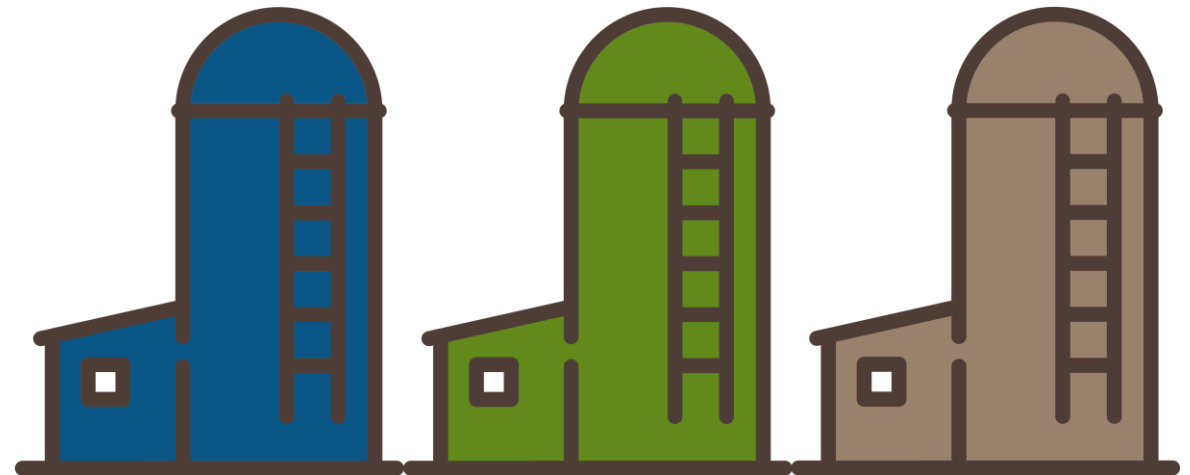
Purchase of large items the older adult does not use



Changes in spending habits/patterns (checks made out to cash or written out of order, unusual ATM/debit card usage)

THE SIGNS ARE NOT IN SILOS

- Different types of abuse, neglect, and financial exploitation often lead to one another and can occur at the same time.
- Look for more signs if you see any signs.



CASE STUDY: YOU WON! BUT WAIT...

Mrs. Miller was convinced she had won the Publisher's Clearinghouse Sweepstakes by a scammer who told her that the taxes must be paid up front before she could claim her winnings. She sent a \$15,000 cashier's check to the address she was given. After she sent it, she realized it was a scam and tried to have payment stopped on the check, which can't be done with a cashier's check.

Our SafeSeniors detective contacted local law enforcement in Tennessee, where the check was sent, and they were able to make contact with the recipient - an 85 year old who was also a victim of the scam. When the check arrived, he thought it was his first sweepstakes payment from Publisher's Clearinghouse, but didn't understand why the check came from a credit union in Michigan. The Tennessee Sheriff's Office was able to secure the check and send it back to be deposited into the Mrs. Miller's account. While we were unable to recover the total amount lost, she was only out a couple of hundred dollars instead of thousands.



CASE STUDY: I JUST MET YOU, BUT I LOVE YOU!

- ♥ Mrs. Jones formed online relationships with two subjects who are financially exploiting her by using her as a "middleman" in a variety of scams. She has lost about \$100,000. We shared information regarding scams and she was advised to stop communication with the scammers, but she is not interested in doing ending the relationship.
- ♥ Mrs. Doe met a man online and sent him \$1,600 to help him get here to see her; this was money she needed to pay her bills that month. He told her he was working as a doctor in Yemen but was stuck in Georgia on his way to see her. She was originally upset with her daughter for getting involved, but once our team pointed out the inconsistencies in his story, she began to believe it was a scam. She realized that she made a bad decision and ended communications with him.
- ♥ A local romance scammer offered to do work around Mrs. Reed's home; she had lost her husband 6 months prior to meeting the scammer. He started asking for money and she gave him \$74,000 over an 18 months period. When she finally told him no he got physically abusive. She realized she made a bad decision and ended the relationship. She has a positive attitude and is rebuilding her relationship with her daughter.



CASE STUDY: TAKING ~~CARE~~ ADVANTAGE OF MOM

Mrs. Smith called 911 to report a domestic dispute; she was fearful of her 56 year old son, who resides in the basement of her home. The argument started with a disagreement on living arrangements because she wishes to sell her home. The dispute prompted her family to report to police that her son had forged two checks from the her checking account for a total of \$62,020. She has several health challenges and is currently bed-ridden. Her husband recently passed away; she has been working to get her finances in order to be able to provide for her long term care and living arrangements. Mrs. Smith has been making investments into her property through her son's company to provide maintenance services, with the intent to maintain the home while spending down assets to make her eligible for Medicaid. A proposal from the son's company for additional work to victim's home had been provided, but she never agreed for the work to be done. One of the forged checks matches a proposal to have work done to the home. Her son has never assisted in her medical care, but is now trying to convince the family how much he has done for his parents and family over the years.



IF YOU SEE OR SENSE THAT SOMETHING IS NOT RIGHT

Ask questions...

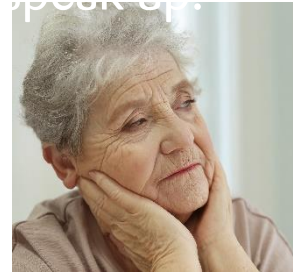
... you seem quiet lately, is everything ok?

...how's it going having your son living with you?

... tell me more about this new love interest you met on social media.

... where's that beautiful grandfather clock that used to be in the hall?

... are you coming back to yoga class soon? I miss you!



It's better to act on your instincts and be wrong, than to not act and be right.

TRAUMA INFORMED, VICTIM CENTERED RESPONSE

- Communicate with compassion: listen actively and without judgement.
- Manage expectations: make no promises (“I’m sure we can get your money back.” “He’ll go to jail!”)
- Be sensitive to their fears and concerns: they need reassurance that telling someone was the right thing to do.
- Reporting is important.
 - All suspected abuse should be reported to APS or your local law enforcement agency.
 - Financial Exploitation should also be reported to the FTC and FBI’s Internet Crime Complaint Center (IC3); victims may need assistance with this process.
 - FTC: www.identitytheft.gov or 877-FTC-HELP (*victim will get personalized step-by-step recovery guide*)
 - IC3: www.IC3.gov/Home/FileComplaint

REPORTING SUSPECTED ABUSE

Call the Adult Protective Services Centralized Intake Line

24 hours a day, 7 days a week

855-444-3911

In an emergency, call 911 or your local law enforcement agency.

QUESTIONS AND ANSWERS

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