

Who is Protecting Older Adults From Abuse, Neglect, or Exploitation??

- ⇒ Have you ever had concerns that a resident was being mistreated, or taken advantage of financially?
- ⇒ Did you know there are people whose job it is to advocate for residents, and others who provide free legal services to assist them?
- ⇒ What should you do if you observe a resident who needs help or if something just doesn't feel right?

In this issue, learn about *free services* available to assist older adults with financial crimes, elder abuse/neglect/exploitation, and domestic violence...and how you can help protect your residents and other vulnerable adults...



Elder Financial Abuse

The following is an interview with **Detective Thomas Holcomb, Financial Fraud Investigator:**

1. How does your work help vulnerable adults who have been financially exploited?

I help police departments investigate financial crimes against vulnerable adults. Detectives send me the bank records and I figure out what spending was proper and what spending was wrong. I also train police detectives and Adult Protective Services (APS) workers on how to investigate financial crimes. Our services are free.

2. What should a staff person do if they think a resident or other vulnerable adult is being taken advantage of or needs help?

If you think someone is being abused, neglected, or exploited, report it!

Remember: *You don't have to prove anything*— you just have to think something is wrong and make the call!

*See pg. 3 of this issue for more info on reporting.

3. How can staff help residents avoid being exploited?

Encourage them...

- *not* to let anyone pressure them into signing documents; talk to several people first.
- *not* to sign anything they don't understand.

Let residents know that if someone...

- is paying their bills, they have the right to see their bank statements and get receipts.
- needs to buy them something (food, clothes, medications), it's better to give that person a pre-paid money card with a little money on it, if possible, instead of giving them their credit card, check book or debit card. (That way, if the other person is dishonest, their losses will be small.)

Help them get a free credit report

- annualcreditreport.com (or call 855-444-3911)
- Residents can check there are no accounts in the resident's name that were not opened by that resident.

If you believe anyone is being mistreated, report it! No one has the right to take someone else's money or hurt another person.



Thank you to Detective Sergeant Thomas Holcomb from the Prosecuting Attorneys Association of Michigan for providing this information.



If you have questions or concerns, please call him at: **(517) 881-0533.**

As staff, you know your residents and you may be the first to notice if a resident has been abused, neglected, or exploited—you can help by both reporting your suspicions and sharing this type of information with residents and their families.



How can I advocate for my residents?

- ◆ **Tell them there are free lawyers available to help them!**

Some of the ways CVLAP can help:

- CVLAP can file a lawsuit to assist a resident who has been a victim of a scam or if someone has misused their money.
- CVLAP can help get someone a personal protection order (PPO) if they need to be protected from someone who is trying to hurt them.
- CVLAP can help with nursing home involuntary discharges and level of care determinations
- CVLAP can help evict unwanted tenants who are living in the resident's home.
- CVLAP can represent a resident in a guardianship hearing if the resident does not want a guardian or wants a different guardian.
- CVLAP can sometimes solve problems without going to court. CVLAP lawyers are on the resident's side and help residents get justice!
- **Get help from CVLAP:** Go to the CVLAP website (see box below) and click on the resident's county in the dropdown for the phone number to call. The resident can explain what is wrong. If CVLAP can help, a lawyer will contact the resident.

Free Legal Services for Older Victims of Crime



What is CVLAP?

Emily Miller, CVLAP Managing Attorney, explains...

Crime Victims Legal Assistance Project (CVLAP)— is a team of legal aid attorneys across the state of Michigan who specialize in assisting and representing older adults who are victims of crime, especially in cases of:

- elder abuse, neglect, and exploitation
- domestic violence and sexual assault

These lawyers work with clients on a wide variety of issues when an older person is wronged. They can help even if what happened was never reported to the police and no one was charged or convicted.

WHO IS ELIGIBLE: older adults (age 55+) who have been harmed or are at risk of immediate harm by someone they trust or are close to (e.g., spouse, child, friend, landlord, etc.)

NO COST??!! Services are free! There are no income requirements; however, low-income individuals get first priority.

Thank you to attorneys Emily Miller and Alison Hirschel for this information.

For more information on CVLAP, go to: <https://cvlap.org/>
To reach Emily Miller, email: emiller@mplp.org.



Warning Signs of Financial Abuse



The Consumer Financial Protection Bureau (CFPB) is a government agency designed to protect consumers, including older adults. It has published a guide to help staff protect residents from financial abuse.

The guide describes several warning signs and ways to help.

Warning signs:

- * A resident reports to you that someone is stealing or misusing their money or property. Even if the resident has dementia, take note!
- * A resident appears upset before or after certain family members or friends visit.
- * You notice a resident's possessions disappearing, including medication.
- * You notice that a resident does not have basic items (e.g. underwear), but their personal needs account is empty.
- * You observe a resident being pressured to make a decision.
- * You notice someone controls when others can visit.
- * You notice someone who takes a sudden intense interest in the resident and/or begins to isolate the resident from others.

To learn more and to obtain the CFPB guide, go to:

https://files.consumerfinance.gov/f/201406_cfpb_guide_protecting-residents-from-financial-exploitation.pdf



The More You Know...

Physical abuse is very often a sign that financial abuse has also occurred.

To Report Elder Abuse, Neglect, or Exploitation

...Of a nursing home resident by a staff member, call State of Michigan LARA: **(800) 882-6006**

...Of an adult living anywhere in the community or an adult in a nursing home, if the abuse is by anyone who is *not* a staff member, call:

Adult Protective Services (APS): (855) 444-3911

If you think a crime has occurred, call your local police/sheriff department (and LARA)

THANKS

Thank you for the work you are doing to protect residents during this difficult time.

If you know any residents or families who would benefit from this information, feel free to share this newsletter.

For More Information...

Long Term Care Ombudsman: (517) 394-3027

Tri-County Office on Aging: (800) 405-9141

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