



MULTI-DISCIPLINARY TEAMS AND ELDER JUSTICE

OUR AVENGERS AGAINST ABUSE, NEGLECT, AND FINANCIAL EXPLOITATION



WHY IS THIS SO IMPORTANT?

- The costs of abuse, neglect, and financial exploitation are high for both affected older adults and for society.
- For older adults, losses include their dignity, autonomy, good health, financial security, and life.
- For society, it's both a social and economic issue: it reduces older adults' participation in the life of the community and it creates health care and legal costs, which can affect public programs like Medicare and Medicaid.
- We need to talk about this issue to increase awareness, which helps with both prevention and reporting suspected abuse, neglect, and financial exploitation.

A LOOK AT THE NUMBERS

10%

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

\$billions

Estimated financial loss to seniors from financial exploitation.

1 in 24

Estimated cases of abuse reported to authorities.

1 in 44

Estimated cases of financial exploitation reported to authorities.

60%

Elder abuse/neglect incidents where the perpetrator is a family member.

85.5%

Financial exploitation perpetrators who are family members.

COLLABORATION & EVOLUTION

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.

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.



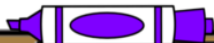
EDUCATION AND ADVOCACY THROUGH COLLABORATION



Prevention and reporting are strengthened through outreach and training.

Education and **awareness** to help prevent and expose abuse, neglect and financial exploitation.

Advocacy for policies and programs that ensure the safety of our older adult population.



Collaborative meetings to share information and ideas.

Collaborative network for distribution of outreach information.

Training opportunities for those who work with the older adult population.

Senior Symposium for older adults and caregivers with learning sessions and supportive services expo.

Outreach events for seniors with presentations on staying safe.

OUTREACH = PREVENTION

SafeSeniors
Educate. Advocate. Seek justice.

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

SafeSeniors is here to help.



The SafeSeniors partners work together to identify, advocate, and seek justice for older adult victims of abuse, neglect, and financial exploitation. The team is committed to:

- Education and awareness to help prevent and expose abuse, neglect and financial exploitation.
- Advocacy for policies and programs that ensure the safety of our older adult population.
- Investigation and prosecution of perpetrators of these crimes to seek justice and restitution for victims.

If you are experiencing or suspect abuse, neglect, or financial exploitation, you are not alone. We can help.

Call anytime 24/7: 855-444-3911

For emergency situations, call 911

SAFESENIORS: A NETWORK OF SUPPORT

SafeSeniors Collaborative Group
Muskegon, Oceana, and Ottawa Counties

Over 40 partner organizations working together on Elder Abuse Education, Prevention, and Advocacy

**Collaborative Meetings • Presentations • Workshops
Providers Conference • Senior Symposium**

Vulnerable Adult Multi-Disciplinary Teams

- County-specific teams coordinated by SafeSeniors
- Include Law Enforcement, Prosecution, and Adult Protective Services; mental health and medical providers; legal experts and financial advisors
- Become active cases of Vulnerable Adult Crime and collaborate on investigation and solutions

SafeSeniors Task Force: Muskegon County

A dedicated team of trauma-informed investigators and prosecutors focused on cases involving abuse, neglect, and financial exploitation of seniors (60+).

Task Force is supported by the Muskegon County Senior Alliance and partnerships with the Michigan State Attorney General's Office, Muskegon County Sheriff's Office, Muskegon County Prosecutor's Office, Muskegon County Sheriff's Office, Michigan State Police, Department, Social Law Enforcement, and County municipalities.

AgWell **Michigan County Senior Alliance** **AACL**
Ages & Abilities **Senior Resource Center** **Area Agency on Aging**

Collaboration is provided by AgWell Services, supported by grants from the Muskegon County Senior Alliance, Muskegon County Sheriff's Office, Muskegon County Prosecutor's Office, Muskegon County Sheriff's Office, Michigan State Police, Department, Social Law Enforcement, and County municipalities.

**SafeSeniors Info • 231.726-7104
safeseniors@agwellservices.org**

About SafeSeniors

Watch out for scams!

SafeSeniors
Elder Abuse Advocates • Social Justice

Stay informed.
Stay Safe.

IMPOSTOR SCAMS: Who are they, really?

Impostor scammers lie about who they are in order to trick you into sending money to them or provide them with sensitive information.

In Government Scams, the impostor will pretend to be a government agency like the IRS, Medicare, or Social Security Administration. They may give you an official sounding case number or badge ID number. The caller ID may even show the name of the agency they say they are calling from.

In Financial Institution Scams, the impostor will pretend to be from your bank or another financial institution. They may give you an official sounding case number or seem to know about your account. The caller ID may even show the name of the financial institution they say they are calling from.

They may try to make you feel very anxious that something is wrong with your accounts.

RED FLAGS & WHAT TO DO

RED FLAGS:

- ✓ No government agency will call you, text you, or email you and ask for personal information over the phone or in an email or text.
- ✓ No agency will try to frighten you into acting with urgency, or to have you use gift cards to "pay fees."
- ✓ Your bank or financial institution will not call you, text you, or email you and expect you to give them your confidential account information over the phone or in an email or text.
- ✓ Your bank or financial institution will not try to cause you to panic about your accounts being in danger or ask you to buy gift cards to "pay fees."

WHAT TO DO:

- ✓ If you suspect a scam, hang up.
- ✓ **DO NOT** give them your personal information or account numbers.
- ✓ **DO NOT** send them money or call them with gift card numbers.
- ✓ **Call 855-444-3931** anytime to report a suspected impostor scam. You can also report to the Michigan Attorney General at 877-765-8388.
- ✓ Hang up and call the local branch of your bank or financial institution to discuss.

www.Safeseniors.info • 233-726-7104
SafeSenior@pawgwellness.org

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Seniors

Associate: Jack Justice

Stay Informed
Stay Safe

SCAMS: Who are they, really?

Scammers like to know how you are in risk you are lending money to them and then use that sensitive information.

Child or Friend (ible) Scams:

Later will pretend if grandchild, other member, or a friend.

How tell a story about how they were sent, are in jail, or are stuck in a foreign and that they desperately and quickly need help.

They have researched social media to find out details, like the fact that your daughter calls you Papa and attends a college, or that your friend is traveling in Italy.

How play on your emotions with urgency and greed. "I don't want to spend the night in jail. Please don't tell mom and dad!"

How call in the middle of the night to see the feeling of urgency and catch you when you are not thinking as clearly.

FLAGS & WHAT TO DO

RED FLAGS:

- ✓ Their voice is muffled or the sound frequency because of some "happened" - "the accident be" -
- ✓ You know that your grandchild member or friend is not really
- ✓ They ask for a significant amount to "cover court costs" or "pay hire a lawyer."
- ✓ They call by a name your grandma instead of (your name).

WHAT TO DO:

- ✓ Ask a personal question, but too much information, if a call me, Grandma? Not respond instead let the caller explain it
- ✓ Ask a simple question that your friend would know like them for Cl what gift you gave them for Cl
- ✓ Call a family member or mutual though the scammer will beg this a secret, discuss the situation someone and chances are you a your grandchild/friend is safe
- ✓ **DO NOT** send them money or credit card numbers.
- ✓ **Call 855-444-3911** anytime to report to the victim's Attorney. You report to the victim's Attorney at 877-765-8388.

SafeScams.org | 231.712.3456
www.SafeScams.org | info@SafeScams.org

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SafeScams.org
 Scams. Anonymous. Tools. Justice.

IMPOSTER SCAMS: Who are they, really?

Imposter scammers like who are they in order to trick you into sending money to them or provide them with sensitive information.

In Romance Scams, the imposter will pretend to be interested in you romantically.

They will use a fake photo of an attractive person and act as though they have a lot in common with you in order to get your interest.

They will connect with you through social media sites like Facebook or through dating sites.

They will learn as much as they can about you through your profile in order to know the right things to say to gain your trust.

50% of Romance Scam victims are age 50+, but they account for 70% of total financial losses

RED FLAGS & WHAT TO DO

RED FLAGS:

- ✓ Declarations of love or great affection after just a short time.
- ✓ They ask you to start communicating by text or your personal email, away from your online site you met them on.
- ✓ Their online profile might not match everything they say.
- ✓ They offer various excuses for why they can't show you more photos of themselves.
- ✓ Their messages are poorly written, inconsistent, or sometimes vague.
- ✓ After gaining your trust, they start telling you stories of bad luck or medical illnesses.
- ✓ They indirectly or directly ask for money, gifts or funds to pay credit cards.
- ✓ They delay meeting in person or talking on video chat; when you do arrange to meet, they cancel or postpone due to some emergency.

WHAT TO DO:

- ✓ **DO NOT SEND THEM MONEY OR CALL THEM WITH GIFT CARD NUMBERS.**
- ✓ **Call 855-444-3931** for help anytime.
- ✓ Check the privacy settings on your social media so that you are not sharing personal information on your public profile.
- ✓ **Be very cautious in accepting friend requests.**

www.SafeScenarios.org • 231-726-7104
SafeScenarios.org@wellness.com

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1 in 10 older Americans experience abuse, neglect, or financial exploitation.




it's my fault
she hit me
they took my money
my caregiver left me alone




REPORT ABUSE:
855-444-3911

How to recognize the potential signs of abuse, caregiver neglect, and exploitation of older adults.

POTENTIAL SIGNS TO WATCH FOR:

PHYSICAL	EMOTIONAL • BEHAVIORAL	FINANCIAL EXPLOITATION
<ul style="list-style-type: none"> Unexplained injuries 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 	<ul style="list-style-type: none"> Unusual changes in behavior or sleep patterns Withdrawal from normal activities Isolation from friends or family Increased anxiety or fear Hesitant to speak in presence of "caregiver" 	<ul style="list-style-type: none"> 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 (suddenly made out to cash or written of order, unusual ATM/debit card usage)

for more information or questions:

www.SafeSeniors.info • 231.726.7104
info@seniors@well-services.org

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A handy magnet

SafeSeniors
Educate. Advocate. Seek justice.

1 in 10 older adults are victims of abuse, neglect, and financial exploitation.

SafeSeniors is here to help through education, advocacy, investigation, and prosecution, seeking justice and restitution.

If you are experiencing or suspect abuse, neglect, or financial exploitation, you are not alone. We can help. Please call today.

Call anytime 24/7: 855-444-3911
For emergency situations, call 911

www.safeseniors.info • 231-726-7104
safeseniors@saferelatives.org

Pocket card



Stay Informed.
Stay Safe.

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

SafeSeniors is here to help through education,
advocacy, and the investigation and prosecution
of these crimes

**If you are experiencing or suspect abuse,
neglect, or financial exploitation, you
are not alone. We can help. Please call today.**

Call anytime 24/7: 855-444-3911

For emergency situations, call 911

www.safeseniors.com/what-we-do

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Presentations



SafeSeniors
Educate. Advocate. Seek Justice.

NOT EVERYONE IS A FRIEND

PROTECTING YOUR IDENTITY, YOUR ASSETS, AND YOURSELF

Billboards

~~it's my fault~~
she hit me

Report Abuse: 855-444-3911

SafeSeniors.info
Get help with everyday life

AgeWell
Age Well. Live Well.

Red flags for financial organizations

Newspapers, Newsletters, PSAs on Radio and TV

MULTI-DISCIPLINARY SUCCESS: GATHER THE RIGHT TEAM

A multi-disciplinary approach brings together the right team to support the victim and fight the crime.

Case by case review with victim centered, trauma informed, wraparound support during and after investigation.

- ✓ Stop the bleeding.
- ✓ Ensure safety.
- ✓ Provide support.

Adult Protective Services/DHHS

Law Enforcement

Prosecutor's Office

Community Mental Health

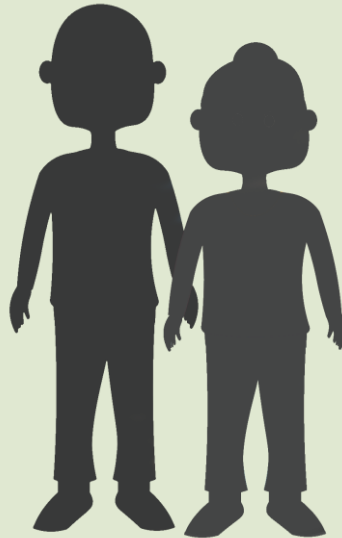
Geriatric Care Physician

Legal Services

Guardianship/Conservator/
POA Services



MDT CASE REVIEWS = WRAPAROUND SUPPORT



LAW ENFORCEMENT AND PROSECUTION: KEY PARTNERS



Focused investigation and prosecution sends a strong message to perpetrators *(and potential perpetrators)* of these crimes and seeks to bring **justice and restitution** to those who were wronged.

Support the work of the Multi Disciplinary Team with focused investigation and prosecution.

Train road patrol and first responders so that first contact with victim sets up the case for success.

Team up with SafeSeniors Collaborative on outreach and education to older adults.

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 ending the relationships.
- ♥ 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 month 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.

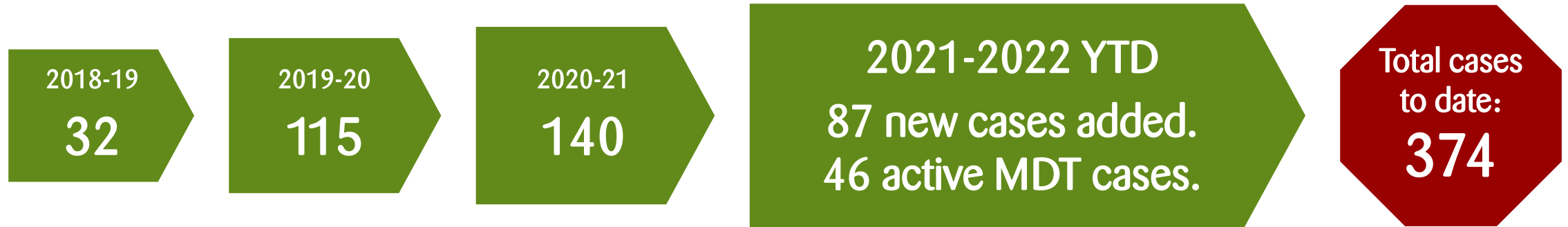
The dispute prompted her family to report to police that her son had forged two checks from the her checking account for a total of \$62,020. Her husband recently passed away and she has been working to get her finances in order to be able to provide for her long term care and living arrangements. Mrs. Smith has been making investments into her property through her son's company, 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 had been provided, but she never agreed for the work to be done. One of the forged checks matches the proposal.

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.



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*)



YOU ARE AN AVENGER TOO!

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, neglect, or exploitation as soon as possible.


















Reach out to professional services for help when needed.

Call APS at (855) 444-3911 *24/7*

Call your local police department

In an emergency, call 911

POTENTIAL SIGNS OF ABUSE, NEGLECT, AND EXPLOITATION

PHYSICAL	EMOTIONAL & BEHAVIORAL	FINANCIAL EXPLOITATION
 Unexplained injuries	 Unusual changes in behavior or sleep patterns	 Unpaid bills or unmet needs, despite seemingly adequate income & assets
 Dehydration or unusual weight loss	 Withdrawal from normal activities	 Missing household items
 Missing medication or medical assistance devices	 Isolation from friends and/or family	 Unexpected changes in wills and/or property deeds
 Unsanitary living conditions or poor hygiene	 Increased anxiety and/or fear	 Purchase of large items the older adult does not use
 Unattended medical needs or missed appointments	 Hesitance to speak in presence of “caregiver”	 Changes in habits/patterns (such as unusual ATM/debit card/check usage)

Different types of abuse, neglect, and financial exploitation often lead to one another and can occur at the same time.

TOGETHER, WE CAN FIGHT ABUSE, NEGLECT, AND EXPLOITATION!

Watch out for your people. If you see or sense that something is not right, speak up.

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.

WE'RE HERE TO HELP!

SafeSeniors partners work together to identify, advocate, and seek justice for older adults who experience abuse, neglect, and financial exploitation in Muskegon, Oceana, and Ottawa Counties.

If you suspect abuse, neglect, or exploitation, call Adult Protective Services at (855) 444-3911.

In an emergency, call 9-1-1 or your local police department.

SafeSeniors Coordinator

Chris Burnaw

AgeWell Services of West MI

chrisb@agewellservices.org

231-726-7104

Muskegon County SafeSeniors Task Force

Detective Darric Roesler, darric.roesler@muskegonsheriff.com, 231-557-5165

Detective Russ Swanson, russell.swanson2@mcd911.net, 231-286-7852

Detective Jared Passchier, jared.passchier@mcd911.net, 231-286-0238

Jim Christiansen, Intake and Case Manager, jim@agewellservices.org, 231-486-5665



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