



## A TEAM BASED APPROACH TO ELDER JUSTICE

WORKING TOGETHER TO TACKLE ABUSE, NEGLECT, AND FINANCIAL EXPLOITATION



# WHO WE ARE



## WHY IS THIS SO IMPORTANT?

- The costs of abuse, neglect, and financial exploitation are high – financially, emotionally, physically.
- For older adults, losses include their dignity, autonomy, good health, financial security, and life.
- For society, it's both a social and economic issue:
  - Reduces older adults' participation in the life of the community
  - Creates health care and legal costs, which can affect public programs like Medicare and Medicaid.
- Talking about it increases awareness, helping with both prevention and reporting.

## A STORY IN 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.

# HOW TO START YOUR OWN COLLABORATIVE

- ✓ Connect with your Area Agency on Aging, Council on Aging, or whoever is the main resource for seniors in your area.
  - Check to see if there is already an elder justice collaborative in your community.
    - You can also check the DOJ's Elder Justice Initiative interactive map: [justice.gov/elderjustice/elder-justice-network-locator-map](https://justice.gov/elderjustice/elder-justice-network-locator-map)
    - Or in Michigan, check the Michigan Elder Justice Coordinating Council's network page: [mielderjustice.org/our-network](https://mielderjustice.org/our-network)
  - If not, work together with others to get one started.
    - Begin with a kick off event followed by a consistent meeting schedule.
- ✓ A dedicated coordinator helps, especially with training events and consistency of meetings.
  - Could be a part-time position hosted by a partner organization or a shared job with a partner organization.

# 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**  
Muskegon, Oceana, and Ottawa

Over 40 partner organizations working Elder Abuse Education, Prevention, and Collaborative Meetings • Presentations at Providers Conference • Senior Sym

**Vulnerable Adult Multi-Disciplinary**

- County-specific teams coordinated by:
- Includes Law Enforcement, Prosecution, Protective Services, mental health and providers; legal experts and financial aid
- Review active cases of Vulnerable Adult collaborate on investigation and solution

**SafeSeniors Task Force: Muskegon**

A dedicated team of trauma-informed investigators and prosecutors focused on cases involving neglect, and financial exploitation of senior citizens.

**AgeWell**

Michigan's Senior Living Resource Center

SafeSeniors is a member of the Michigan County & City Managers Association, Michigan County Sheriffs' Office, National Sheriffs' Association, Michigan County Sheriffs' Office, National Sheriffs' Association, Michigan County Sheriffs' Office, National Sheriffs' Association, Michigan County Sheriffs' Office, National Sheriffs' Association.

www.SafeSeniors.info • 231-726-7104  
safeseniors@agewellservices.org

**SafeSeniors** Stay Informed. Stay Safe.

**IMPOSTER SCAMS: Who are they, really?**

Imposter 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 imposter 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 imposter 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 accounts. 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**

**SafeSeniors** Stay Informed. Stay Safe.

**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 855-444-3911 anytime to report a suspected imposter scam. You can also report it to the Michigan Attorney General at 877-765-8388.
- Hang up and call the local branch of your bank or financial institution to discuss.

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**IMPOSTER SCAMS: Who are they, really?**

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

**RED FLAGS:**

- Their voice is muffled or they sound funny because of something happened - "the accident broke my microphone."
- You know that your grandchild, if member or friend is not traveling.
- They ask for a significant amount to "cover court costs" or "pay my lawyer."
- They call you by a name you don't know (like grandma instead of nana).

**WHAT TO DO:**

- Ask a personal question, but don't ask a simple question. If a caller says, "Grandma!" don't respond with "Yes, Grandma!" instead let the caller explain who he is, are in jail, or are stuck in a foreign country.
- Call a family member or mutual friend through the scammer will beg you to help.
- Ask someone and chances are you will find someone who knows like their grandchild/friend is safe at home.
- DO NOT send them money or call them with gift card numbers.
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**RED FLAGS:**

- Declarations of love or great affection just a short time.
- They ask you to start communicating or your personal email, away from the 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, or sometimes vague.
- After gaining your trust, they start to tell you stories of bad luck or medical issues.
- They indirectly or directly ask for gift cards, or funds to pay credit card bills.
- They delay meeting in person or to video chat; when you do arrange to meet they cancel or postpone due to an emergency.

**WHAT TO DO:**

- DO NOT SEND THEM MONEY OR CA WITH GIFT CARD NUMBERS.
- Call 855-444-3911 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.

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**SafeSeniors**  
Educate. Advocate. Seek Justice.

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

**REPORT ABUSE:**  
855-444-3911

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

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

**POTENTIAL SIGNS TO WATCH FOR:**

**PHYSICAL**

- 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
- Unusual changes in behavior or sleep patterns
- Withdrawal from normal activities

**EMOTIONAL/BEHAVIORAL**

- Isolation from friends or family
- Increased anxiety or fear
- Reluctance to speak in presence of "caregiver"
- 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/credit card usage)

**FINANCIAL EXPLOITATION**

For more information or questions:  
www.SafeSeniors.info • 231-726-7104  
safeseniors@agewellservices.org

**feSeniors**  
Educate. Advocate. Seek Justice.

**EXPLOITATION**

Signs of reacting to unusual activity to protect vulnerable adults from taken advantage of financially.

Signs of a vulnerable adult of advanced age, physical/mental disability, or mental illness. Signs of a vulnerable adult who is fearful, confused, timid, or intimidated/under duress.

Signs of a vulnerable adult who appears to be a victim of financial exploitation occurring, you should:

- Delay the transaction and consult your supervisor.
- Follow policy regarding handling possible fraudulent transactions.

Report financial exploitation of a vulnerable adult by calling Adult Protective Services 855-444-3911

"Did someone contact me (parent/friend) who makes a request... should be removed from our facility... and I... should be presumed to have acted in good faith." MCL 400.11c

www.SafeSeniors.info • 231-726-7104  
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**HOW TO RESPOND**

Ask relevant questions, such as:

- How are you today, is everything satisfactory?
- I see you've made some changes to your account, is there anything I can do to help?
- I see you've added a joint owner to your account, how is that new arrangement working out for you?
- You brought a new friend/relationship with you today, is he/she helping you with your banking?
- This is a very large transaction, are you sure this is the amount you want to withdraw/transfer?

If you feel that there may be financial exploitation occurring, you should:

- Delay the transaction and consult your supervisor.
- Follow policy regarding handling possible fraudulent transactions.

Report financial exploitation of a vulnerable adult by calling Adult Protective Services 855-444-3911

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**SafeSeniors**  
Educate. Advocate. Seek Justice.

A handy magnet

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 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  
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**SafeSeniors** Stay Informed. Stay Safe.

**Pocket card**

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.

Learn more: www.safeeniors.org

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**RED FLAGS & WHAT TO DO**

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**SafeSeniors**  
Educate. Advocate. Seek Justice.

**NOT EVERYONE IS A FRIEND**  
PROTECTING YOUR IDENTITY, YOUR ASSETS, AND YOURSELF.

**Billboards**

*It's my fault they left me alone*

Report Abuse: 855-444-3911

SafeSeniors info

**Presentations**

**Billboards**

*It's my fault she hit me*

Report Abuse: 855-444-3911

SafeSeniors info

Newspapers, Newsletters, PSAs on Radio and TV

**Resources for outreach materials:**

NCEA - [ncea.acl.gov](http://ncea.acl.gov)

CFPB - [pueblo.gpo.gov/CFBPubs/CFBPubs.php](http://pueblo.gpo.gov/CFBPubs/CFBPubs.php)

Elder Justice Initiative - [justice.gov/elderjustice/public-outreach](http://justice.gov/elderjustice/public-outreach)

FTC - [bulkorder.ftc.gov/publications](http://bulkorder.ftc.gov/publications)

MI Attorney General - [michigan.gov/ag/initiatives/elder-abuse/elder-abuse-task-force](http://michigan.gov/ag/initiatives/elder-abuse/elder-abuse-task-force)

AARP - [aarp.org/money/scams-fraud](http://aarp.org/money/scams-fraud)

[SafeSeniors.info/outreach-materials-and-presentations](http://SafeSeniors.info/outreach-materials-and-presentations)



# 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

# HOW TO START YOUR OWN MDT

- ✓ Find your avengers and assemble them! A “champion” can help – we started with our prosecutors, who are passionate about this cause and helped make key connections.
  - Make a list of agencies and organizations in your community to include, along with a key contact name. This may not be the person who actually comes to the MDT, but it will get you started.
  - Start connecting – individual conversations, group meetings (like COPS board), phone calls

## HOW TO START YOUR OWN MDT

- ✓ Create a protocol that includes purpose, goals, and expectations/scope of work for partners. All partner agencies sign the protocol to agree to the work and to confidentiality.
  - Our protocol agreement is based on the Children's Advocacy Center model.
  - The DOJ's Elder Justice Initiative also has resources including sample protocols on their website - <https://www.justice.gov/elderjustice/mdt-toolkitcalls>
  - State of MI also has drafted protocols, available on the Attorney General's website - <https://www.michigan.gov/ag/initiatives/elder-abuse/elder-abuse-task-force>.

# HOW TO START YOUR OWN MDT

- ✓ Start holding meetings – consistency is key. Can start with every other month when getting going, but every month is best.
  - A dedicated coordinator helps, especially with data collection, reports, training, and consistency of meetings. Could be a part-time position hosted by a partner organization or a shared job with a partner organization; can be same coordinator as main collaborative.
  - Collect case data and notes. We started with Excel, moved to Access, now working on a cloud based, HIPPA compliant, mobile friendly database system.
  - Have a sign in sheet with the confidentiality statement (if using online meetings, sign in on chat with confidentiality statement as first item).

## IT WORKS: THE STORIES

- ✓ An older adult had been checked on 14 times by APS based on reports of neglect, but was non-verbal and unable to freely communicate with investigators. She finally received justice when financial exploitation was also discovered. Law Enforcement partnered with APS and financial institutions to bring charges against the perpetrator. After moving to a nursing home and receiving rehab that restored her voice, she thanked the team and told them that they saved her life.
- ✓ A county resident was scammed by a time share buying scheme that caused him to lose his home and his marriage. Our team was able to convince him of the scam before he sent any more money and before he lost his business. They also connected him to community resources for support.
- ✓ Nearly \$15,000 was returned to a resident who was taken in by a Publisher's Clearinghouse scam and sent a cashier's check to an address in Tennessee. Our Task Force contacted the local sheriff's office who discovered that the check had been received by a second elderly victim who didn't realize he had been used in the con.



# 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.

# 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*)

Presentation & training participants



Outreach Efforts Reached At Least  
**24,000**



# FINANCIAL SUPPORT: QUILT IT TOGETHER

SafeSeniors is hosted by AgeWell Services of West Michigan.

The work of the collaborative and coordinator is supported by grants from the Muskegon County Senior Millage and from Senior Resources of West Michigan through the Older Americans Act and the Bureau of Aging, Community Living, and Supports.

The Muskegon County Task Force is supported by the Muskegon County Senior Millage and partnerships with the Muskegon County Prosecutor's Office, Muskegon County Sheriff's Office, Norton Shores Police Department, Muskegon Township Police Department, local Law Enforcement, and county municipalities.

Funding has also been received from Department of Justice through the Victims of Crimes Act and from the Michigan Department of Health and Human Services through the Prevent Elder and Vulnerable Adult Abuse, Exploitation, Neglect Today (PREVNT) grant.





# QUESTIONS AND ANSWERS

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## **Muskegon County SafeSeniors Task Force**

**Detective Darric Roesler, Muskegon County Sheriff's Office, [darric.roesler@muskegonsheriff.com](mailto:darric.roesler@muskegonsheriff.com), 231-557-5165**

**Detective Russ Swanson, Muskegon Township Police Department, [russell.swanson2@mcd911.net](mailto:russell.swanson2@mcd911.net), 231-286-7852**

**Detective Jared Passchier, Norton Shores Police Department, [jared.passchier@mcd911.net](mailto:jared.passchier@mcd911.net), 231-286-0238**

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Download a copy of this presentation at [safeseniors.info/napsa2022](https://safeseniors.info/napsa2022)

[www.SafeSeniors.info](http://www.SafeSeniors.info)

[Facebook/safeseniorsTC](https://Facebook/safeseniorsTC)