

SILVER TSUNAMI WARNING: Safeguarding Our Seniors

*The true measure of any society can be found
in how it treats its most vulnerable members.
-Mahatma Gandhi*

SUMMARY

Humboldt County is a great place to retire, if you have good health, a home to live in, medical insurance, a social safety net and people that care about you. But what if you do not have all of the things listed above? What if your health is failing? What if you can no longer make your house payment or rent? What if a neighbor, health care provider or family member is hurting you? What if you are getting confused or forgetful? What if you suddenly realize that you have much less money in your bank account than you thought you did? You may be suffering from elder abuse and not even know it. You may know that you are being abused but might not know how to make it stop. Where can you find help?

The Humboldt County Civil Grand Jury (Grand Jury) has been posing these questions to local social services, law enforcement, housing authorities and non-profit organizations. We have found that there are resources in place to provide services, procedures for reporting and investigating elder abuse, and agencies to help find low cost senior housing. We have also found that there is an overwhelming demand for any type of housing with waiting lists that are extremely long. We believe agencies and organizations can do more to provide services for older people by enhancing the services they offer; giving better information to people about how to report elder abuse; and offering homeless shelters exclusively for seniors.

The 2020 U.S. Census report stated 10,000 baby boomers turn 65 each day, and everyone from that generation will be at least 65 by 2030. As of this writing over 136,000 people live in Humboldt County and more than 25,000 of them are seniors.¹ In 2030 it is projected that approximately 34,000 of our citizens will be seniors.² How are we, as a county, going to prepare for this eventuality? What services and safety nets should Humboldt County start to think about in order to prepare for the inevitable graying of the largest group of seniors and the fastest growing demographic in the history of this country and our county? Our report examines the challenges our older family members and their friends face as they age into a new and sometimes confusing chapter of their lives. We also attempt to clarify the currently available senior services and safety nets, our County's immediate need in this regard, and how our County can better prepare for the future.

¹ Humboldt County 2020 Census; <https://www.census.gov/quickfacts/humboldtcountycalifornia>

² <https://mpa.aging.ca.gov/>

When a senior suffers a catastrophic event (a serious medical condition, loss of a spouse, people taking advantage of their finances) they may sacrifice meals and important medications to make ends meet on a fixed income.³ Nearly 92,000 California seniors are behind on their rent, according to a May 2021 survey.⁴ After these seniors have sacrificed their health to keep a roof over their head, if they then lose that housing, they are in an even more vulnerable situation as they try to survive, often without family or friends to offer shelter.

Adult Protective Services (APS), a division of the Department of Health and Human Services (DHHS), local law enforcement agencies, and the District Attorney's Office (DA) are here to help our senior population. All these agencies strive to keep people cared for, fed, provided with proper health care, and generally safe and healthy in their own home. When the system fails, seniors can find themselves hungry, thirsty, desperate, mentally ill, disoriented, assaulted, battered, and living on the streets, now members of our homeless community.

If you or someone you know may be a victim of elder abuse, contact Humboldt County Adult Protective Services at 707-476-2100 or 866-527-8614. If the issue is emergent or life-threatening, call 911.

BACKGROUND

Our investigation began with a complaint from a senior who was confused and frustrated with the process of reporting elder abuse as well as law enforcement's response to his report. We interviewed people from several county agencies and law enforcement officers from multiple jurisdictions. Our investigation took a surprising turn when a social worker suggested to us that homelessness was a form of elder abuse. We ended our research looking into the availability of emergency shelters and affordable housing for seniors who are homeless or in danger of becoming homeless.

DISCUSSION

A Challenge: The Uncomfortable Subject of Elder Abuse

What is elder abuse? Elder abuse is not a single act but a category of violations or oversights that ultimately cause physical, emotional, or financial injury. It is both a criminal violation and a civil matter. Since many seniors live isolated and alone, it is not easy to see and investigate. So how do you recognize elder abuse? It is the intentional act or failure to act by a caregiver or another person in a relationship involving an expectation of trust that causes or creates a risk of harm to a senior. The California Penal Code 368 PC defines a senior as 65 or older.

³ <https://www.aarp.org/health/medicare-insurance/info-2022/drug-costs-survey.html>

⁴ <https://justiceinaging.org/fact-sheet-older-adults-in-california-face-unaffordable-rents/>

The following is an explanation of elder abuse by the Administration on Aging, National Center on Elder Abuse:

- **“Physical Abuse:** Intentional or neglectful acts by a caregiver or “trusted” individual that leads to, or may lead to, harm of a vulnerable elder. Use of physical force that may result in bodily injury, physical pain, or impairment. Physical abuse may include but is not limited to such acts of violence as striking (with or without an object), hitting, beating, pushing, shoving, shaking, slapping, kicking, pinching, and burning. In addition, inappropriate use of drugs and physical restraints, force-feeding, and physical punishment of any kind also are examples of physical abuse.
- **Sexual Abuse:** Non-consensual sexual contact of any kind with an elderly person. Sexual contact with any person incapable of giving consent is also considered sexual abuse. It includes, but is not limited to, unwanted touching, all types of sexual assault or battery, such as rape, sodomy, coerced nudity, and sexually explicit photographing.
- **Emotional or Psychological Abuse:** The infliction of anguish, pain, or distress through verbal or nonverbal acts. Emotional/psychological abuse includes but is not limited to verbal assaults, insults, threats, intimidation, humiliation, and harassment. In addition, treating an older person like an infant; isolating an elderly person from his/her family, friends, or regular activities; giving an older person the “silent treatment;” and enforced social isolation are examples of emotional/psychological abuse.
- **Neglect:** The refusal or failure to fulfill any part of a person's obligations or duties to an elder. Neglect may also include failure of a person who has fiduciary responsibilities to provide care for an elder (e.g., pay for necessary home care services) or the failure on the part of an in-home service provider to provide necessary care.
- **Abandonment:** The desertion of an elderly person by an individual who has assumed responsibility for providing care for an elder, or by a person with physical custody of an elder.
- **Financial or Material Exploitation:** The illegal or improper use of an elder's funds, property, or assets. Examples include, but are not limited to, cashing an elderly person's checks without authorization or permission; forging an older person's signature; misusing or stealing an older person's money or possessions; coercing or deceiving an older person into signing any document (e.g., contracts or will); and the improper use of conservatorship, guardianship, or power of attorney.
- **Self-Neglect:** The behavior of an elderly person that threatens his/her own health or safety. Self-neglect generally manifests itself in an older person as a refusal or failure to provide himself/herself with adequate food, water, clothing, shelter, personal hygiene, medication (when indicated), and safety precautions. The definition of self-neglect excludes a situation in which a mentally competent older person, who understands the

consequences of his/her decisions, makes a conscious and voluntary decision to engage in acts that threaten his/her health or safety as a matter of personal choice.”⁵

If you are a victim of, or a witness to, elder abuse, how do you report it? The reporting process sounds simple but only if you know what to do. Most of us are used to picking up our phone or going online to search for information. Searching for elder abuse information online is often challenging. Our law enforcement agencies in Humboldt County do not have a direct reporting method for elder abuse. Their websites direct people to call 9-1-1 for any emergency, not just elder abuse, and also offer an office or business number that is not regularly staffed 24 hours per day. These websites make no mention of elder abuse at all. That’s why this Grand Jury recommends that all law enforcement agencies add a prominent elder abuse reporting link on their websites taking people directly to APS, as well as the APS phone numbers.

There is a significant subset of our population that does not use cell phones or computers. Three of our findings and two of our recommendations are directed towards letting this subset know how and where to report elder abuse. Several radio and television stations regularly play elder abuse public service announcements. June is designated as Elder Abuse Month with banners, workshops, newspaper articles, and conferences; but when the month is over, the information becomes hard to find. This Grand Jury recommends the staff at APS, local law enforcement agencies, and the DA cooperate with all local media for year-round, rotating public service announcements and articles discussing the various aspects of elder abuse and its reporting.

COVID-19 has curtailed most outreach programs. With restrictions lifted, this Grand Jury suggests APS, local law enforcement agencies, and the DA begin an outreach program with staff participating in street fairs and festivals around Humboldt County, speaking at churches and civic organizations, and visiting all Senior Centers and Senior Lunch Sites throughout the County to provide greater access to information for both seniors and the general public. This outreach effort should include handouts and other printed materials as well as personal contact. We suggest they distribute their printed material in as many places as possible including libraries, grocery and convenience stores, laundromats, and gas stations.

APS and local law enforcement agencies investigate elder abuse complaints. Law enforcement immediately investigates all cases involving physical threat or danger. APS investigates all other reports and refers potential criminal cases to law enforcement. Once it has been determined that a crime has occurred, the DA prosecutes these cases.

Law enforcement officers and social service agencies agree that elder abuse is underreported. According to the California Association for Nursing Home Reform (CANHR), “Elder abuse is a widespread but hidden problem [wherein] for every abuse reported as many as 23.5 others go

⁵ https://www.cdc.gov/violenceprevention/pdf/EA_Book_Revised_2016.pdf, ppg. 18-19

unreported.”⁶ In addition, CANHR estimates that the low-reporting rate is even worse for financial exploitation, wherein for each single abuse case reported nearly 44 others go unreported. Financial exploitation is the most common form of elder abuse in Humboldt County. Oftentimes the victims will not report abuse because the perpetrators are family members or care providers. The victims do not want these loved ones to be held responsible. Stigma, shame, embarrassment, and fear of being removed from their homes or loss of control are other reasons that seniors do not report their mistreatment by others.

Elder abuse cases are prosecuted by the DA. After taking office, District Attorney Maggie Fleming created the Elder and Vulnerable Adult Services Team (EVASt) as a multidisciplinary group to help investigate and follow through on the prosecution of elder abuse cases. This team is funded by Measure Z, a half cent sales tax passed by Humboldt County voters in 2014 to pay for additional public safety measures. During fiscal year 2021-2022, Measure Z funding paid \$214,894 for staff salaries in the District Attorney’s Office and an additional \$8,000 for training. The funded positions include an APS Coordinator, a part-time Deputy Attorney Investigator and a part-time Deputy District Attorney.

The team meets with representatives from the Humboldt County Sheriff’s Office, other local law enforcement departments, tribal authorities, and other community agencies. EVASt designates a social worker, an investigator, and a prosecutor to work with each case from the beginning until it is resolved, a process called vertical prosecution. This means the same people will keep in touch and answer the victim’s questions, remind them of court dates, arrange transportation to court, and offer support. Between 2017 and 2021, EVASt has pursued 103 prosecutions with a total of 41 felony convictions and 20 more convictions on lesser charges. In 2016, prior to EVASt, no cases were referred for prosecution. This is a substantial improvement in both prosecutions and convictions. We recommend that the newly elected District Attorney continue to apply for Measure Z funds for this program.

Elder abuse is a very broad term and includes situations that are not considered criminal in nature. It is not a crime for a person to live isolated and alone, with little social interaction. Even so, APS is concerned and prepared to help whenever it is reported to them that someone might need assistance or protection. A senior might need food because their basic nutritional needs are not being met. They may have medical needs or they may be a hoarder. A person might live where the kitchen is unusable because of disrepair and inadequate maintenance. A senior with disabilities may live in a home that does not meet the Americans with Disabilities Act standards.

APS deals with cases of self neglect, whether it is of a physical nature, or it involves medical care, malnutrition, health and safety concerns, cognitive decline, dementia, and a host of other potential risks to the individual. Maybe the person has inadequate or spotty home care.

⁶ <http://www.canhr.org/abuse/index.html>

The person might be eligible for an in-home assistant because of their age or disabilities. APS offers the In-Home Supportive Services program and maintains a registry of in-home care workers. In some instances the County may pay the wages for in-home workers so low income residents can remain in their homes.

Senior Services and Safety Nets

In Humboldt County, we are fortunate to have resources to help seniors in their time of need. Twice a year, in April and October, DHHS updates a comprehensive online Humboldt Community Resource List. Some of those senior specific resources are highlighted here:⁷

- **211 Humboldt**
Phone: 2-1-1; website: 211humboldt.org
Provides a comprehensive database of non-emergency resources available in Humboldt County. A call-center specialist will link callers to the right telephone numbers for help with housing, food, advocacy and other services. It's free and confidential. Within the first quarter of 2022, this database received 3,541 calls for all services and 186 were from seniors seeking shelter. Extrapolation of a year's calls translates to two calls per day concerning a homeless senior.
- **Area One Agency on Aging *North Coast Homeshare***
Phone: 707-442-3763; website: www.a1aa.org
Helps older adults (60+) find someone to share their home so they can remain in the community. Area One Agency on Aging supports both the home provider and the home seeker during the process of finding a match.
- **Humboldt Senior Resource Center**
Phone: 707-443-9747; website: www.humsenior.org
–**Redwood Coast PACE:** Offers a comprehensive health plan for eligible frail adults (55+) who require nursing home level support and can safely continue living in their homes without harm to themselves or others. An interdisciplinary team of healthcare professionals provide clients with medical, social, nutritional, rehabilitation, and support services. Cost to the recipient for this health plan depends on Medicare and Medi-Cal eligibility.
–**Multipurpose Senior Services Program:** Provides frail Medi-Cal adults (65+) with a Care Manager who will arrange for needed services to delay placement in a skilled nursing facility. This program is free to the recipient. All costs are paid for by the federal government and the State of California.
–**Home Delivered Meals:** Available to home-bound seniors (60+) in Arcata, Eureka, Fortuna and McKinleyville, with a suggested meal contribution of \$3.50 per meal. No one in the program is denied meals regardless of their ability to pay.

⁷ <https://humboldt.gov/DocumentCenter/View/54880/Humboldt-Community-Resource-List-PDF?bidId=>

- **Ferndale Senior Resource Agency**
Phone: 707-786-4141
Provides home-delivered meals and transportation services to adults (60+) in the 95536 zip code. On-site services include senior exercise and wellness classes.
- **Healy Senior Center**
Phone: 707-923-23991; website: www.healyseniorcenter.org
Delivers hot and frozen meals three days a week to homebound and disabled adults over 60 living in Benbow, Redway, Garberville, Briceland, Miranda, Phillipsville, and Myers Flat. The Center requests a \$6 donation per meal delivered. On-site services include senior low impact health and fitness classes, bingo and crochet classes.
- **Providence Community Resource Centers**
Offer classes, support groups and a wide variety of services to individuals and families on the North Coast including: food security and nutrition programs; transportation assistance; employment information; free phone, computer, copier and fax machines; application assistance; and, clothing and hygiene closets. Call any of their five locations for information:
Blue Lake, 707-668-5239
Eureka, 707-442-5239
Loleta, 707-733-5239
Rio Dell, 707-764-5239
Willow Creek, 707-629-3141
- **Adult Protective Services *Home Safe***
Phone: 707-476-2100; website: www.humboldt.gov/499/adult-protective-services
Assists current APS clients experiencing, or at imminent risk of experiencing, homelessness due to elder or dependent adult abuse, neglect, self-neglect, or financial exploitation. Services include housing-related intensive case management, short-term housing related financial assistance, deep cleaning to maintain safe housing, eviction prevention, landlord mediation, and more.
- **In-Home Supportive Services**
Phone: 707-476-2100; website: www.humboldt.gov/502/in-home-supportive-services
An eligibility-based program administered by DHHS. Once evaluated and approved for the program, the client is given a list of the tasks and total hours approved and is responsible for hiring and supervising a caregiver to complete those specific tasks. The recipient becomes the caregiver's employer and the State of California pays the caregiver's salary.
- **Redwood Coast Village**
Phone: 707-798-6311; website: www.rcvillage.clubexpress.com
Provides services including transportation, simple home and yard maintenance, check-in calls, and friendly visits. This is a grassroots, volunteer-based, membership organization for adults aged 50+. Services are available to members residing in Eureka, Arcata,

McKinleyville, and from Trinidad to Blue Lake. All services are dependent on volunteer availability.

- **Prescription Savings Cards**

Multiple third parties offer free prescription price comparison tools. These can be used at walk-in pharmacies whether or not one has insurance or Medicare. Savings with one of these tools can be up to 80%. Check with a healthcare provider for their recommendation.

Immediate Need for Senior Emergency Shelter

In spite of services designed to help our seniors age with dignity, a growing number of our County's seniors are falling through the cracks and into homelessness.

The Homeless Point in Time Count is a nationwide survey developed by Housing and Urban Development (HUD) and is used to allocate funding for the homeless. It counts unhoused people living on the streets or in temporary shelters. HUD mandates the survey occur once every two years, just after dawn, during the last ten days in January (the coldest month of the year). Locally the survey is conducted by the Humboldt Housing and Homeless Coalition and their volunteers. The HUD survey methodology has been identified by many local Homeless Point in Time Count volunteers as one that results in a less-than-accurate measurement.⁸ Additionally, HUD does not require a category for seniors, so the County's Homeless Point in Time Count does not adequately capture data on local homeless seniors.

We can still piece together the story with point-of-entry data regarding requests from homeless seniors to 2-1-1 Humboldt and the Arcata House Partnership. This Grand Jury also received feedback from multiple government offices and non-governmental agencies who alerted us to the ever-increasing number of homeless seniors they now regularly serve.

For seniors already on the streets, the ability to prioritize them for immediate shelter is vital. As of this writing, there are no emergency beds or shelters set aside exclusively for homeless seniors in Humboldt County. Our State Senator Mike McGuire informed North Coast residents in a recent town hall that the need for emergency shelters and affordable housing for seniors is the fastest growing housing need in the state.⁹

Some seniors report avoiding shelters because of safety concerns, including risk of theft, physical harm, and potential exposure to substance use. To meet those concerns, local service providers should prioritize providing a dedicated space within their shelters with increased security and senior-friendly accommodations. In addition, local service providers should seek additional training in geriatrics to better serve seniors.

⁸ per multiple local government and non-profit agencies

⁹ Senator McGuire April 5, 2022 town hall (minute 47:36) <https://www.youtube.com/watch?v=Xi5Qs50808A>

Preparing for the Future: A Call to Action for Humboldt County

Governor Newsom's administration developed the California Master Plan for Aging in 2020 to confront the challenges our rapidly aging population will face. The Master Plan is a blueprint with a 10-year vision that identifies five goals:

- Housing for all stages and ages (target: millions of new housing options to age well)
- Health re-imagined (target: access to the services we all need to live at home and optimize our health and quality of life)
- Inclusion and equity, not isolation (target: protection against isolation, discrimination, abuse, neglect, and exploitation)
- Caregiving that works (target: one million high quality caregiving jobs to support those caring for aging loved ones)
- Affording Aging (target: close the equity gap and increase senior economic sufficiency)

The California Master Plan's goal of Affording Aging includes a priority to address senior homelessness. Over \$200 million of funding was provided by the State for this goal in 2021 and hundreds of millions of dollars are in the pipeline for 2022. Over the next 36 months, the State will be funding 50,000 more permanent supportive housing units for our homeless throughout California.¹⁰ Examples of some of the State's current projects to get people into housing as well as to keep people in housing are:

- Project RoomKey (temporary housing in hotels/motels during the COVID-19 pandemic focused on providing shelter for the most vulnerable homeless, and that included seniors)
- Project HomeKey (a plan for the transition from Project RoomKey to more permanent housing that includes case-management services)
- Accelerator (funds for shovel-ready projects unable to move forward due to funding gaps that resulted from applicant's inability to access low-income housing tax credits or tax-exempt bond allocations)
- No Place Like Home (a state program to keep people in their housing)
- Home Safe (in cooperation with local Adult Protective Services to prevent senior evictions)¹¹

The California Master Plan for Aging relies on city and county leaders to develop local affordable aging initiatives reflective of the State's priorities and to identify and apply for funding as it becomes available. If the needs of seniors are to be effectively safeguarded for the future, now is the time for Humboldt County to maximize efforts, while extraordinary grant opportunities are available and plentiful.

¹⁰ Senator McGuire town hall April 5, 2022 (minute 19:20) <https://www.youtube.com/watch?v=Xi5Qs50808A>

¹¹ Senator McGuire town hall April 5, 2022 (minute 26:46) <https://www.youtube.com/watch?v=Xi5Qs50808A>

This Grand Jury believes the best way to ensure seniors remain housed is to create enough affordable housing for everyone and to ensure that enough housing, both emergency and permanent, is set aside for seniors. At this point, with a 1,000+ wait list for all affordable permanent housing in Humboldt County,¹² seniors do not have time for another task force, housing study or years-long affordable housing wait list.

FINDINGS

F1. Reporting elder abuse is needlessly difficult, which results in its underreporting. **(R1, R2)**

F2. We can better protect seniors by making it as easy as possible for the public at large, and seniors specifically, to understand what elder abuse is and how to report it. **(R1, R2)**

F3. Adult Protective Services (APS) could do more to publicize elder abuse awareness. **(R2)**

F4. The Elder and Vulnerable Adult Services Team (EVAST), funded with Measure Z dollars, has significantly improved the prosecution and conviction rates for elder abuse cases. **(R3)**

F5. Governor Gavin Newsom has made available hundreds of millions of dollars in various programs and grants to address housing needs and homelessness in the State of California. Now is the time to actively pursue the many grant funding opportunities specific to senior homelessness. **(R4)**

F6. Without a more accurate survey methodology than what is currently used by the Homeless Point in Time Count, many seniors who are homeless will not be counted.

F7. There is a dire need for senior emergency housing and shelters in Humboldt County. **(R4)**

F8. We commend the professionals in Humboldt County, especially those in law enforcement and the various agencies within the Department of Health and Human Services (DHHS), who help combat elder abuse and senior homelessness.

F9. We commend all the nonprofits and volunteers working on the frontlines of elder abuse and senior homelessness.

RECOMMENDATIONS

R1. The Humboldt County Civil Grand Jury recommends all law enforcement agencies add a prominent elder abuse reporting link and phone number to APS and other appropriate agencies on their websites by December 31, 2022. **(F1, F2)**

¹² per multiple local government and non-profit agencies

R2. The Humboldt County Civil Grand Jury recommends APS and the District Attorney (DA) develop a multi-faceted marketing approach to educate seniors and the public in general about elder abuse and make the process of reporting easier. The plan should be developed by December 31, 2022 and fully implemented by July 1, 2023. **(F1, F2, F3)**

R3. The Humboldt County Civil Grand Jury recommends the DA and APS continue their annual joint application for Measure Z funds for EVAST. **(F4)**

R4. The Humboldt County Civil Grand Jury recommends DHHS proactively expand efforts to identify, apply for and utilize housing and shelter funding for homeless seniors to take advantage of state monies. We also recommend DHHS present quarterly progress reports to the Board of Supervisors beginning June 30, 2023. **(F5, F7)**

REQUIRED RESPONSES

Pursuant to Penal Code sections 933 and 933.05, the Humboldt County Civil Grand Jury requests responses from the following bodies within 90 days:

Humboldt County Sheriff William Honsal **(F1, F2, R1)**

Humboldt County District Attorney Maggie Fleming **(F1, F2, F4, R1, R2, R3)**

City of Arcata Chief of Police Brian Ahearn **(F1, F2, R1)**

City of Blue Lake Police Department c/o Humboldt County Sheriff William Honsal **(F1, F2, R1)**

City of Eureka Chief of Police Todd Jarvis **(F1, F2, R1)**

City of Ferndale Chief of Police Ron Sligh **(F1, F2, R1)**

City of Fortuna Chief of Police Casey Day **(F1, F2, R1)**

City of Rio Dell Chief of Police Jeff Connor **(F1, F2, R1)**

City of Trinidad Police Department % Humboldt County Sheriff William Honsal **(F1, F2, R1)**

Humboldt County Department of Health & Human Services Director Connie Beck **(F1, F2, F3, F5, F6, F7, R1, R2, R3, R4)**

County of Humboldt Adult Protective Services Program Manager Keri Schrock **(F1, F2, F3, R1, R2, R3)**

INVITED RESPONSES

State Senator Mike McGuire