

Volume 2 / Issue 6

Welcome to our Newsletter!

Welcome to the Heritage Senior Care Inc. Newsletter, we are so excited to share this newsletter with our senior clients, their families and the community.

Heritage Senior Care Inc. has been serving the needs of seniors for over 34 years. Our mission is to help seniors who wish to remain in their homes, but may require assistance with activities of daily life, transportation and companionship.



The NAICPA (National Pacific Asian Center on Aging) suggests setting up a direct deposit to a secured account, social security checks or pensions can go directly into this account. Visit your local bank branch for more information.

Hot Topics: Financial Elder Abuse

An unfortunate topic to discuss that is becoming increasingly more common is Financial Elder Abuse. According to the county of San Diego's Elder and Dependent Abuse Unit, 'the county has over 305,000 elders (65 and older). Statistics show that one out of twenty elders will be a victim of elder abuse in their lifetime. However, only 19% of elder abuse incidents are reported.' Many cases of Financial Elder Abuse are most frequently committed by family members, or caregivers that have gained the trust of an unsuspecting senior. We would like to provide some useful tips & available resources to help if you know of a senior who may be victimized financially.

#1. A Background Check should be required for all caregivers, housekeepers, landscapers or any outside party working in/ or outside the senior's residence:

Always seek a caregiver through a California State licensed Homecare Agency- such as Heritage Senior Care- the Homecare Consumer Protection Act law passed in 2016 states that caregivers must be background screened through what is known as a Live Scan, which is a fingerprint test accessing criminal records and felony charges from the F.B.I. The Department of Social services has required this for persons delivering care to vulnerable populations since 2005. The Live scan is widely available takes less than a week to clear and costs on average \$42.

#2. Watch for signals:

There are telltale signs of Financial Abuse- don't ignore them- here are some examples: Missing property, unexplained charges and/ or bank withdrawals, the accumulation of unpaid bills- although funds are available. Circumstances such as isolation and lack of family support can contribute to a senior being victimized financially. Speak up if you suspect financial abuse and please call Adult Protective Services at 1-800-510-2020 (within San Diego County) or 1-800-339-4661 (outside the County).

#3. Seek help for yourself or a loved one:

It is important while we are capable to prepare for the inevitable according a resource published by The University of Southern California's National Asian Pacific Institute of Aging, recommends that we should start the financial planning process at the age 50 or younger. Perhaps there is an issue with financial planning can be uncomfortable to contemplate the possibility of losing mental capacity as we age. However, the sooner we can investigate options such as a Living Will, Advance Directive and Durable Power of Attorney the better we can prevent this type of elder abuse. As a safety measure you/ or your loved one could appoint a Certified Personal Accountant to monitor your finances. A CPA can discuss options of enlisting only one trusted successor to eliminate an outside party from gaining access to your finances. Finally prevent yourself from becoming isolated- stay connected to your community- visit your local senior center & call 211 – which a phone number dedicated to connecting local seniors with much needed resources around San Diego County.



For More Information about preventing or reporting Financial Elder Abuse, please visit:

<https://www.sandiego.gov/police/services/units/elderabuse>

https://www.sandiegocounty.gov/content/sdc/hhsa/programs/ais/adult_protective_services.html

<http://www.calbar.ca.gov/Public/Free-Legal-Information/Legal-Guides/Living-Trust>

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*“Our faith in the present dies out long before
our faith in the future.”*

Ruth Benedict
