

Testimony to the Ohio Senate Finance Committee Teri Ruslander, Ohio Coalition for Adult Protective Services May 29, 2025

Chair Cirino, Vice-Chair Chavez, Ranking Member Hicks-Hudson and Members of the Senate Finance Committee, thank you for the opportunity to submit testimony on H.B. 96 and, in particular, the Adult Protective Services program that is part of the Ohio Department of Job and Family Services' budget (ALI 600-534). My name is Teri Ruslander and I am the chair of the Ohio Coalition for Adult Protective Services. I also serve as the Elder Services Coordinator for the Grove City Division of Police. I retired from the Grove Cit Division of Police after 33 years. I spent the last 24 years as a detective specializing in Elder Financial Exploitation. I served as a member of a Federal Financial Task Force and continue making presentations on Elder Financial Exploitation locally, statewide and nationally. I currently train for APS in Elder Financial Exploitation.

The Ohio Coalition for Adult Protective Services (OCAPS) is a statewide coalition whose purpose is to maximize protection and dignity of older adults through collaboration, education, and advocacy on behalf of older Ohioans at risk or are survivors of abuse, neglect and exploitation. Members include county adult protective services workers, state and nonprofit agencies and community members.

We respectfully request the \$2M per SFY added by the House in the 600534 line item, dedicated to adult protective services, be maintained by the Senate in H.B. 96. The increase will enable local communities to make more connections, strengthen existing connections and find better ways to respond quickly to elder abuse, neglect and exploitation. The last state budget provided the highest amount of GRF ever provided to APS: \$9.72M per year, which was designed to provide every county with, at a minimum, one FTE at \$80,000 per county to receive reports, conduct investigations, and, when possible, arrange protective services for older adults who are victims of exploitation, abuse, and neglect. In addition to allowing more dedicated staff to focus on APS, this enabled counties to increase the number of services to stabilize victims.

The proposed increase in the county Adult Protective Services line of \$2M per SFY will bring the total line item to \$11.72M million per year, statewide, for both screenings, investigations, and protective services. We endorse the proposed distribution of these funds: \$7.04M to be distributed as a flat \$80,000 per county, to maintain the increased cost of an FTE and the remaining \$4.68M distributed via formula to meet service and support needs.

Adult protective services is a system that is intended to be more responsive to our communities and to be better able to respond quickly to elder abuse and neglect. The proposed investment will help counties meet the vast need for emergency services such as housing assistance, prescription drug assistance, transportation to medical care and food assistance for vulnerable older adults – all of which are exacerbated by social isolation and financial scams targeting older adults that remain prevalent.

The most recent data indicates there were increasing statewide rates of abuse, neglect and exploitation with over 38,000 reports for those 60 and older. Neglect increased by over 14% and abuse including

emotional, physical and sexual increased by over 18%. Exploitation is significantly increasing with a nearly 34% increase ranking second behind neglect for all allegations requiring investigation. Older adults are frequently targeted by scammers due to a trusting nature, financial stability and lack of knowledge about current scams. Common methods of elder financial exploitation include scams, identity theft, theft coercion and fraud. Investigating exploitation can be complicated and time-consuming. It involves coordinating collaboration between the state, adult protective services, financial institutions, and local law enforcement to protect victims of financial exploitation. Confidentiality requirements of each system, corporate processes and varying practices with local law enforcement make this an ongoing challenge. The partnership between APS and law enforcement working together can ensure that cases of elder abuse or financial exploitation are handled with sensitivity and thoroughness, offering both protection and justice for the victims. By combining APS's expertise in caregiving and elder well-being with law enforcement's investigative and legal capabilities, cases of abuse or exploitation can be resolved more quickly and justly.

Currently, there is no other dedicated source of funding for adult protective services in Ohio other than this state line item in the job and family services budget. While some communities are able to leverage local dollars to further support the system, it puts undue pressure on the community to deal with competing important priorities and results in a distinct disparity in capacity between those counties with the means to further subsidize the system compared to those who cannot.

We believe in a just society that recognizes that all people are equal. No matter how old we are, we are entitled to be treated as full members of our communities. Adult protective services is among the supports we rely on to be there for us as we age. This support has been bolstered with changes to the law that have improved understanding of elder abuse, included more mandatory reporters, fortified the state and local systems, connected interrelated supports, and modestly increased resources to enable local systems to do more.

The consequences of not having a robust adult protective services system in place to ensure access to justice for us all as we age is significant. Financial losses (annually estimated as \$36.5 billion per year nationally) can bankrupt individuals and even other family members, causing them to turn to publicly funded programs to provide for their basic needs. In fact, one in ten financial abuse victims will turn to Medicaid as a direct result of their own monies being stolen from them. Victims of elder abuse and neglect are four times more likely to be admitted to a nursing home and three times more likely to be admitted to a hospital. Research says that an estimated 200,000 or more cases of elder abuse and neglect occur in Ohio each year, with only a fraction reported to adult protective services. A strong adult protective services system will encourage awareness to help prevent abuse, neglect, and exploitation; prompt reporting so interventions can be swift and effective; and better outcomes for both older adults, their families, and the taxpayers.

Often, the responsibility for providing adult protective services for those who are 60 and older has been passed off to already strained child protective services workers. While there are some similarities between these two protective programs, there are significant differences. This is unfair to both the staff and to all of us who only want to live healthy, engaged and secure lives and access the supports we need in our homes and communities. Protection of older adults and adults with disabilities takes collaboration with courts, law enforcement and available service providers. We ask for Increased state support to APS programs so that where an older adult lives does not determine their ability to be protected.

Thank you for the opportunity to provide testimony. I'm happy to answer questions you may have.



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