



HOUSE AGING AND LONG TERM CARE

Chairman Arndt  
Vice Chair Pelanda  
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Testimony submitted by the Council On Older Persons (COOP)  
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To Chairman Arndt, Vice Chairwoman Pelanda, Ranking Member Howse and all of the members of the Ohio House Long Term Care and Aging Committee, thank you for having me here today. My name is Catherine Ciha, I work as the Director of Development at Senior Transportation Connection and I also serve as the Chairwoman of the Council On Older Persons (COOP). COOP has been in existence for over 70 years and is comprised of 50 representatives from the public, non-profit and private sectors and meets on a regularly basis to communicate, discuss and advocates on behalf of issues that affect seniors in the Greater Cleveland area. COOP is a standing committee of The Center for Community Solutions, a non-partisan, nonprofit public policy think tank that aims to improve health, social and economic conditions through research, policy analysis and communication. I am here to advocate on behalf of COOP members and speak in support of Senate Bill 158.

The Council on Older Persons supports S.B. 158, which seeks to increase protections and services for older Ohioans who are at risk of financial exploitation and scams. The Council on Older Persons is a standing committee of the Center for Community Solutions, with a 70-year history, advocating for the needs of older adults in Cuyahoga County. Our members represent a wide range of professionals who serve our aging population.

Older adults are at increased risk of financial exploitation for many reasons, including increased potential for cognitive impairment, social isolation, and a strong desire to remain independent. In their 2015 report on Elder Financial Abuse, [True Link Financial](#) reported older Americans lose \$36.5 billion each year. It estimates that for 954,000 seniors, this financial loss means they skip meals as a result.

The [National Adult Protective Services Association](#) estimates that only one in 44 cases of financial abuse is reported and 90 percent of abusers are family members or trusted others. One in ten victims of financial abuse will turn to Medicaid after depleting personal savings through exploitation. Older adults lack earning potential to rebuild once personal assets have been stolen through exploitation, resulting in long-term financial vulnerability.

In [Ohio](#), opiate and other drug abuse contributes to the prevalence of exploitation of older adults. Ohio adult protective service agencies investigate approximately [2,374 cases](#) of exploitation in community dwelling older adults, authenticating 56 percent.

A 2015 study by [The Ohio Family Violence Prevention Project](#), recommended improved prevention and response to exploitation, including increased education efforts, clear policies for financial institutions, and improved investigation and tracking of reports. These recommendations are realized in S.B. 158.

The provisions of S.B. 158 call for an expansion of professionals classified as mandatory reporters of financial exploitation, an increase to the penalties for perpetrators, greater public and professional education efforts, and the creation of a multidisciplinary team tasked with developing best practices and prevention strategies. Collectively, these efforts offer a promising approach to protecting Ohio's older adults. Additionally, the bill proposes an expanded and needed role for professionals outside of traditional helping professions to combat exploitation and fraud. The Council on Older Persons supports these increased protections for older Ohioans in S.B. 158.

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