**New Beginning Coalition (NBC) meeting (notes by Florence Wong)**

**Date: 03/21/23**

**Topic: Elder Abuse & Scams**

Presenter #1: Cassie Villar, SMCo. APS Training Specialist, Elder Dependent Adult Protection Team (EDAPT)

* San Mateo County skews older
* Very expensive to live in our county
* Many seniors own their homes but have limited incomes
* Their fixed incomes do not increase as the same rate as increases in expenses such as rent, food, and utilities
* Since 1/1/22, CA APS defines older adult as 60+, dependent adult is 18-59 (every state is different in how they define it)
* Dependent adult (18-59 y.o.), physical or mental limitations restrict their ability to carry out normal activities or to know their rights
* APS is a voluntary service
* **Myths about APS**: Controls clients, removes clients from home, make medical Dx, share confidential info w/o legal authority, gets involved w/ or solves family disputes, delivers meals, enters home w/o permission, forces people to accept services
* If there is a crime committed, law enforcement is involved
* APS respects self-determination
* If someone lacks capacity to give consent, a petition for conservatorship may be initiated
* **6 types of elder abuse: Physical, Sexual, Emotional, Neglect, Abandonment, Financial**
* Signs to watch for: Isolation, Fearful behavior towards caregivers or decision-makers, Evasive answers to question about their health, Bruising on the face, neck, arms, or legs/feet, Significant unexplained weight loss, Missed doctors’ appts.
* Today’s focus is on **Financial** abuse
  + Taking money or property
  + Forging an older person’s signature
  + Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence
  + Telemarketing scams. Perpetrators call victims and use deception, scare tactics, or exaggerated claims to get them to send money
  + Scams are different depending on age group
    - 60+: Tech scams, Lottery/sweepstakes, Impersonating family or friends
    - 80+: Lottery/sweepstakes, Government imposter (this group usually gets scammed via telephone and are generally more trusting)
* Banks are mandated reporters
* Common scams: Romance, Grandparent, Family/caregiver
  + Romantic: Facebook, dating apps and websites, texts; grooming for months before asking for $, scammers usually from Nigeria, cryptocurrency romantic scams (unregulated, elaborate ruse, fake app, WhatsApp to communicate because it is encrypted)
  + Grandparent scam: Relative in jail and needs bail; uses fear; sometimes people come in person to pick up $, claims someone kidnapped to Mexico or is sick with Covid in Thailand and needs $ for medical care
  + Family/caregiver scam: Perpetrator is a relative or acquaintance; takes advantage of relationship to get victim’s money; APS social worker can approach family with allegation and will wait for family to accept help if necessary; very hard for victims to turn in own adult child for stealing $ so will simply accept it
* Never click on anything unfamiliar
* Scammers using “Alerts” via text
* **Red Flags**: If scammer says interaction must be secret or says don’t share with anyone, if there is a sense of urgency, threats, or rewards
* EDAPT has access to County Counsel for legal advice
* Only 1 in 24 financial abuse cases are reported to APS
* APS can also help start application for IHSS
* Barrier to seniors reporting being scammed is fear that family members will look at them differently, treat them like they can’t care for themselves anymore, over-reaction from adult children in terms of limiting their freedom to make own decisions
* There are free support groups for people who have been victims of scams
* Best to call APS if you have a concern about someone being victimized in order to start a paper trail of concerns

Presenter #2: Creighton Mendivil, Supervising Attorney with Legal Aid Society SMCo.

* LAS has 4 main areas: Housing, Health Department, Public Benefits, Elder Abuse
  + Capacity for consent is a big issue
  + Legally, client has to initiate services with LAS
  + People sometimes choose not to react to danger because of self-consciousness about what others will think
  + 50-50 chance that relative who brings in elder to LAS is a good actor or bad actor in the case
  + Can’t guarantee no retaliation if person seeks LAS services, even in domestic violence cases with a restraining order

**Next NBC meeting will be 5/16/23 and the topic will be Isolation/Loneliness**