



Safe. Happy. Healthy.

Helping older adults in our community thrive





Keeping Seniors Safe and Healthy

by Brittany Wesely

Adult Protective Services helps local adults in need

With an ever-growing population of older adults, maintaining health, independence and security into later life is on the minds of many — including older adults themselves and their families. When navigating the challenges aging can present, help is available through Sacramento County Adult Protective Services (APS).

Ruth MacKenzie, APS program manager, says the program plays an important role in both empowering older adults (65 years and older) and dependent adults (18-64 years old and disabled) and protecting them from mistreatment.

When these adults are unable to meet their own needs or suspected to be victims of mistreatment, the responsibilities of APS are similar to those of Child Protective Services. The program receives reports, investigates allegations and arranges for emergency and supportive services to reduce or eliminate the risk of harm. Unlike CPS, however, compliance with APS intervention is voluntary.

“Our staff works tirelessly to provide effective and meaningful solutions to keep seniors safe,” MacKenzie says. “Their safety

and well-being is the driving force behind our work.”

APS collaborates with local organizations and public agencies to provide emergency and supportive services, such as health care, shelter and nutrition. In doing so, MacKenzie says APS honors the dignity of all older and dependent adults so that they may live in respectful, safe and caring environments.

“We all want people to age in place on their own terms and as safely as possible,”

MacKenzie says. “I am proud our Board of Supervisors also prioritizes the safety of seniors. They have increased staffing for the last three years to help improve the quality of investigations performed.”

MacKenzie sees firsthand the impact APS has on the lives of its clients, which motivates her to

continue advocating for their protection.

“When decisions regarding our clients’ safety and well-being are difficult, we think about our loved ones. What would protection look like for them?” MacKenzie says. “It is in these moments we quietly remind ourselves, ‘If not us, who?’”

READ ON TO FIND OUT MORE ABOUT ISSUES OF SPECIAL CONCERN TO OLDER AND DEPENDENT ADULTS AND THE SUPPORT AND RESOURCES AVAILABLE.

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We all want people to age in place on their own terms and as safely as possible.”

Ruth MacKenzie
Program manager

Dear Neighbors,

In many communities, aging is the last taboo. Maybe people think it’s disrespectful to parents and neighbors to talk about the ways aging affects us all. This publication is aimed at ensuring that Sacramento County is a community in which we learn how to talk about aging in ways that matter. We can all show respect by taking practical action to protect family and neighbors who need a little extra help.

My own parent was scammed when somebody called to tell her that her computer was emitting “distress signals.” She’s mentally sharp, but her lack of technological confidence led her to follow the caller’s instructions to the letter, installing malware onto her computer and putting herself at risk for fraud. Once she realized the problem, she felt embarrassed at falling for the scam, and I felt helpless to restore her feeling of personal competence. I wished I had been able to better prepare my mom.

This publication is intended to help start those difficult conversations. We hope that families will discuss these articles and talk candidly about how to recognize vulnerability. It can be hard for adult children to ask about the personal details of their parents’ affairs. And it can be hard for adults who’ve spent their whole lives protecting their kids to ask for support. The staff at Sacramento County Adult Protective Services are highly skilled and knowledgeable about how to initiate those conversations. They’ve contributed material for this publication with the intent of helping us start these conversations and keep people safe, secure and healthy throughout later life.

Adult Protective Services exists to partner with the community in protecting and caring for the older adults who are a vibrant part of our neighborhoods and lives. This work is carried out each day by skilled professionals who devote their careers to responding and protecting. We hope these stories prove useful to you, and that you will look upon APS as an ally in caring for all older members of our community.

SINCERELY,

Sherri Z. Heller, Ed.D.

Director
Sacramento County
Department of Health and
Human Services



Protecting Friends and Family

by Jennifer Bonnett

Friends and APS step in when an older adult suffers financial abuse

Joy* was 88 and living alone in the Roseville area. Being a childless widow, she needed someone to care for her following a surgery. She welcomed the kindness of a friend from church, Betty*, who offered to help.

“Joy was a trusting person,” recalls Joy’s friend Trudy Mazer.

But little did Joy know, what seemed like kindness would turn into a textbook example of financial abuse and manipulation, Mazer says.

Betty moved Joy to an assisted living facility in the South Sacramento area. Though Mazer says the elevated care was needed, Joy now lived far from her familiar, comfortable environment. What was worse, Betty started trying to cut people out of Joy’s life, including Mazer, another longtime friend who is an attorney, and a woman who had become like a daughter to Joy. Joy suddenly wanted to change all of the legal documents for distributing her sizable estate upon death and hired a new attorney to alter the documents.

When Mazer visited Joy and started to realize Betty had designs on Joy’s estate, she knew what to do. As a registered nurse, she’s a mandated reporter of abuse or neglect of older adults. She also teaches certified nursing assistants about recognizing and reporting the signs of abuse. Mazer immediately called Adult Protective Services to report Betty’s suspicious behavior.

Studies suggest older adults may be less inclined to mistrust others and may be more optimistic, which can place them at higher risk.

Financial abuse cases like Joy’s are all too common. According to a study by the Investor Protection Trust, more than 7.3 million Americans over 65 have been victims of fraud. Financial abuse can include fraud, theft and an array of scams, many of which are targeted specifically at older adults. Recent studies suggest older adults may be less inclined to mistrust others and may be more optimistic, which can place them at higher risk of being targeted by financial predators. Older adults or their loved ones who suspect they’ve fallen victim to financial fraud should report the incident immediately to APS. APS works with older adults, their

families and law enforcement to investigate and stop financial abuse.

When Mazer reported Joy’s situation, APS staff took the report over the weekend, a level of dedication that impressed Mazer. APS staff provided ongoing support and offered Mazer and her friends resources to remedy the situation. Based on their advice, Joy reconnected with her original attorney.

“We were able to get her to sign the papers and eliminate the other person and the other attorney right before she passed away. In the end, [Joy] knew this circle of friends were her true friends,” Mazer says.

*NAMES HAVE BEEN CHANGED.

Know the Signs of a Scam

Fraud and scams aimed at seniors and disabled adults come in many forms. Here are some examples of scams making their way through Sacramento County:

IRS: Victims are told they owe money to the IRS and it can be paid through a wire transfer.

GRANDPARENT SCAM: Caller claims to be the victim’s grandchild traveling in a foreign country who has been arrested and needs money.

SWEEPSTAKES/LOTTERY SCAMS: Caller says the victim is a winner and needs to make a payment to unlock the supposed prize.

If you suspect you or a loved one has been the victim of a scam, call the Sacramento County APS Hotline at 916-874-9377 or your local police department.

Trudy Mazer was able to help her longtime friend escape financial fraud, with assistance from Adult Protective Services.

PHOTO BY LOUISE MITCHELL



Cristina O'Callaghan received help from Josh Cottingim of Sacramento County Adult Protective Services when her mother suffered financial abuse from a relative.

PHOTO BY LOUISE MITCHELL



Protection Starts at **Home**

Dealing with financial abuse within the family is difficult. Ed Corey — co-founder of Sacramento Financial Abuse Specialist Team, and legal expert in elder financial abuse — says this happens to older adults far too often.

“You have to be very prudent and cautious,” Corey says of seniors and their children. “And you have to hope the other kids are also paying attention.”

He says that roughly **\$39 billion is taken from older adults through financial abuse** each year, an estimated \$7 billion of it from family members.

Corey says it's important for all parties to watch accounts for suspicious activity. If anything is amiss, contact Sacramento County APS.

“It seems like common sense, but you'd be surprised,” Corey says.

Empowered to Stop Family Fraud

by Mark Lore

Financial abuse is often carried out by family or friends

Cristina O'Callaghan knew her 87-year-old mother's memory was fading. What she didn't know was that someone was taking advantage of that fact. Even worse, it was someone in the family.

“I woke up in the middle of the night and had a bad feeling,” recalls O'Callaghan, who had been concerned about her mother's declining health for months.

The abuse was not physical, but financial. Every year thousands of older adults in this country are victims of financial abuse, and most of those cases involve a family member. O'Callaghan followed her intuition and checked her mom's bank statements. She noticed that \$200 had been withdrawn on the morning of Feb. 4, and another \$400 later that evening, raising a red flag. By the time she confirmed her suspicions, a younger relative of O'Callaghan had taken \$4,000 from her mother's account.

O'Callaghan knew about Child Protective Services, but had no idea that Adult Protective Services existed or what services the program offered. She went directly to the local authorities and notified her mother's financial institution, which is mandated to contact APS if they suspect a crime has been committed against a person over 65.

O'Callaghan met with Josh Cottingim, a social worker with Sacramento County APS, who worked with her to get her mother a proper diagnosis for Alzheimer's disease so she could obtain the authority to deal with her mother's finances and medical bills and appointments. Without guidance from APS, O'Callaghan says, she would have considered the case closed once they got her mother's money back. But with support from APS, she's been able to help protect her mother from future attempts.

Cottingim says financial abuse committed against older adults by family members is under-reported because of the complexities of family dynamics when accusations are made. But APS can serve as a helpful, impartial ally and advocate for the older adult's well-being. There's even the option of reporting suspected abuse, financial or otherwise, completely anonymously.

Today, O'Callaghan is grateful for the support from APS and the fact that her mother is being properly cared for and no longer taken advantage of. O'Callaghan says she's learned it's important to be fully engaged in an older parent's affairs, something she counts as key to the successful outcome of her own mother's story.

Providing a *Safety Net*

When older adults need help caring for their own needs, APS extends a hand

by Cora Vay

For a variety of reasons, some older adults find they're not able to care for themselves as easily or independently as before.

"Ten years ago they used to be able to mow the lawn, clean the house, go grocery shopping — and now they just can't get around like they used to," says Ruth MacKenzie, Adult Protective Services program manager. "They'll stop eating, going to the doctor, taking their medication."

These are examples of what APS calls self-neglect: self-care habits or living conditions that may jeopardize an individual's health, safety or well-being. Other examples include hoarding possessions or animals, a lack of cleanliness around the home, poor personal grooming, dehydration, refusing needed medical care, not cashing monthly checks, lacking home utilities like heating or electricity, or dressing inappropriately for the weather.

Volunteers for Meals on Wheels, a program that delivers about 26,000 meals a month to older adults in need in the Sacramento area, are often the first line of defense in spotting the signs of self-neglect. Lenise Curtis, social service manager for Meals on Wheels, says although referrals are made, older adults sometimes initially decline help from APS, which they have the legal right to do. But if problems in self-care persist, so does APS' involvement.

"Our [Meals on Wheels] drivers may see the participant five days a week for meal deliveries," Curtis says. "If their situation is not

improving, we will then make ongoing reports to notify APS and they will go out again and again to see if they can provide that person with some assistance."

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**We are one component
of a community safety
net for seniors; our
goal is safe, happy and
thriving seniors.**

Ruth MacKenzie
APS program manager

Self-neglect cases make up 44 percent of calls made to APS. APS can help by forming a plan to link clients to services, including meal delivery, in-home care, or medical and professional help. By connecting to the right services, many older adults are able to maintain their independence and stay in their own homes, while also ensuring their basic needs are met.

Curtis recalls a case involving a woman whose hoarding made her living environment unsafe. While receiving Meals on Wheels

services, the client was connected with APS, which is now working to improve the client's home environment. With the right support, the woman will hopefully be able to continue living independently, but in an environment that's safe.

If you or someone you know is having trouble caring for basic needs, there's something you can do to help.

"Absolutely report it to APS," says MacKenzie. "We are one component of a community safety net for seniors; our goal is safe, happy and thriving seniors."

Signs of Self-Neglect

The following signs could indicate that older adults have habits or living conditions that threaten their health, safety or well-being. Contact APS to connect the individual with services and support if you observe any of these signs:

- **Inadequate heating, plumbing or electrical service disconnected**
- **Very dirty residence**
- **Refusal of necessary medical care**
- **Extremely cluttered home; pathways or entrances blocked by objects**
- **Animal droppings in home**
- **Lacking fresh food; eating spoiled food or going hungry**
- **Refusing to allow visitors inside residence**
- **Dressing inappropriately for the weather**
- **Disheveled personal appearance**
- **Lack of clean clothing**
- **Having a strong odor of feces or urine**
- **Appearing malnourished or dehydrated**
- **Living in unsafe situation**

Call 9-1-1 immediately if you observe a life-threatening situation. Otherwise, call APS at 916-874-9377 to report self-neglect.

Lenise Curtis, social service manager for Meals on Wheels, says volunteers are on the lookout for older adults who may need help caring for their basic needs. In situations of self-neglect, APS can help.

PHOTO BY LOUISE MITCHELL



Paige Jones says cognitive decline made her mother more likely to be targeted by scammers.



Learning to See the Signs

by Jennifer Bonnett and Shannon Springmeyer

Cognitive impairment can put seniors at risk

Paige Jones' mother, Jan, had always been independent.

"She was financially set; she always paid her bills on time, lived within her means," Jones says.

But then in October 2011, Jones received an unexpected phone call from a local police investigator. Jones learned that her mother had been the victim of a lottery scam. Jan had been told she had won millions of dollars but needed to pay various fees and taxes in order to collect the money.

Judgment about money matters is often one of the first signs of cognitive impairment. As a social worker with Adult Protective Services who had two grandparents with Alzheimer's disease, Jones recognized the signs of impairment and became concerned.

Cognition is a combination of mental processes including learning, judgment, language and memory. Impairment of or decline in cognitive abilities can range from mild to severe and can affect a person's everyday life. Alzheimer's disease and other dementias, as well as strokes and traumatic brain injury can cause cognitive impairment. While not limited to any age group, age is the biggest risk factor for developing cognitive impairment, which affects 16 million Americans.

Jones observed that her mother's short-term memory appeared to be getting worse. Jan was becoming forgetful and anxious, was losing weight and seemed to be having a lot of money problems. Older adults with cognitive impairment are not only more vulnerable to financial abuse, but may also be less able to care for themselves and maintain their own safety, and may need support to safely live independently.

Keep the lines of communication open.

Paige Jones
APS social worker, daughter of older adult with cognitive impairment

Luckily, Jones knew there were lots of ways she could help her mom. Jones acquired power of attorney to help her mother manage her affairs. She also helps her mother drive to appointments and the store, and monitors her mail to keep scammers at bay. In the

Understanding Cognitive Impairment

Dr. Irving Hellman works with Adult Protective Services and other agencies as an elder care adviser. He advises caregivers and loved ones to watch for these signs of cognitive impairment:

- **Progressive problems with driving**
- **Pattern of difficulty managing or making informed decisions about medications and finances**
- **Inability to live alone effectively and safely**
- **Memory loss**
- **Frequently repeating the same story or questions**
- **Trouble recognizing familiar people or places**
- **Changes in mood or behavior**
- **Difficulty planning and carrying out tasks, like paying bills or following recipes**

If you recognize these signs in yourself or a loved one, discuss them with a medical or mental health care provider.

future, she knows her mother may need more intensive residential care.

While asking her mother to give up some independence has been hard on both, she knows her mother is safer from the risks associated with her condition with the right support. Recognizing the signs of cognitive decline and having the difficult conversations with her mother to connect her with the right help have been essential to helping Jan continue to thrive despite her illness.

Jones often shares her mother's story and applies her personal experiences to helping others who turn to APS with similar situations.

"I would encourage seniors to talk to family members ... Don't keep secrets," Jones says. "I would also encourage adult children to check in with parents regularly if there are concerns. Keep the lines of communication open."



Help When Help is Needed

Q&A: Reporting abuse or neglect of older adults

by Matt Jocks

As a program planner for Sacramento County Adult Protective Services, Heidi Richardson regularly deals with reports of suspected abuse of older and dependent adults. Here she discusses how APS works together with other agencies — including law enforcement — to help victims and their families feel safer and healthier.

Who generally makes reports of older adult abuse?

There are two categories of reporters: mandated and nonmandated. A mandated reporter is anyone who has assumed responsibility of the care or custody of an older or dependent adult, whether or not he or she receives compensation. This includes administrators, supervisors and any licensed staff of a public or private facility that provides care or services for older or dependent adults. Also, any older- or dependent-adult care custodian, health practitioner, clergy member or employee of a county adult protective services agency or a local law enforcement agency. Mandated reporters are required to report by phone immediately or as soon as practicably possible, followed by the written report within two working days.

What constitutes abuse that should be reported?

Mandated reporters are required to report suspected physical abuse, neglect, financial abuse, abandonment, abduction and isolation. Mandated reporters are permitted to report psychological or emotional abuse.

For voluntary reports, here's my definition: Anything we see happening to an older or dependent adult that we wouldn't want to happen to someone we love.

What is the process of reporting?

People can call the hotline at 916-874-9377, 24 hours a day. For a crisis where someone is in immediate danger, call local law enforcement.

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The victims of abuse are often invisible. That's why it's so important for anyone who suspects abuse to report it.

Heidi Richardson
APS program planner

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What happens if an older or dependent adult does not want your assistance?

APS is voluntary. However, if a crime is being committed, we will investigate because perpetrators will try to silence their victims. And, if there is advanced cognitive impairment, we need to make sure the person is safe.

How does your agency work with law enforcement agencies?

APS social workers collaborate with law enforcement daily — for example, by helping victims report crimes or enforce restraining orders. Occasionally, APS and law enforcement visit the

victim together. APS is required to report suspected crimes to law enforcement and law enforcement is required to report older or dependent adult abuse to APS so that a social worker can follow up with the victim to offer support and services.

Are there special challenges in trying to protect older adults?

Older adults may sometimes be in their home for long periods of time without leaving. The victims of abuse are often invisible. That's why it's so important for anyone who suspects abuse to report it.



Heidi Richardson is a program planner for Sacramento County Adult Protective Services.

PHOTO BY LOUISE MITCHELL

Looking Out for Our Neighbors

All people, regardless of age or level of dependence, deserve to live in safe, healthy and stable environments, free from abuse, neglect and exploitation. If you are experiencing mistreatment or suspect that an older or dependent adult might be a victim, seek help immediately. Every hour, every day is critical when a person is experiencing a crisis. You don't need to have proof or even know the individual's name, just their location. Sacramento County Adult Protective Services staff will examine the situation carefully and then take appropriate action.

Contact APS



Department of Health and Human Services, Adult Protective Services

A state-mandated program dedicated to maintaining the health and safety of older and dependent adults who are subjected to neglect, abuse or exploitation, or are unable to protect their own interests. If you are experiencing mistreatment or suspect you know an adult who is, notify APS by calling the 24-hour hotline.

(916) 874-9377

www.dhhs.saccounty.net/SAS

Click on Adult Protective Services
under "Programs" tab



Other Older Adult Services

For other types of support services, such as legal help, nutrition services and medical care, contact the service providers below:

Ombudsman Services of Northern California

Promotes and protects the rights and quality of life for older and dependent adults living in long-term care facilities.

(916) 376-8910

www.osnc.net

Area 4 Agency on Aging

Advocates for seniors and funds local organizations that provide services to seniors and family caregivers.

(916) 486-1876

www.a4aa.com

California Department of Business Oversight

Oversees and regulates financial institutions. An excellent resource for learning about and reporting financial fraud.

(916) 327-7585 or (866) 275-2677

www.dbo.ca.gov

Legal Services of Northern California – Senior Legal Hotline

Provides legal aid to protect the dignity, independence, safety and economic stability of seniors and dependent adults.

(916) 551-2140

www.slh.lsncl.net

University of the Pacific McGeorge School of Law – Elder and Health Law Clinic

Provides free legal assistance to low-income Sacramento County seniors.

(916) 340-6080

[www.mcgeorge.edu/Students/Academics/
Experiential_Learning/Legal_Clinics/Elder_
and_Health_Law_Clinic.htm](http://www.mcgeorge.edu/Students/Academics/Experiential_Learning/Legal_Clinics/Elder_and_Health_Law_Clinic.htm)

Victims of Crime Resources Center

Offers resources and referrals to victims, their families, service providers and advocates.

(800) 842-8467

www.1800victims.org

Del Oro Caregiver Resource

Improves the well-being of family caregivers and provides support throughout the care-giving process.

(916) 728-9333

www.deloro.org

California Health Collaborative – Multipurpose Senior Services Program

Provides case management services to frail and low-income seniors.

(916) 374-7739

www.healthcollaborative.org

Click "Our Services" tab and select

Multipurpose Senior Services Program (MSSP)

Sutter Health – SeniorCare PACE

Offers a broad range of comprehensive, coordinated services by an interdisciplinary team.

(916) 446-3100

[www.checksutterfirst.org/seniorservices/
seniorcare.html](http://www.checksutterfirst.org/seniorservices/seniorcare.html)

Meals on Wheels

Serves seniors by providing nutritious meals, safety net services, community resource information and more.

(916) 444-9533

<http://mowsac.org>

Sacramento County In-Home Supportive Services

Helps aged, blind or disabled persons who are unable to perform activities of daily living so that they may remain safely in their homes with assistance.

(916) 874-9471

www.dhhs.saccounty.net/SAS

Sacramento County Senior Volunteer Services

Offers volunteer opportunities for adults over age 55 to stay active and make a difference in the lives of others.

(916) 875-3631

www.dhhs.saccounty.net/SAS