

**WRITTEN TESTIMONY FOR
THE SENATE JUDICIARY COMMITTEE
In Support Of
Senate Bill 158**

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Presented by

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Background and Relevance

Clermont Senior Services, a 501(c)(3) agency, has the exclusive contract with the Clermont County Department of Job and Family Services to conduct the investigations on all referrals made through Adult Protective Services, as well as conducting guardianship investigations under contract with Clermont County Probate Court.

As the administrator and provider of services for all senior levy funds under contract with the Clermont County Commissioners, Clermont Senior Services is the gateway for persons 60 years of age and older in Clermont County. For more than 48 years, this agency has provided a broad range of community-based services (medical transportation, home care, home-delivered meals, adult day services, home repair and modification), thus enabling older adults to continue to live safely in their own homes for as long as possible.

Clermont County was the first county to pass a levy to support services for seniors in the State of Ohio in 1982, and the taxpayers have continued to entrust Clermont Senior Services and support a levy since that time.

The Miami University Scripps Gerontology Center projects that the 60+ population in Clermont County will grow by 120% between 2010 and 2020. By 2020, 30.5% of the total population in Clermont County will be persons age 60 and over.

TESTIMONY

Chairman Bacon, Ranking member Thomas, and members of the Senate Judiciary Committee, thank you for the opportunity to share this written testimony on Senate Bill 158, that seeks to combat elder fraud through a multi-pronged approach including education, restitution and program development. I am Cynthia Gramke, the Executive Director/CEO of Clermont Senior Services, a private, non-profit organization having the exclusive contract with the Clermont County DJFS to conduct the investigations and follow-up for Adult Protective Services cases in Clermont County. Thank you for allowing me this opportunity to share the issues and challenges that exist as our communities work collaboratively to protect the most vulnerable older adults whose lives and resources have been victimized as a result of abuse, neglect and exploitation.

Like so many other areas of the state, the senior population is exploding in Clermont County. Today, the 60+ population is 43,000, but is ever-rising and projected to be 51,000 by 2020. This increase in population is in direct correlation with the rise in referrals, as well as the rise in chemical addiction in our community.

In Clermont County, there were **124** Adult Protective Services referrals of abuse, neglect and/or financial exploitation in **2008**. This number has exploded in recent years, reaching a high of **264**. These cases, albeit growing dramatically in number, are far more complex and the situations much worse than ever before. At our current pace projected for 2017, we are averaging 23.375 referrals a month. Based upon that average and the increase even in recent months, we anticipate **281** referrals in 2017; more than any recorded year. This could be more inasmuch as there were **35** referrals in August of 2017, alone. This all depends upon what the coming months will bring.

With the creation of the Interdisciplinary Teams (I-teams) throughout the State of Ohio, we have made great strides to build the network of local strength. Already, through this network, we have been successful with a partner, Clermont Mercy Hospital, committing to the establishment of an 18 bed geriatric behavioral unit at the hospital, none of which previously existed. The greatly enhanced relationship between medical and mental health providers, as well as providers of services that affect the social determinants of older adults and law enforcement has made a great impact on our ability to better serve these vulnerable adults. I want to thank you for allowing us the opportunity to create this very important team.

As important as the Case Review Team is as a component of the I-Team, or CAPS (Community Advocacy and Protection for Seniors in Clermont County), the Educational Outreach Team is as important. Here, we have recruited banks and financial institutions to work closely with the team to educate the public and companies/institutions about elder fraud and exploitation. That being said, the need is significant to bring more education and, yes, a mandatory commitment to financial institution/bank reporting when financial exploitation is suspected.

David Lytle is our Chief Adult Protective Services Investigator and has shared a very important front line perspective, which I would like to share with you:

While working for Clermont Senior Services as an Adult Protective Services investigator for the last 17 and a half years and witnessing the devastation that financial exploitation can do to an Elder and their family, I have often asked, sometimes out-loud, why financial institutions and those that work in financial institutions are not mandated reporters for APS. Over the years, we have received APS referrals, anonymously, from concerned employees of financial facilities. The referrals are usually accurate and without bias. The referrals have frequently led to intervention that stops or slows the exploitation until APS can engage family and/or officials. Recently, probably due to the expectation of a change in the law, financial institutions, especially banks, have increased the reporting of exploitation. We have received many of the recent referrals from the fraud departments of the banks. This gives the bank/fraud department, as an example, "boots on the ground" to go where they cannot. The fraud units are, often, out-of-state.

Consequently, I speculate that if there is a change in the law that designates financial institutions as mandated reporters, local bank branches will be more likely to report to APS, hence, there will be an even faster reaction time by APS and/or law enforcement and a faster resolution of the issue. Hopefully, a change in the law will prompt financial institutions to restructure their internal policies and allow local branches to report. Moreover, they will be able to report without fear of legal liability.

In summary, I am not only an APS investigator, but I am an elder. I want my bank and investment partners to watch over my assets and me. I have worked hard for 45 years to accumulate a very modest savings and investments. To think that I could lose everything, as many elder victims have, terrifies me. I cannot imagine telling my wife and adult children that we are now broke, and we must move to subsidized housing, go on Medicaid, receive assistance from food banks and ask others for help. This IS what happens and worse. It is not only devastating financially, but emotionally, as well.

As Dave so eloquently shared above, in cases of financial exploitation, we must work to save seniors from falling prey to the unlawful, deceitful, and criminal act of family, friends and strangers draining them of a lifetime of savings and frugal living, often thrusting them into bankruptcy and foreclosure. They are left with no choice but to become dependent upon Medicaid and other public assistance programs for the remainder of their lives. Then, the taxpayer ultimately suffers, as well.

Thank you for the opportunity to provide written testimony.