

NO EQUAL JUSTICE FOR VICTIMS OF ELDER FINANCIAL ABUSE

June 4, 2025



SUMMARY

The Sacramento County Grand Jury has identified a largely overlooked crime impacting the county's elder adults: financial abuse.

California Welfare and Institutions Code (WIC) section 15610.27 defines an “elder adult” as someone aged 65 and older. Elder financial abuse, also known as “elder financial exploitation” occurs when an individual or entity “[t]akes, secretes, appropriates, obtains, or retains the real or personal property of an elder adult for wrongful use, with intent to defraud, or both” (WIC section 15610.30).

Financial abuse can have devastating consequences for the elderly. The financial losses from this type of abuse, even minor financial losses, can lead to greater reliance on others for support, including family, friends, or government assistance. Beyond the economic strain, financial abuse often causes significant emotional and physical harm to victims.

However, Sacramento County does not have a proactive approach to combatting this serious, growing problem. Neither the District Attorney's Office (DA) nor law enforcement agencies within the county have dedicated staff specifically trained to investigate and prosecute elder financial abuse. The DA's website explicitly states that its elder abuse unit does not prosecute financial abuse except “in rare occasions.”

Law enforcement agencies and the DA rightly devote significant attention to cases of physical abuse and neglect, but victims of financial abuse do not receive the same level of focus or support. The lack of attention or prioritization of elder financial crimes has been attributed to a number of factors, foremost among them is the pervasive attitude that financial crime is less devastating to elderly victims compared to violent crimes.

In financial abuse cases investigated by law enforcement and prosecuted by the DA, priority is often given to the monetary loss involved rather than the overall impact to the victim. Unless large amounts of money (such as over \$100,000) or elaborate scams are involved, perpetrators are rarely held accountable. The Grand Jury has determined that elder adults who are victims of financial abuse by family members, trusted advisors, tradespeople, or unrelated caregivers, are being deprived of justice.

BACKGROUND

As of the 2020 Census, 246,322 residents of Sacramento County, nearly 16% of the entire County's population was 65 years and older, and 24,944 of them were 85 years and older. According to the California Department of Aging, by 2060, the number of people over 65 in Sacramento County will have increased 187% from 2010. It has further been estimated that as early as 2026, the over-65-year-old population in the county will exceed the newborn to 17-year-old population.

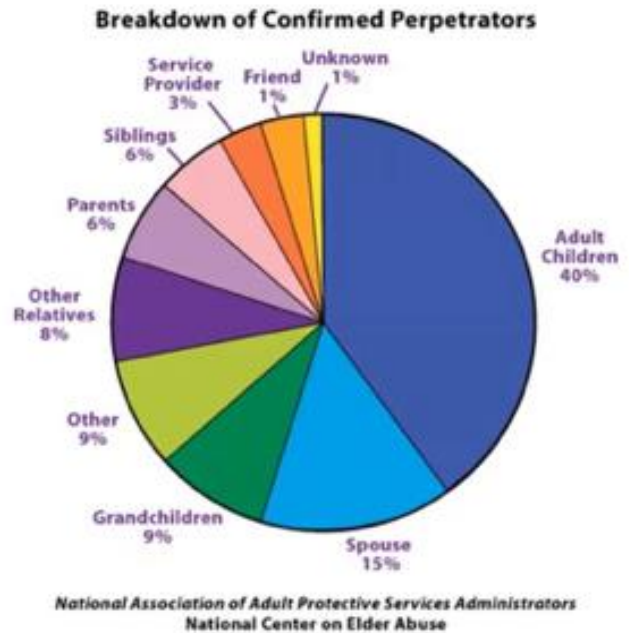


Elder Financial Abuse Is a Crime

With the growing population of adults aged 65 and older, there has been a corresponding increase in the crime of financial elder abuse, defined by California Penal Code (PC) section 368 (d) and (e) as "theft, embezzlement, forgery, fraud, or identity theft committed by someone who knows or reasonably should know that the victim is an elder adult." Violations of this provision involving \$950 or more are felonies and those involving less than \$950 are misdemeanors.

Examples of elder financial abuse include, but are not limited to:

- Stealing an elder person's money or possessions that may have taken a lifetime to accumulate;
- Coercing or deceiving an elder person into signing a legal document, such as a will, trust, or trust deed, that did not reflect the victim's wishes or while the victim lacked the ability to recognize what was happening;
- Breaching a fiduciary duty as a conservator or under a power of attorney.



Potential perpetrators may include trusted caregivers, relatives, attorneys, financial advisors, fellow members of a religious organization, and contractors, as well as complete strangers. The majority of elder financial abuse cases (72%) are committed by known individuals, such as friends, family members or caregivers, making it harder for the victims to identify or report the abuse. In many cases, the perpetrators leverage their closeness to manipulate and exploit vulnerable elders, creating significant emotional and financial harm.

Elder Financial Abuse Is on the Rise

Elder financial abuse of all varieties is occurring at an alarming rate across the nation, and Sacramento County is no exception. Recent local reports indicate that cases of elder abuse, including financial abuse, have been on a steady rise. Local studies have further highlighted the connection between familial financial abuse and elder homelessness. In Sacramento County, research indicated that 10–15% of elder homelessness cases could be linked to instances where family members exploited their elderly relatives financially. This exploitation not only strips seniors of their financial independence but also contributes significantly to their risk of losing stable housing.

The Role of Adult Protective Services and the Criminal Justice System in Combatting Elder Financial Abuse

The California State Legislature recognized many years ago that elder adults were at risk for financial abuse and created statewide standards for reporting and investigating

instances of elder financial abuse at the county level. Each county is required to establish an adult protective services agency (APS) to provide protective services to elderly adults who are subject to abuse, neglect, or exploitation. These services are required to include investigations, needs assessments, remedial and preventive social work activities; the necessary tangible resources such as food, transportation, emergency shelter, and in-home protective care; the use of multidisciplinary teams; and a system in which reporting of abuse can occur on a 24-hour basis.

Sacramento County APS provides intervention services directed toward safeguarding the well-being of elders and dependent adults suffering from, or at risk of, abuse or neglect. Among the services it provides are investigating reports and complaints of elder abuse, including elder financial abuse that occurs outside of a long-term care facility. Certain entities are designated by law as “mandated reporters” and are responsible for reporting suspected cases of elder financial abuse to APS. For instance, banks and stock brokers are required to report to APS if they observe suspicious financial transactions involving elderly clients. Similarly, doctors who suspect that an elderly patient is being financially exploited are mandatory reporters. Individuals other than mandated reporters can also notify APS when they are concerned an elderly person is being financially abused.

When APS receives a notice from a mandated reporter, or a tip or complaint from any other source, it opens a case and launches an investigation into the circumstances. APS investigations are conducted by social workers. In addition to interviewing alleged victims of abuse, and, if possible, the alleged perpetrator and anyone else who may have information regarding the abusive conduct, social workers are able to access the victim’s bank records and other financial documents. After gathering the available evidence, social workers either find that the abuse has been confirmed, or that it is inconclusive or unfounded.

If APS has “reasonable suspicion” that criminal activity has occurred, it is required by law to refer the case to the law enforcement agency with jurisdiction (WIC section 15640 (a) (1)). Law enforcement agencies have discretion whether to conduct further investigation and whether to submit a case to the DA for potential prosecution. However, when law enforcement agencies receive a report of suspected elder financial abuse from APS, they are required “to report the results of their investigations” to APS (WIC section 15640 (f)).

If law enforcement submits a case to the DA, the latter has the discretion to decide whether or not to file charges.

METHODOLOGY

During the course of its investigation, the Grand Jury obtained information from multiple sources, including but not limited to the following:

- California Department of Aging
- California Department of Social Services
- Sacramento County Adult Protective Services
- Sacramento County District Attorney's Office
- The 2020 Census

Interviews with:

- State and countywide experts on financial elder abuse
- Sacramento County Child, Family, and Adult Services Department
- Sacramento County District Attorney's Office
- Sacramento County Sheriff's Department
- City of Sacramento Police Department
- City of Citrus Heights Police Department

Statutes:

- Cal. Welfare and Institutions Code Section 15600 et seq.
- Cal. Penal Code Section 368

Academic journal articles on the physical and psychological impact of elder financial abuse.

The Grand Jury also researched information available from governmental and publicly available websites, including and not limited to:

- Sacramento County District Attorney's website [\(Click Here\)](#)
- Websites of District Attorneys from the following counties: San Diego, Orange, Riverside, Contra Costa, Santa Clara, San Bernardino, San Francisco, San Mateo, Mendocino, and Los Angeles
- Legal Issues Related to Elder Abuse A Pocket Guide for Law Enforcement, California Elder Justice Coalition, California Department of Social Services, Adult Protective Services, and more [\(Click Here\)](#)
- National Elder Justice Law Enforcement Summit: Elder Financial Exploitation and the Criminal Justice System, February 7, 2023, Power Point Presentation [\(Click Here\)](#)

- Department of Justice Elder Justice Initiative Website ([Click Here](#))
- Elder Abuse Guide for Law Enforcement ([Click Here](#))
- California Department of Aging Fact Sheet, Older Adult Demographics ([Click Here](#))
- Santa Clara County's Financial Abuse Specialist Team, Protection Through Collaboration, Nicolas P. Stathakos, Executive Summary ([Click Here](#))
- YouTube Video: Financial Abuse Specialist Team - Department 2002 - NJC 198153 - Office for Victims of Crime and the Santa Clara Public Health Department. ([Click Here](#))
- National Adult Protective Services Association (NAPSA) Resources Regarding Financial Exploitation ([Click Here](#))
- Testimony of San Diego Deputy District Attorney Paul Greenwood before the U.S. Senate Special Committee on Aging (2007) ([Click Here](#)) and (2012) ([Click Here](#))
- Prosecutors' Perspectives on Elder Justice Using an Elder Abuse Forensic Team, American Journal of Criminal Justice, January 9, 2016 ([Click Here](#))
- California POST Training Video on Elder and Dependent Adult Abuse ([Click Here](#))
- Reports of elder financial abuse surge in Sacramento County, Sacramento Bee, June 26, 2016 ([Click Here](#))

DISCUSSION

Prosecuting Perpetrators of Elder Financial Abuse Is Essential Because It Is Extremely Harmful to the Wellbeing of Elderly Victims

Elder financial abuse affects all types of older adults regardless of their financial status, gender, marital status, or cultural background. Losing money from a lifetime of labor through financial abuse can be devastating. It can result in a decline in their standard of living and can compromise independence and security.

Most seniors are on fixed incomes, making recovery from financial loss very difficult, if not impossible. Financial abuse can have a cascading effect on an older adult's living standards and quality of life. The loss of financial resources might force them to cut back on essential expenses such as healthcare, adequate housing, medication and nutritious food, all of which can lead them into a life of poverty. In the most severe cases

the elderly victim can experience debt, tax burdens, and even homelessness. A significant financial loss can result in the elderly victim being financially dependent on family or governmental safety net programs. A reduction in living standards can lead to a decline in physical health, which in turn negatively affects mental health.

Elder financial abuse affects psychological, emotional and physical well-being. Victims experience:

- Feelings of betrayal, fear, guilt, shock and shame
- Depression, PTSD, anxiety, nightmares and disturbed sleep
- Difficulty in performing activities of daily living
- Increased rates of hospitalization, emergency department use, and skilled nursing facility admissions
- Increased mortality and low survival rate over a five-year period



Older people are often stereotyped with negative traits, such as forgetfulness, sickness, or ineptitude. These misperceptions tend to devalue the individual, making it easier to minimize their concerns. Elderly victims are less likely to be believed, and are less likely to be considered reliable witnesses in financial abuse cases. They deserve better.

With the Expected Increase in Elder Financial Abuse, APS Will Need More Social Workers to Investigate Cases

Sacramento County APS currently has 12 social workers who investigate elder financial abuse along with other types of elder abuse. Only seven of them have Masters Degrees (MSWs). Previously all of the social workers investigating elder financial abuse were MSWs, but due to a shortage of

An 80-year-old woman was living alone, isolated from family and friends. She developed a psychological bond with a tradesperson who moved her into his home. The tradesperson was caught by the woman's bank trying to cash checks on her account. Law enforcement moved the woman out of the abuser's home and took her to a hospital emergency room. She expressed feeling unsafe and fearful of retaliation by the abuser. She suffered multiple hospitalizations and had to be relocated to a long-term care facility in a different county.

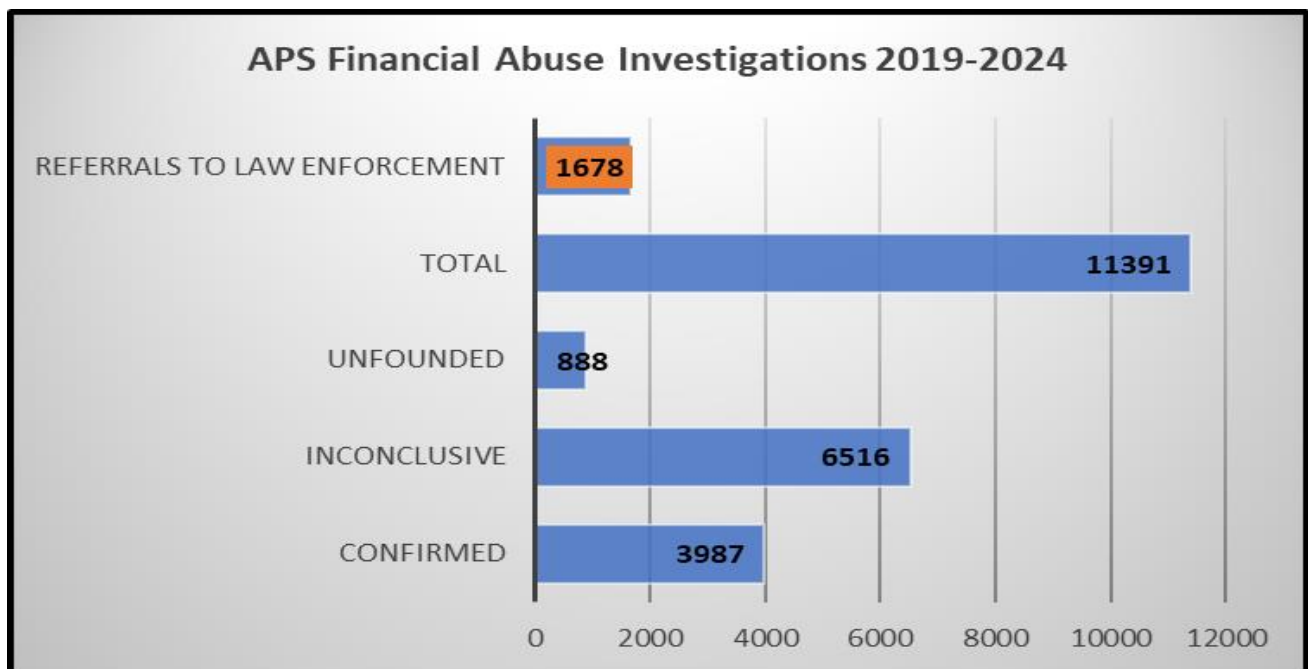
An 83-year-old man owned several acres of land and a mobile home. He began developing dementia and needed a caretaker. The caretaker stole the man's social security checks and emptied his bank account with ATM withdrawals. The man lost his property and all his resources, and had to move into a long-term care facility, but continued to ask about his property and wanted to return to his home.

MSW applicants beginning in 2020, they filled positions with Bachelor's Degree level social workers (BSWs). BSWs do not have the same level of academic training and clinical experience as MSWs. The Grand Jury was told that financial abuse investigations are frequently more complex than cases involving other types of abuse, and therefore take longer to complete. However, the social workers who conduct these investigations currently have the same caseload as the social workers who investigate less complex cases. As the number of financial abuse cases increases over the next few years as projected, APS will need more qualified social workers to handle the additional workload.

APS Does Not Have a Consistent Method for Documenting Elder Financial Abuse Cases Reported to Law Enforcement

According to data provided to the Grand Jury by APS, from 2019 through 2024, the agency opened investigations in 11,391 cases of alleged elder financial abuse, making up approximately 40% of their total number of elder abuse investigations during that time period.

The Grand Jury asked APS to provide the number of confirmed, unfounded and inconclusive claims of elder financial abuse for the years 2019 through 2024, as well as the number of cases reported to law enforcement for the same six-year period. Of the 11,391 report cases, APS confirmed a total of 3,987 cases of elder financial abuse and referred 1,678 to law enforcement agencies within Sacramento County.



When asked why 2,309 of the confirmed cases were not reported to law enforcement, APS claimed that it reports all confirmed cases to law enforcement, but explained that how this information is recorded depends upon the practice of the individual social worker who conducted the intake and investigation. The agency's data management system thus is not designed to collect or report consistent information regarding referrals to law enforcement. The Grand Jury was therefore unable to verify the number of confirmed cases actually referred to law enforcement or determine whether APS is indeed complying with its reporting mandate.

The Grand Jury also learned that law enforcement agencies within the County are not reporting to APS the outcome of confirmed cases referred to them by APS, as required by WIC section 15640 (f). Consequently, unless law enforcement or the DA consults with APS after APS has referred a case to law enforcement, APS does not know whether law enforcement is submitting cases to the DA for potential prosecution.

The Number of Cases of Elder Financial Abuse Confirmed by APS Far Exceeds the Number of Prosecutions For These Offenses

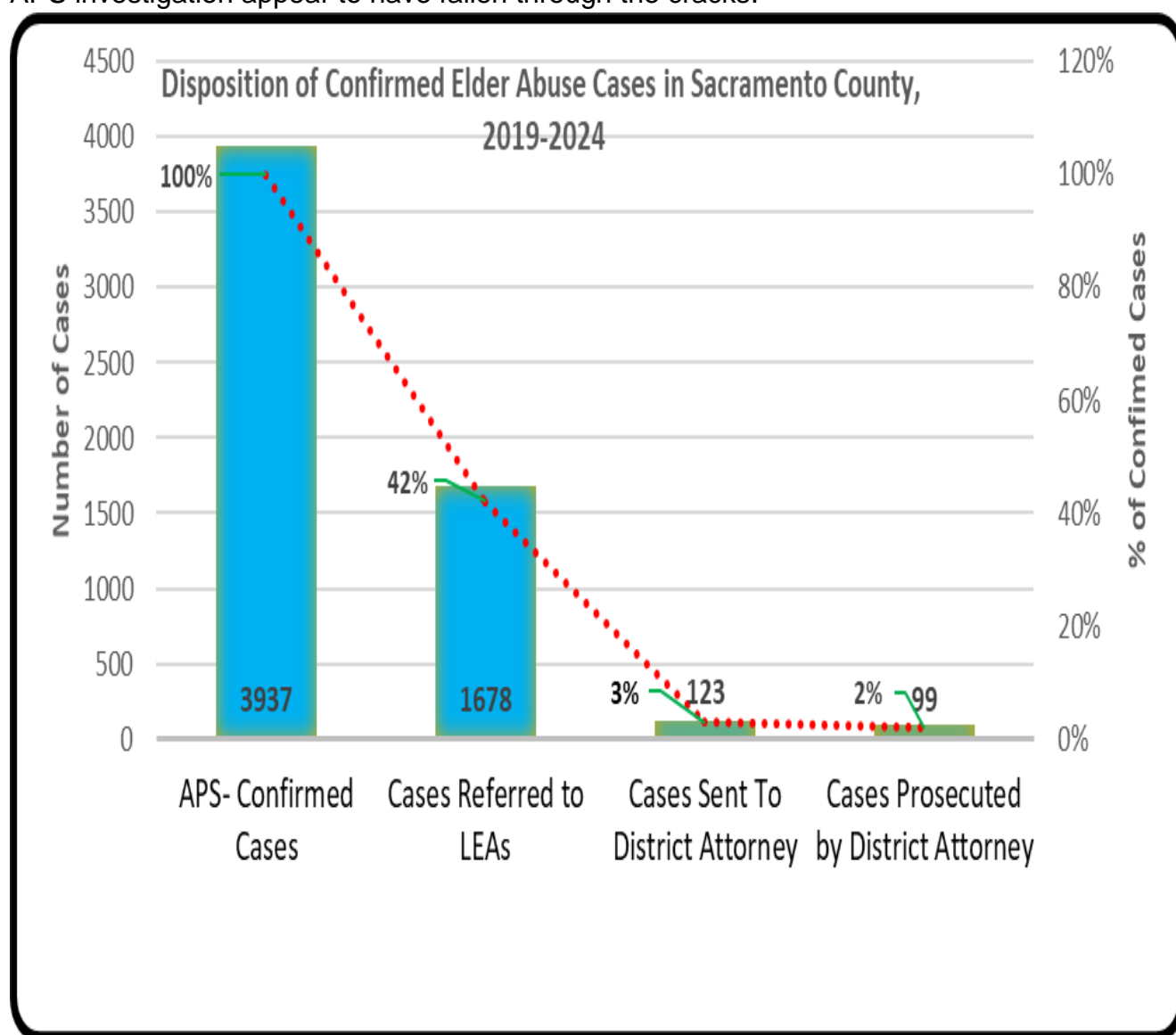
The Grand Jury also asked the Sacramento Police Department, the Sacramento County Sheriff's Office, and the Citrus Heights Police Department to provide data for the same time period regarding the number of cases they received from APS, and of those cases, how many they further investigated and how many they forwarded to the DA for potential prosecution. After these requests, only the Citrus Heights Police Department provided this information. The department informed the Grand Jury that from 2019 through 2024, it received 251 reports of elder financial abuse from APS; that it investigated a total of 288 allegations of fraud, scams and swindling of victims over 65, and 86 "elder abuse financial crimes cases." The department referred a total 68 cases of financial crimes against elderly victims to the DA. The Grand Jury does not know how many of the 68 cases referred to the DA involved a crime committed by someone known to the victim.

Finally, the Grand Jury asked the DA's office to provide the number of cases it received from Sacramento law enforcement agencies for potential prosecution during the same six-year period, as well as the number of cases the DA filed charging a violation of PC section 368 (d) or (e). The data the office provided showed that it received only 123 cases from local law enforcement. This amounts to roughly 7% of the 1,678 cases APS was able to state that it reported to law enforcement, and only 3% of the 3,987 cases APS confirmed. The DA's office reported that it filed charges in 99 of the 123 cases it received.

District Attorney's Office: Penal Code 368 (d) and 368 (e) Charges

	2019	2020	2021	2022	2023	2024	TOTAL
Received	25	18	17	16	21	26	123
Filed	29	14	14	13	12	17	99

As the graph below shows, over 97% of the cases of elder financial abuse confirmed by APS investigation appear to have fallen through the cracks.



Prosecuting Perpetrators of Elder Financial Abuse Is Not a Priority For the DA and Law Enforcement Agencies

Although the DA's office has an Elder Abuse Unit staffed by two attorneys, its website explicitly states that it does not prosecute elder financial abuse, "except in some rare occasions," which includes cases where physical abuse is also charged. The DA's Financial Crimes and Real Estate Fraud Units have prosecuted cases involving elderly victims where large sums of money (over \$100,000) or multiple victims are involved.

The chart above confirms that only a tiny percentage of the cases of elder financial abuse confirmed by APS result in prosecution. The numbers further indicate that local law enforcement agencies are not treating these crimes as a priority and are therefore devoting fewer resources towards investigating them. Indeed, interviews conducted by the Grand Jury disclosed that in contrast to other types of elder abuse, local law enforcement agencies are often slow to assign detectives to investigate financial abuse referrals from APS.

It stands to reason if the DA is rarely prosecuting elder financial abuse, law enforcement agencies are going to assign a low priority to investigating such crimes. As explained to the Grand Jury, it is up to the DA to take the lead in creating a culture in which all financial crimes against elderly victims are aggressively investigated and prosecuted.

Neither the DA Nor Sacramento Law Enforcement Agencies Have Prosecutors and Detectives Dedicated to Investigating and Prosecuting Elder Financial Abuse Cases

None of the local law enforcement agencies has a dedicated elder abuse detective who is trained to investigate elder financial abuse. Nor does there appear to be continuing education and training for uniformed officers on recognizing the signs of elder financial abuse. The Grand Jury was told that the Elder Abuse Guide for Law Enforcement (EAGLE), produced by the National Center on Elder Abuse together with the Department of Justice Elder Justice Initiative, the National White-Collar Crime Center and the Keck School of Medicine at USC, is an excellent training resource used in other counties. The California Commission on Peace Officer Standards and Training (POST) also has an excellent training video for police officers on elder and dependent adult abuse, which provides examples of financial abuse indicators.

In addition, neither of the attorneys who staff the Elder Abuse Unit of the DA's Office has received specialized training in prosecuting financial abuse cases and the unit does not currently have a dedicated investigator or victim advocate specially trained to work with elderly victims. The Grand Jury was informed that the current caseload of the unit

would make it impossible for the attorneys in the unit to take on financial cases in addition to their other cases, and that the unit would need more funding for an additional attorney to prosecute these cases either from the Board of Supervisors or through grants, such as a California Elder Abuse (XE) Grant.

The Grand Jury was also informed that the unit formerly had a dedicated victim advocate, but lost the grant funding that position. The unit now relies on domestic violence victim advocates, and the Grand Jury is not aware of any current effort on the part of the DA's office to replace the dedicated elder abuse victim advocate.

Sacramento County Is an Outlier in Not Actively Seeking Justice for All Victims of Elder Financial Abuse

In contrast to Sacramento County, virtually all of the most populous counties in California have elder abuse attorneys in their DA's offices who prosecute elder financial abuse cases. Through interviews and research, the Grand Jury learned that the San Diego DA's Elder Abuse Unit and the law enforcement agencies within San Diego County have for many years served as the model for effective investigation and prosecution of these cases. The counties that have followed the San Diego model have two important things that Sacramento County does not have:

- Dedicated elder abuse detectives in their law enforcement agencies and dedicated elder abuse prosecutors who have specialized training in investigating and prosecuting elder financial abuse cases; and
- A Financial Abuse Specialist Team.

A Financial Abuse Specialist Team [FAST], is a multidisciplinary team consisting of public and private professionals who work collaboratively to facilitate comprehensive services to victims of financial elder abuse. The team consists of representatives from the DA's office, law enforcement, APS, the Public Conservator, senior services, health care, legal services, financial services, and real estate. A FAST provides expert forensic assistance in the investigation of cases of suspected elder financial abuse. To learn how a FAST works and the benefits it provides, the Grand Jury recommends watching a YouTube video presentation by the Santa Clara County FAST. A link to the video can be found in the Methodology section of this report.

A few counties also have an Elder Abuse Forensic Center, staffed by professionals from legal, medical, social services and law enforcement agencies who conduct case reviews, check medical and mental status, do evidentiary investigations, tape victim interviews, educate, consult and do research. A research paper published in the American Journal of Criminal Justice in 2016 concluded that such centers have

enhanced elder justice by increasing rates of prosecution, particularly for financial abuse.

Although the Sacramento DA's website claims that the office "is taking the lead" on having a "Sac FAST team" that "brings together many different agencies and private citizens to help elderly victims of financial abuse where the cases are complex," no such team is currently active.

In addition to providing assistance in individual cases of elder financial abuse, FASTs raise public awareness and provide community education through presentations and discussions. Educating older adults and the public on financial abuse and exploitation is critical to prevention. It empowers individuals to recognize abuse and exploitation, helps them gain control over their lives, and provides them with resources to protect themselves from financial predators. All agencies interviewed indicated that they are not actively performing community outreach and education to elderly residents.

When asked why elder financial abuse isn't given higher priority, the law enforcement and DA's office representatives interviewed by the Grand Jury all claimed a lack of resources, both personnel and funding. They also stressed that cases involving physical abuse take precedence over financial abuse.

In addition, the Grand Jury was told that financial abuse cases are difficult to prove beyond a reasonable doubt—the degree of proof required for a conviction—because the elderly often have memory impairments that make them poor witnesses. The prosecutor who led the San Diego DA's Elder Abuse Unit for 22 years, disputed that stereotype in testifying before the United States Senate Special Committee on Aging in 2012, as follows:

*[W]e're seeing across the country more and more prosecutors
Understanding that not only are these crimes provable, but the
Juries get it, and there are many misconceptions out there about
working with elderly victims. The biggest one I always hear is, well,
they have failing memories. But that's not the case so often. So often
now, victims are articulate, they are good historians.*

*But in those cases where we have victims on the stand who
demonstrate a lack of memory, that actually enhances the case
for the jury because the jury gets to see exactly why the defendant
targeted this elder for their diminished capacity or
their forgetfulness.*

Furthermore, witnesses interviewed by the Grand Jury explained that in cases where an elderly victim has been financially exploited by a family member, friend, caregiver or

other known person, it is often possible for prosecutors to meet their burden of proof based solely upon a forensic examination of both the victim's and suspect's financial records. Thus, if a relative or caregiver has access to the victim's bank account and is regularly drawing money from it, an investigation into that individual's expenditure of that money shows whether the money is being spent for the victim's benefit or whether the individual is using it for him or herself. For example, the Grand Jury was told that in investigating financial abuse allegations, APS social workers frequently see repeated ATM withdrawals by family members and caregivers from elderly clients' bank accounts at local casinos.

The Grand Jury also heard claims that financial abuse cases are difficult to prosecute because elderly victims are reluctant to admit they have been financially exploited due to embarrassment or fear that such exposure might lead to loss of their independence. However, if APS was able to confirm nearly 4,000 cases of financial abuse within a six-year period, this does not satisfactorily explain why charges were only filed in 99 cases within the same period. Furthermore, as explained to the Grand Jury, a prosecutor must base the decision as to whether to file charges on the evidence, not on the wishes of the victim.

Finally, the Grand Jury was told that where the amount of loss is under \$950, and would therefore constitute a misdemeanor, victims are referred to the Elder Law Clinic operated by McGeorge School of Law to pursue a civil remedy. However, just because a crime victim might also have a civil remedy does not mean that the conduct is not criminal and the perpetrator does not deserve punishment. For many elders on a fixed income a theft of \$950 or less can be immensely harmful.

Further testimony to the U.S. Senate in 2007, highlights how these smaller losses deserve prosecution:

[P]rosecutors should be less concerned about the actual monetary loss and focus more on the underlying conduct by the perpetrator. It is frustrating when a case is rejected by a prosecutor's office because the loss involved does not meet the threshold for prosecution. In my experience, theft of \$500 can be as devastating to an elderly widow as a theft of \$100,000.

Moreover, the Grand Jury is concerned that unless cases involving smaller amounts of money are prosecuted, offenders will continue to engage in repeated criminal activity that will harm more victims and eventually add up to large sums.

Law enforcement, the DA, and APS all play a role in determining the outcome of financial abuse and control the victim's ability to obtain justice. During interviews with

staff from these agencies, all displayed empathy and concern for elderly victims of financial abuse. However, age-related bias works toward lowering the priority given to prosecuting these crimes, and as a result, justice is never served for the victims. The crime of elder financial abuse is not benign simply because it's about the money or the amount of loss. It changes victims' lives; it destroys relationships with family and undermines self-confidence and the ability to live independently.

FINDINGS

F1. The Grand Jury finds APS internal reporting systems do not require consistent data entry, therefore APS cannot reliably quantify the number of cases referred to law enforcement, nor can it track the law enforcement agencies to which the referrals are sent or follow-up on the resolution of cases. (R1)

F2. The Grand Jury finds APS lacks enough funding for additional experienced, qualified social workers to investigate the growing number of elder financial abuse cases, which may result in future cases not being adequately investigated and documented. (R2)

F3. The Grand Jury finds some local law enforcement agencies do not consistently collect data to track elder financial abuse cases received from APS, making it impossible to determine if these cases are fully investigated or referred to the DA for prosecution. (R3)

F4. The Grand Jury finds the DA's Elder Abuse Unit does not prosecute financial abuse cases unless accompanied by physical abuse, allowing many abusers to avoid consequences. (R4)

F5. The Grand Jury finds the DA's Financial Crimes & Real Estate Fraud Units prosecute only when the dollar amount is high or multiple victims are impacted, allowing many abusers to avoid consequences. (R5)

F6. The Grand Jury finds law enforcement agencies in Sacramento County are not placing as much priority on elder financial abuse as other types of elder abuse, allowing abusers to avoid consequences. (R6)

F7. The Grand Jury finds the DA's elder abuse unit does not have a prosecutor and investigator who are trained and specialize in prosecuting elder financial abuse, so many financial abuse cases are not being prosecuted allowing abusers to avoid consequences. (R7)

F8. The Grand Jury finds several of the law enforcement agencies in Sacramento County lack dedicated detectives with specialized training in the investigation of elder financial abuse and as a result many abusers are not being held accountable. (R8)

F9. The Grand Jury finds local uniformed law enforcement officers do not receive continuing education and training in how to recognize the signs of elder financial abuse, thereby allowing abusers to continue their victimization without consequences. (R9)

F.10 The Grand Jury finds The DA's office no longer has a dedicated victim advocate who specializes in working with elderly victims of either physical or financial abuse, thereby leaving victims without proper support. (R10)

F11. The Grand Jury finds the DA lacks enough funding to create and fill elder financial abuse prosecutor, investigator and victim advocate positions, to be able to prosecute more cases of elder financial abuse. (R11)

F12. The Grand Jury finds Sacramento County has no active Financial Abuse Specialist Team (FAST), therefore there is inadequate coordination between agencies to combat the growing problem of elder financial abuse and protect elderly victims. (R12)

F 13. The Grand Jury finds that there is insufficient community outreach by agencies within Sacramento County to educate elder citizens and their families and caregivers about financial abuse, so the signs of abuse may not be recognized. (R13)

RECOMMENDATIONS

R1. The Grand Jury recommends that APS adopt and implement a reliable procedure to collect data regarding cases of elder abuse it refers to law enforcement agencies, by December 31, 2025. (F1)

R2. The Grand Jury recommends that APS seek funding from the Board of Supervisors or other sources to hire additional MSW level social workers to investigate elder financial abuse cases, with funding to begin no later than the 2026/2027 fiscal year. (F2)

R3. The Grand Jury recommends that all local law enforcement agencies maintain a record of elder financial abuse cases referred by APS, including whether the law enforcement agency conducted additional investigation and whether it sent the case to the DA for potential prosecution, to begin by December 31, 2025. (F3)

R4. The Grand Jury recommends that the DA prosecute the crime of elder financial abuse regardless of whether it is combined with physical abuse, to begin September 30, 2025. (F4)

R5. The Grand Jury recommends that the DA begin to consider the full impact of financial abuse on the elderly victims, regardless of the dollar amount lost, in deciding whether to charge a financial abuse crime, no later than September 30, 2025. (F5)

R6. The Grand Jury recommends that all law enforcement agencies in Sacramento County raise the priority of elder financial abuse investigations to that of physical abuse, to begin September 30, 2025. (F6)

R7. The Grand Jury recommends that the DA add both an attorney and investigator specializing in elder abuse to prosecute financial abuse, by September 30, 2025. (F7)

R8. The Grand Jury recommends that each law enforcement agency in Sacramento County have at least one trained detective dedicated to investigating elder financial abuse crimes, by December 31, 2025. (F8)

R9. The Grand Jury recommends that the uniformed officers of each local law enforcement agency receive regular ongoing education and training to recognize signs of elder financial abuse, to begin by December 31, 2025. (F9)

R10. The Grand Jury recommends that the DA add a dedicated victim advocate to the elder abuse unit who has specialized training and experience in working with elderly victims, by September 30, 2025. (F10)

R11. The Grand Jury recommends that the DA seek the funding needed to create and fill the elder financial abuse prosecutor, investigator and victim advocate positions from the Board of Supervisors or other funding sources such as grants, with funding to begin no later than the 2026/2027 fiscal year. (F11)

R12. The Grand Jury recommends that the DA reactivate the FAST team, by September 30, 2025. (F12)

R13. The Grand Jury recommends that law enforcement agencies, APS, the DA's office, and the FAST team develop and implement a coordinated plan for more widespread community outreach by all parties, by December 31, 2025. (F13)

REQUIRED RESPONSES

Pursuant to Penal Code sections 933(a) and (c) and 933.05, the grand jury requests responses as follows. From the following “agency head” as specified in Penal Code section 933(c) within 60 days, for all Findings and Recommendations:

- Thien Ho, Sacramento County District Attorney
901 G Street
Sacramento, California 95814
(F4, F5, F7, F10, F11, F12, F13, R4, R5, R7, R10, R11, R12, R13)
- Jim Cooper, Sacramento County Sheriff
4500 Orange Grove Avenue
Sacramento, California 95841
(F3, F6, F8, F9, F12, F13, R3, R6, R8, R9, R13)
- Shelby Boston, Director
Sacramento County Department of Child Family and Adult Services
9750 Business Park Drive
Sacramento, California 95827
(F1, F2, F13, R1, R2, R13)

Pursuant to Penal Code sections 933 and 933.05, the grand jury requests a response from the following “governing body” as specified in Penal Code section 933(c) within 90 days, for all Findings and Recommendations:

- Sacramento County Board of Supervisors
700 H Street, Suite 2450
Sacramento, California 95814
(F1, F2, F11, R1, R2, R11)
- Sacramento City Council
915 I Street, 5th Floor
Sacramento, California 95814
(F3, F6, F8, F9, F13, R3, R6, R9, R13)
- Elk Grove City Council
8401 Laguna Palms Way,
Elk Grove, CA 95758
(F3, F6, F8, F9, F13, R3, R6, R9, R13)

- Folsom City Council
50 Natoma Street
Folsom, CA 95630
(F3, F6, F8, F9, F13, R3, R6, R9, R13)

- Citrus Heights City Council
6360 Fountain Square Drive,
Citrus Heights, CA 95621
(F3, F6, F8, F9, F13, R3, R6, R9, R13)

INVITED RESPONSES

Kathy Lester, Chief of Police
Sacramento Police Department
5770 Freeport Blvd, Suite 200
Sacramento California 95822
(F3, F6, F8, F9, F13, R3, R6, R8, R9, R13)

Alexander Turcotte, Chief of Police
Citrus Heights Police Department
6360 Fountain Square Drive
Citrus Heights, California 95621
(F3, F6, F8, F9, F13, R3, R6, R8, R9, R13)

Rick Hillman, Chief of Police
Folsom Police Department
46 Natomas Street
Folsom, California 95630
(F3, F6, F8, F9, F13, R3, R6, R8, R9, R13)

Bobby Davis, Chief of Police
Elk Grove Police Department
8400 Laguna Palms Way
Elk Grove, California 95758
(F3, F6, F8, F9, F13, R3, R6, R8, R9, R13)

Melissa Brown, Clinical Professor of Law
Elder & Health Law Clinic
University of the Pacific, McGeorge School of Law

3200 Fifth Avenue
Sacramento, California 95817
(F4-F13, R4-R13)

Reports issued by the Grand Jury do not identify individuals interviewed. Penal Code section 929 requires that reports of the Grand Jury not contain the name of any person or facts leading to the identity of any person who provides information to the Grand Jury.