

Testimony before the House Senior Health, Security and Retirement Committee  
Ann Langford, Advocacy Specialist, Area Agency on Aging 1-B  
June 10, 2010

Good Morning. My name is Ann Langford and I am Advocacy Specialist for the Area Agency on Aging, Region 1-B which serves older adults, adults with disabilities, and their caregivers in the southeast Michigan counties of Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw. First of all, I'd like to extend my sincere thanks to you Representative Neumann, and to the committee for holding this hearing on Older Michiganians Day. Today, several hundred older adults will rally on the Capitol lawn in support of seniors, and this hearing provides them with a wonderful opportunity to witness legislative action on their behalf.

The Area Agency on Aging 1-B has been actively engaged in advocating for the passage of elder abuse legislation, and is pleased that the House of Representatives has passed 8 of the 20 elder abuse bills that are before the Legislature. The Board of Directors of the Area Agency on Aging 1-B has voted to recommend supporting the passage of a number of these bills, including HB 4622-4625, and HB 5187 which are before the committee today.

Recently, some agencies who partner with Region 1-B to provide aging services have noticed an increase in the reports of elder abuse, particularly financial abuse. I believe that current economic struggles have led some folks to turn to unlikely sources of income: the older adults who they know and even serve. Older adults are commonly encouraged by others to add another person, usually a relative, to their bank accounts. They often do this so a family member can help pay bills or manage their funds more conveniently. Some seniors often don't realize, however, that a joint accountholder may withdraw all of the money, and the financial institution will not intervene. We are now

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seeing that some family members, caregivers, and service providers are abusing these trusting relationships.

At a recent Older Michiganians Day local event in Port Huron, Ms. Karen Cole, one of the seniors who coordinated the event, told the story of an incident that happened when she was a bank manager. She gave me permission to tell it to you: A local businessperson came to Ms. Cole's desk accompanied by her client, an elderly widow. The senior wished to have this person added to her savings account. Evidently, the businessperson had persuaded the client that it would be easier to pay for services if they held a joint account. Bank employees knew of other elderly customers, also joint accountholders with this businessperson, who had come to the bank questioning unusual withdrawals. In some cases, in fact, this businessperson persuaded clients to have the bank statements sent to her office. Ms. Cole attempted to intervene within the limits of the law and of bank policy, but could not explicitly make her concerns known. Unfortunately the businessperson was added to the account, and because the bank had no mandate to report suspicious activity, there was nothing else they could do.

Unfortunately, this type of abuse can be relatively simple to perpetrate, if directed at the most vulnerable. When I spoke with Ms. Cole about my testimony today, she wanted me to urge to you that passing these bills will give bankers, like other service providers who handle sensitive information, additional tools to protect their customers. Those of us who support older adults, who advocate for them, and who legislate for them cannot prevent each and every case of elder abuse. But we can take steps, through passage of these bills, to protect the security of older adults in Michigan. Thank you for allowing me to speak this morning.