

GATEKEEPER

Gatekeepers are people who come into contact with elders and other vulnerable adults through their jobs and everyday activities. They are crucial eyes and ears in our community, a vital means of finding those most at risk of abuse.

September 2011

Greetings Gatekeeper Readers,

Thanks to all who took our newsletter survey last quarter. Based on the results of that survey, we plan to continue producing this newsletter in its current format with a special focus on the areas that you told us were important to you: Dispatches from the Field and Fraud/Scam alerts. We have made some notable changes in an effort to make Gatekeeper more reader friendly and to outreach to a wider audience. **Please note that links now look like this.** You can also now follow us on Twitter. We hope you enjoy this issue and, as always, we welcome feedback from our readers.

FOLLOW US ON 

Regards,
Talitha Guinn, Elder Abuse Prevention Director
Mary Grant, Institute on Aging Volunteer

Dispatches from the Field

Elder Abuse Prevention Program News

As many of you know, Institute on Aging (IOA) recently completed its move to the new Senior Campus at 3575 Geary Boulevard. IOA's next "move" is an internal reorganization to integrate and streamline services.



The San Francisco Elder Abuse Forensic Center (Center) is now a project of the Elder Abuse Prevention Program (EAP). This restructuring will integrate of the overlapping objectives of these two programs while strengthening both.

This development provides a wonderful opportunity to increase support to the Center in promotion of its goals on behalf of vulnerable seniors. We are pleased to announce the following changes as of September 12, 2011:

- Talitha Guinn has been promoted to the position of Director of Elder Abuse Prevention. In this interim position, Talitha will head up the Elder Abuse Forensic Center, which is a component

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Gatekeeper Submissions

Gatekeeper eNewsletter is published quarterly by Institute on Aging, Elder Abuse Prevention Program.

Want to include your event in our next publication?

Contact us:

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www.ioaging.org
www.sfeafc.org



Gatekeeper Archive

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[Click here](#)

of the Elder Abuse Prevention Program. Talitha has served as a skilled facilitator and organizer of the Center while concurrently acting as a community educator and trainer. Her knowledge of the program, creative thinking and passion for the program ideally position her for this new undertaking.



- Dr. Karyn Skultety has been promoted to the position of Director of Clinical and Community Services, and will be overseeing a group of IOA programs that cross multiple internal programs and the community. She will support Talitha in this transition, attending a few Forensic Center meetings and co-representing IOA on the Forensic Center Steering Committee with Cindy Kauffman, IOA's Vice President of Operations.
- Dr. Erika Falk will continue in her clinical role with the Center, providing ongoing geropsychological evaluations and supporting the Center with trainings and research collaborations. She is assuming new clinical duties at IOA's Lifeways-Coronet P.A.C.E. program, while maintaining leadership of IOA's Assessment Services Program.
- We also have a new geriatrician who will be joining the SF Elder Abuse Forensic Center team in October. Edgar Pierluissi, M.D., is an Associate Professor of Clinical Medicine at UCSF and is the Medical Director of the Acute Care for Elders Unit at the San Francisco General Hospital.



Dr. Pierluissi has cared for vulnerable populations his entire career. He is also committed to healthcare quality improvement. He merged these interests as the founding Medical Director of the Acute Care for Elders (ACE) Unit at the San Francisco General Hospital. The SFGH adopted this model of care to meet the needs of a growing older population in San Francisco. Since opening in February, 2007, the Unit cares for 500 patients each year.

Dr. Pierluissi received his MD from Harvard Medical School and completed training and Chief Residency in Internal Medicine at the University of California, San Francisco and a fellowship in Quality Improvement through the Veterans Affairs National Quality Scholars Fellowship. After training he worked for the County of San Mateo as a staff physician, as the medical director of the North County Health Center, and as VP for Quality Improvement. He joined the faculty of the UCSF Division of Geriatrics in 2006.

- IOA will soon be posting an announcement for an administrative position to support the Elder Abuse Prevention program.

EAP Recent and Upcoming Collaborations:

- Trainings with Bank of America fraud investigators. On August 26th, EAP co-presented with Adult Protective Services (APS) supervisor Edith Chan-Lee for a presentation on elder financial abuse to a contingent (in person and via Webinar) of Bank of America fraud investigators. The team has been invited back for another presentation.

- Collaboration with [Elder Financial Protection Network](#) (EFPN). In the coming year, EAP is teaming up with EFPN to provide a series of trainings for financial professionals on continuing to enhance the identification and reporting of elder financial abuse. We look forward to reporting on this dynamic partnership.
- Collaboration with [Community Technology Network](#) (CTN). We are in talks about integrating elder abuse prevention training to skilled volunteers who will be providing computer training to 3,000 seniors over the next two years at 26 locations throughout the city. This initiative is part of the Federal American Recovery and Reinvestment Act (ARRA) funding from the Department of Commerce's Broadband Technology Opportunities Program (BTOP).

Do you have an idea about ways your organization could collaborate with us? We value community partnerships and would be excited to hear from you. Just drop us a line at eap@ioaging.org.

Institute on Aging News

Institute on Aging Partners with UCSF/UC Hastings Consortium on Law, Science & Health Policy to form the [San Francisco Elder Financial Abuse Collaboration](#), which is an initiative to promote the financial well-being, independence, and health status of vulnerable elders by improving civil legal responses to elder financial abuse. The Collaboration has two primary objectives:

1. To comprehensively research and analyze existing programs, frameworks, and policies that address elder financial abuse with a particular focus on civil legal remedies, and
2. To translate the findings into a blueprint that will guide San Francisco's implementation of a comprehensive, coordinated civil response to elder financial abuse.

A key attribute of this project is that both objectives will be achieved through multidisciplinary collaboration and input from local stakeholders. The project is led by an interdisciplinary partnership that is uniquely situated to conduct innovative and comprehensive research and to bring stakeholders together to advocate for improved responses to elder financial abuse.

For more information contact Erika Falk, Psy.D. efalk@ioaging.org

In The News

[Office of Elder Justice Proposed](#)

Senator Richard Blumenthal (D-Conn.) plans to push for the creation of an Office of Elder Justice within the U.S. Department of Justice and to advocate for enhanced penalties in cases of elder abuse.

[Napa First to License Homecare Workers](#)

Those providing in-home care in Napa County must now pass background checks and carry permits to work for the disabled and the elderly in their homes.

[Consumer Affairs Reports on Elder Abuse](#)

The California Department of Consumer Affairs spotlights the continuing financial abuse that elders experience in its summer issue of *Consumer Connection*, which also spoke to Mickey Rooney's recent testimony before Congress and the fact that California seniors lose \$2.6 billion per year to scammers.

[Law Mandating Financial Abuse Reports to Expire](#)

The 2005 law mandating banks and credit unions to report suspected financial abuse of the elderly to APS expires in 2013, and the numbers of confirmed cases are on the rise.

[AARP Study Finds Fraud Trends/Characteristics](#)

The AARP's new National Fraud Study identifies several traits common to elderly fraud victims, such as age (the average is 68), a tendency to read junk mail, enter drawings and fake lotteries, and expose themselves to risky situations (e.g., free-lunch seminars). Of the 37 percent of victims identified by law enforcement, only 25 percent reported the crime. [For more information see our Spotlight section.](#)

[California Elder Robbed/Taken to Maine](#)

Barbara Davis, Nicholas Davis, and Jonathan Stevens were arrested in Edgecomb, Maine, for keeping an 85-year old prisoner in a Maine cabin after they emptied her bank account in California. ABC News calls this "a new crime on the rise."

[Resources Too Scarce to Prosecute](#)

Renee Laudenberg, a.k.a. Gettler, was charged with a misdemeanor after admitting she stole approximately \$1,700 from 100-year old Mary Pillow for whom she cared at home. The real theft amounted to approximately \$12,000, but authorities reduced the charges due to lack of jail facilities.

[Mother and Son Face Felony Charges of Abuse](#)

The links to newspaper accounts of this story contain graphic descriptions of what happened to 90-year Margaret Gray who passed away as a result of extreme elder abuse and neglect. Gray's daughter and grandson have both been arrested. Trial on charges of elder abuse is set for September 19th. The links listed below show updates on this case.

<http://bit.ly/oCrwMa>

<http://bit.ly/p5uSdh>

[Elder Abuse and Self-neglect: "I Don't Care Anything About Going to the Doctor, to Be Honest..."](#)

By Laura Mosqueda, MD; XinQi Dong, MD, MPH

ABSTRACT

Elder mistreatment encompasses a range of behaviors including emotional, financial, physical, and sexual abuse, neglect by other individuals, and self-neglect. This article discusses the range of elder mistreatment in community-living older adults, associated factors, and consequences. Although self-neglect is not considered a type of abuse in many research definitions, it is the most commonly reported form of elder mistreatment and is associated with increased morbidity and mortality. The case on which this article is based describes a 70-year-old woman who neglects herself and dies despite multiple contacts with the medical community. Despite significant gaps in research, enough is known to guide clinical practice. This article presents the practical approaches a health care professional can take when a reasonable suspicion of elder mistreatment arises. Public health and interdisciplinary team approaches are needed to manage what is becoming an increasing problem as the number of older adults around the world increases.

Community Op-Ed

Reflections on the Met Life Study of Elder Financial Abuse

Written by: Prescott Cole, Esq., San Francisco, CA

Met Life recently released a national report on financial elder abuse. [The Met Life report](#) was based on an extensive review of 354 elder financial abuse news articles that were published from November 2010 through January of 2011. I believe the report is less of a report on the scope of the problem than a commentary on how the media reports elder financial abuse. Counting news articles really doesn't lead to reliable conclusions. I base my opinion on my first job out of college as a newspaper reporter. There, I learned that lots of stories never make it into print because the editor decides what is or isn't "newsworthy".

My experience as a reporter also makes me question Met Life's major finding of increases in financial abuse during the holiday seasons. This needs to be cross-checked with law enforcement data. It may be that more stories appear in the media during the holidays because that's when they look for compelling human-interest stories, and grandmothers being ripped off around Christmas may be more "newsworthy" than in mid-August.

The most important aspect of the Met Life report is how it captures the dollar amounts being lost by elders, which found that businesses were responsible for nearly 25 times the amount of money lost compared against the combined total of losses attributed to family members, care givers, and strangers (\$6,219,496 to \$250,000, respectively).

Another feature of the report was Medicare and Medicaid fraud. The report gives an example where two nursing home administrators defrauded the government out of \$30,000,000. While a terrible thing, Medicare and Medicaid fraud is a crime against the government, not financial elder abuse, and as such really doesn't belong in this report.

Along with the example of the nursing home administrators who defrauded the government out of tens of millions, there were eighteen examples where elders had been ripped-off, beaten and robbed (with crowbars), or ripped-off and raped by some strangers, caregivers, family members or friends. These lurid examples have a big impact on the reader. After reading examples such as these, an elder would not know whom to trust.

One glaring omission in this report is its lack of any examples where the criminal was an insurance agent, broker, or professional financial advisor. These omissions hurt the credibility of the report. Even though Met Life is a company that sells insurance and reverse mortgages, it nevertheless has a responsibility in a national report on elder financial abuse to provide examples of criminal conduct by financial advisers.

After reading the terrifying accounts of evil and untrustworthy family members, caregivers, and friends, elders will want to know whom they can turn to. It would be unfortunate if the effect of the report's silence about dodgy sales people leads to unwarranted trust in business. I sincerely hope that in subsequent reports Met Life will include the types of news articles that lead to a more accurate portrayal of the scope and severity of this insidious crime.

Fraud and Scam Alerts

The following scam alert is from www.scamnot.org

Foreclosure rescue scams



Carla* from Northern California wrote to Consumer Action's hotline recently to ask how she could get a mortgage modification without falling victim to fraud. Like Carla, cash-strapped homeowners often seek a loan modification in the hope of avoiding foreclosure. (Foreclosure is the legal process that your mortgage lender uses to take your home when you fall behind on your mortgage payments.)

Carla is smart because she knows that mortgage "mod" scams exist and she wants to avoid falling prey to them. Many times fraudsters may come knocking because they target at-risk homeowners after finding their names and addresses in foreclosure notices in newspapers, on the Internet and in public filings. They also advertise with catchy messages designed to attract desperate homeowners.

"Unfortunately, many companies use half-truths and even outright lies to sell their services," said Ruth Susswein of Consumer Action. "They promise relief, but don't deliver. In fact, many of these companies leave homeowners in worse financial shape than before."

[Click here to read more](#)

Spotlight

Elder Financial Abuse Risk Factors and Vulnerabilities: Two Studies

Two new studies provide guided insight and advanced data on the issue of elder financial abuse, and why some seniors are more vulnerable than others.



The Journal of the American Medical Association's study, titled [*Finances in the Older Patient With Cognitive Impairment*](#), identifies the ability to understand and to appropriately handle one's finances as a core skill, one which may or not be evident to family or involved professionals. The inability to truly comprehend and carry out these responsibilities is a signature characteristic of mild cognitive impairment (MCI) and Alzheimer's disease, affecting more than 5.3 million people today and projected to increase to 11-16 million people by 2050.

Cognitive decline is almost always total and irreversible, yet today's clinicians have neither the training nor the time to act as financial advisers for their patients and clients. The researchers state that the medical community is obligated to assume a more active role, and it makes several recommendations, among them the need to educate patients and families on the need for advance financial planning, to recognize the signs of possible impairment, and to recommend appropriate interventions, including a durable power of attorney. (Click on http://www.alz.org/living_with_alzheimers_legal_issues.asp for additional financial tools for those with an Alzheimer's diagnosis.)

This issue is complicated because it is difficult to know for certain the total extent of impairment (although some instruments have been developed and are effective at diagnosing financial abuse susceptibility within specific and general populations). An elder who is able, for example, to live at home but requires daily help with bathing is considered independent in his activities of daily living, but this same elder is dependent for most instrumental activities of daily living, such as medication, but s/he still writes checks on bank accounts and uses credit cards as well as other financial instruments.

The study states that "financial capacity can be defined as the ability to independently manage one's financial affairs in a manner consist with personal self-interest" (page 699). That said, upon diagnosis of MCI or Alzheimer's, the study reminds us that incapacity has already set in the elder is now at risk for financial abuse and fraud, noting that financial capacity is the central component in maintaining independence.

AARP has also studied the issue of elder financial fraud titled [AARP Foundation National Fraud Victim Study](#). This study attempted to expand the numbers of victim types, and compared these types to a large segment of the general population.

Among the key findings are that most victims do not report abuse or fraud (or even acknowledge it for that matter); that all victims share several characteristics regardless of the scam; and that most victims were older.

Victims were significantly affected by persuasive arguments from comen and sales people. In addition, the study found that the way victims perceive financial gain and loss differs among the young and the elderly with older people indicating significantly less distress when experiencing financial loss.

Both studies provide a wealth of data and information for practitioners and professionals working to protect seniors from fraud and abuse.

Legislative & Policy News

[Debt Deal-Now What?](#)

Both Medicare and Medicaid are protected until Congress' new commission starts work; however, they could be affected if the new Joint Select Committee on Deficit Reduction recommends cuts by the November 23rd deadline. In the case of stalemate, automatic cuts could total \$1.2 trillion across the board resulting in increased vulnerability for senior and dependent adults.



[Home Health Care Services Declining](#)

Although the demand has risen and 12 million people use these services, which are considerably less expensive than institutional care, funding is being reduced nationwide for in-home care in the face of declining Medicaid funding (there is no federal mandate for in-home care). California eliminated 330 adult day-care centers, but hopes to restore about half of the current cuts.

[California Cuts Health and Social Services](#)

CalWorks, the state's welfare program for over half a million families, has been cut \$3 billion since 1998, and the same amount has been cut from

MediCal, which serves 7.5 million Californians. And \$4.5 billion has been cut from the Supplemental Social Security Income programs, severely impacting the state's most vulnerable population of disabled and elderly. In fact, a family of three in Los Angeles County is eligible to receive \$638 monthly, dropping to \$516 after four years, or 41 percent of the federal poverty level.

Calendar of Events

Elder Abuse Prevention (EAP) Program Events

EAP hosts educational and networking meetings detailed below. For further information please contact the EAP program. eap@ioaging.org
415-750-4140 ext. 222



Multidisciplinary Team Meeting (MDT)

Professionals from the fields of aging meet to review complex elder and dependent adult abuse cases and to learn about new services and resources. Since our meetings have merged with the San Francisco Elder Abuse Forensic Center case review meeting, our members now include community service providers, a psychologist, a psychiatrist, and a geriatrician, as well as representatives from Adult Protective Services, the San Francisco Police Department, the Public Guardian, and the DA's office. If you are a service provider dealing with a difficult case of elder abuse, feel free to contact us. We will consult with you to determine if presenting your case at the next MDT may be of benefit to you and your client.

When: 1:30-3:00 PM - 09/29/11 and 11/17/11 (remaining 2011 meetings)

Where: 1650 Mission St., 4th floor, San Francisco, CA 94103

Elder Abuse Prevention Trainings

EAP is available to provide in-service training on topics of elder abuse and neglect and mandated reporting.

Info: email eap@ioaging.org or call (415) 750-4140 x222

Institute on Aging (IOA) Events

IOA's Education Department provides numerous professional trainings, seminars, and continuing education (CE) credits opportunities each year. For more information go to: <http://education.ioaging.org>.

Communication Tools

Presenters: **Tracy McCloud**, Director, and **Don Wendell**, Activity Director, Ruth Ann Rosenberg Adult Day Health Center & Alzheimer's Day Care Resource Center, Institute on Aging

When: 3:00 PM - 4:30 PM - September 1, 2011

Where: Institute on Aging, 3575 Geary Blvd., San Francisco

[Register online](#)

A Step in Time: An Exhibition of CEYA Work by Residents of Victorian Manor

When: Thursday September 8, 2011 - 6:00 PM

Where: 1444 McAllister Street San Francisco, CA 94115

Showing through April 2012

[View event details](#)

Other Community Events

Please contact event host individually for more details.

**One Away: Campaign for Elder Economic Security
Elder Economic Security Video Advocacy Event and Policy
Discussion**

Hear personal stories from older adults and join experts in discussing the need to revitalize the Older Americans Act.

When: Thursday, October 6, 2011 from 3:00 PM to 5:00 PM (PT)

Where: Milton Marks Conference Center
455 Golden Gate Ave. San Francisco, CA 94102

[View event details](#)

**Working Together for Justice: Washington's 8th Annual Conference
on Abuse of Elders and Adults with Disabilities**

When: October 26 & 27, 2011

Where: Criminal Justice Training Commission
19010 1st Avenue South Burien, WA

[View event details](#)

**The State and Future of Financial Fraud - Connecting Research and
Practice**

As the inaugural conference of the Research Center on the Prevention of Financial Fraud, this event seeks to share the latest interdisciplinary research as it informs our understanding, detection, and prevention of financial fraud, and to connect financial fraud researchers with prevention and detection professionals. These goals, aim to increase the efficacy of fraud-fighting efforts. Attendance is open and free to interested participants, providing an opportunity to exchange the latest information on relevant research and to engage with peers across disciplines.

When: Thursday, November 3, 2011 9:00 AM - Friday, November 4, 2011 12:00 PM Eastern Time

Where: Sofitel Washington, DC Lafayette Square
806 15th Street, NW Washington, District of Columbia 20005

[View event details](#)

Elder Abuse Resources

The EAP has compiled a list of resources that we find valuable when working on issues of elder abuse. While this is not an exhaustive list, we hope you will find it useful.

[Click here to view resources](#)

Recently added resource:

State Resources

The new Research Center on the Prevention of Financial Fraud

<http://fraudresearchcenter.org>

National Resources

North Carolina Triangle Area Coalitions for the Prevention of Elder Abuse

<http://www.triangleelderabuse.org/aboutelderabuse.html>

Blogs

LexisNexis Communities Estate Practice & Elder Law Community

<http://www.lexisnexis.com/community/estate-elderlaw/blogs/elderlawblog/default.aspx>

If you have resources that you would like to see added to this list, please email tguinn@ioaging.org.

Consortium Members

Institute on Aging * Department of Aging & Adult Services * SF Department of Public Health * SF District Attorney's Office * SF Ombudsman Office * SF Police Department, Fraud/Domestic Violence Units * Rape Treatment Center SFGH * Alzheimer's Association * Asian Women's Shelter * Bay Area Legal Aid * Bernal Heights Neighborhood Center * Bethany Center Senior Housing * California Advocates for Nursing Home Reform * Canon Kip Senior Center * Catholic Charities * Debra J. Dolch Fiduciary Services * Edgewood Center for Children & Families * Family Caregiver Alliance * Family Service Agency * Francis of Assisi Community * Glenn Hammel, Ph.D. * HGA Personal Care Consultants * Hearing Society for the Bay Area * Home Sweet Home Care * Independent Living Resource Center * IHSS Public Authority * IHSS Consortium * Italian-American Community Services Agency * Jewish Family & Children's Services * Kaiser Hospital * La Casa de las Madres * Laguna Honda Hospital * Lakeside Senior Medical Center * Legal Assistance to the Elderly * Little Brothers - Friends of the Elderly * Marchi & Smith * Meals on Wheels of S.F. * National Council on the Aging * Network for Elders * New Leaf Outreach to Elders * Asian Pacific Islander Legal Outreach * Planning for Elders in the Central City * Recreational Center for the Handicapped * Riley Center * Russian American Community Services * St. Anthony Foundation * St. Francis Hospital * San Francisco Adult Day Support * San Francisco SAFE * Self-Help for the Elderly * Shalom Bayit * UCSF Mt. Zion Home Care * University Mound Ladies Home * Volunteer Legal Services Program/Bar Association of San Francisco * Woman, Inc.

General Consortium Information at IOA: (415) 750-4140 x222

Institute on Aging
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