

# Elder Financial Abuse: Are You Protected?



Look inside for:

- Tips for staying safe
- How to protect your loved ones
- Resources for seniors and caregivers



**M**ore than 6,500 people turn 65 every year in Sonoma County. Within this growing population, a startling number of elders face abusive conditions. Each year on June 15th, Sonoma County recognizes World Elder Abuse Awareness Day.

While the Human Services Department supports this global effort to elevate the issue of elder abuse one day a year, we join our partners—the Area Agency on Aging Advisory Council, the District Attorney's Office, the Sheriff's Office, the Department of Health Services, the Long-Term Care Ombudsman Program through Senior Advocacy Services, and many others—in a year-round daily commitment to ensure Sonoma County is a community where all members are safe, secure, and free of abuse, neglect, and exploitation.

Investigating elder abuse and investing in prevention are community priorities, and protecting seniors from abuse and neglect is a community responsibility. You can help by educating yourself and your loved ones on how to stay protected, sharing information and resources with the people in your life, and reporting suspected abuse. Despite the growing problem of elder abuse, we know that as a community of caring citizens, we can intervene to alter the direction of the trend.

Jerry Dunn, Director  
Sonoma County  
Human Services Department

## What is elder abuse?

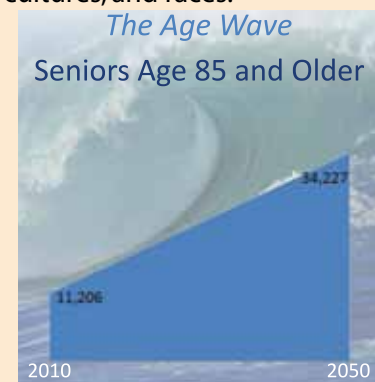
Elder abuse refers to intentional or negligent acts by a caregiver or "trusted" individual that causes (or potentially causes) harm to an older adult. Forms of elder abuse include physical abuse, neglect (including self-neglect), emotional or psychological abuse, financial abuse and exploitation, sexual abuse, and abandonment.

## Who is at risk?

Elder abuse affects seniors across all socioeconomic groups, cultures, and races. Elder abuse can occur anywhere, at home, in nursing homes, or other institutions.

## A growing senior population

Sonoma County seniors represent 22% of the total population, and are living longer than previous generations. The number of Sonoma County seniors age 85 and older is projected to triple between the years 2010 and 2050.



## Elder abuse in Sonoma County

In 2013, Adult Protective Services received more than 3,400 reports of suspected elder and dependent adult abuse in Sonoma County. This is a 110% increase in reports from 10 years ago. In 2013, the Senior Advocacy Services Ombudsman responded to more than 900 reports of elder abuse and neglect in licensed care facilities in Sonoma County.

Financial abuse in particular is on the rise. Over the past 12 months, there has been a 41% increase in reports of financial abuse in Sonoma County. Seniors throughout the nation lose an estimated \$2.6 billion or more each year due to elder financial abuse and exploitation, funds that could have been used to pay for basic needs such as housing, food, and medical care.

Report suspected abuse of elder or dependent adults 24 hours a day.  
Your report is confidential and anonymous.

Ombudsman Program for Licensed Facilities  
(707) 526-4108 • (800) 231-4024

Sonoma County Adult Protective Services  
(707) 565-5940 • (800) 667-0404

## Signs of Financial Abuse or Exploitation

Do you know an older adult who:

- Is lacking amenities they should be able to afford?
- Is "voluntarily" giving uncharacteristically excessive financial reimbursement or gifts for needed care and companionship?
- Has a caregiver in control of their money, but is not having their needs met?
- Has signed property transfers (such as Power of Attorney or a new will), but is unable to comprehend the transaction?

If so, please consider intervening or reporting to the appropriate number above.

## Tips to Help Protect Yourself from Financial Abuse, Scams, and Frauds

### DO:

- **Do** organize your finances and keep personal information and documents secure- shred material that has personal information on it before throwing away.
- **Do** make future planning a priority by completing power of attorneys and estate planning. Consider the option of hiring a private fiduciary to help manage your finances.
- **Do** educate yourself about common scams, financial and investment frauds, and unscrupulous sales practices. Be aware of pressure to “act fast and right away.”
- **Do** reach out to others if you have been a victim of a scam or financial abuse- isolation increases vulnerability.
- **Do** complete a background check when hiring caregivers. Call work and personal references, and complete a formal work contract.
- **Do** get caller ID and call blocking on your phone.
- **Do** use a spam filter to automatically block unwanted emails.



### DO NOT:

- **Do not** give out your social security number, banking, or other personal information over the phone, by mail or online unless you have verified the legitimacy of the contact.
- **Do not** fall for the “grandson in jail/hospital” or any other telephone scam.
- **Do not** make financial decisions alone-consult with trusted family, friends, and professionals. Verify the company you are doing business with.
- **Do not** engage with phone, door, or computer solicitation. Hang up the phone, close the door, and do not click on emails you do not know or recognize.
- **Do not** respond to promises of riches. If it sounds too good to be true – then it is! A promise of riches with upfront fees and taxes is always a sign it is a scam.
- **Do not** purchase or participate in financial transactions you do not initiate.
- **Do not** allow a caregiver to handle your money without a formal agreement.

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## The Grandparent Scam: A Cautionary Tale



When Maddie's grandson called, she was dismayed to learn that he'd gotten into some trouble. While driving to training camp for the Red Cross in the Dominican Republic, he was pulled over. Law enforcement found marijuana in the rental car, and was holding him in jail. He returned to his grandmother for help, asking her not to tell anyone else. He gave her a number to call to speak with an officer at the Dominican Republic Consulate, so that she could help wire the money needed for his bail.

Maddie made the call, and to prevent her grandson from being kept overnight in a foreign prison, she wired the bail money. She then learned he'd need more money to cover the fines for his offense before he'd be released. She wired more. After the third request to send more money, Maddie grew suspicious and called her grandson's cell phone.

He answered. He wasn't in the Dominican Republic, and he wasn't in any trouble. Maddie was able to stop payment on the third transfer she'd sent, but she lost \$3,500 to what's become known as the “Grandparent Scam.”

The Grandparent Scam is one of several predatory scams targeting seniors. The caller poses as an adult grandchild in some kind of emergency situation. They may also pose as an attorney or law enforcement official calling on behalf of a friend or relative. Whatever the story, they always need money sent immediately.

“I think of it as an expensive lesson,” Maddie shared. “I'm embarrassed that they got me – I thought I was smarter than that. There were clues, but I didn't put them together. I was just excited I was able to help my grandson.”

Maddie advises careful screening of phone calls, and has learned about other scams and frauds to help protect herself and others. She warns that if someone calls to say your computer has problems and they can fix them, or claims to be the bank or the IRS needing to verify a payment – don't provide payment information, hang up.

For more information on this and other scams and frauds, go to [www.consumerfed.org/fraud](http://www.consumerfed.org/fraud).



## Sonoma County Elder Protection Workgroup

Learn more ways to help keep yourself or your loved ones safe from:

- frauds and scams
  - identity theft
  - financial abuse
- physical and emotional abuse
  - neglect

For more information or to schedule a free info session for your community group email [epwgsonoma@gmail.com](mailto:epwgsonoma@gmail.com) or call 707.565.8255

**You can make a difference!**



Visit

[www.sceapc.org](http://www.sceapc.org)

for more information and resources!

## About World Elder Abuse Awareness Day

World Elder Abuse Awareness Day (WEAAD) was launched on June 15, 2006 by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations. The purpose of WEAAD is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness of the cultural, social, economic and demographic processes affecting elder abuse and neglect. In addition, WEAAD is in support of the United Nations International Plan of Action acknowledging the significance of elder abuse as a public health and human rights issue. WEAAD serves as a call-to-action for individuals, organizations, and communities to raise awareness about elder abuse, neglect, and exploitation.

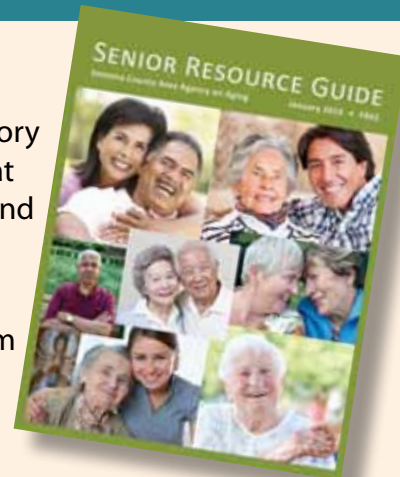
For more information and resources on elder rights protection, visit the Administration on Aging at [http://www.aoa.gov/AoARoot/AoA\\_Programs/Elder\\_Rights/index.aspx](http://www.aoa.gov/AoARoot/AoA_Programs/Elder_Rights/index.aspx), or the International Network for the Prevention of Elder Abuse at <http://www.inpea.net>.

## Senior Resource Guide

Access this free Sonoma County directory of services, agencies, and programs that assist seniors, people with disabilities, and caregivers in their daily lives.

Download the digital version at [www.sonoma-county.org/human/adult\\_aging.htm](http://www.sonoma-county.org/human/adult_aging.htm)

or call 707.565.5900 to request a print copy.



## AREA AGENCY ON AGING

[www.socoaaa.org](http://www.socoaaa.org)

(707) 565-5950



Visit the website or call for information on services for seniors, adults with disabilities, and caregivers.

- Fall Prevention (707) 565-5936
- Transportation
- Elder Abuse Prevention
- Healthy Ideas
- CalFresh and Food Assistance

Sonoma County 

**2-1-1**™

*Get Connected. Get Answers.*

Dial 211 or visit [www.211wc.org](http://www.211wc.org) to connect with community services 24 hours a day!