

Transitions

Winter 2017 Newsletter

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SAFE Coordinator LaToya Hall (standing) explains the basics of financial planning and protection to a Detroit grandparent support group.

SAFE-Keeping: Helping Older Adults Fight Scams and Manage Money

Older adults are a prime target for financial scammers. They are more likely to have a regular income, have accumulated assets (like a home), be trusting and polite, and be unfamiliar with technologies that can expose their privacy. They are also more likely to have suffered the recent loss of a partner, leaving them lonely, vulnerable and possibly unfamiliar with managing finances.

SAFE to the rescue.

The IOG's newest initiative, SAFE (Success after Financial Exploitation) provides free workshops and presentations on managing finances, plus one-on-one assistance to people who have been scammed or had their identity stolen. "We help you file a police report. We help you remove fraudulent accounts from your credit report. We help you get your life back," said SAFE Program Coordinator LaToya Hall, MSW.

SAFE is the outreach arm of the IOG's

Center for Financial Safety & Health, supported by grants from the State of Michigan, the Michigan Health Endowment Fund, and the American House Foundation. The Center includes research into how older adults make financial decisions, as well as Dr. Lichtenberg's assessment tools to help financial services professionals identify clients at risk of financial exploitation. The SAFE portion of the Center directly connects with older adults and caregivers to build financial skills and empower them to spot and prevent scams.

"We recognize the widespread need for better protection of older adult assets," Dr. Lichtenberg said. "We're delighted to now have programs to improve financial literacy, prevent financial exploitation and provide services in cases where scams and identity theft have taken place."

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Jessica Robbins-Ruszkowski

Flint Water Crisis

Through the Eyes of Older Adults
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Our Awesome Volunteers

Saying thank you to those who give so much
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Making Meaning from Life Experiences

An Older Perspective on Flint's Water Woes

For three years, Flint, MI, has been in the stranglehold of a water crisis. Dangerously high levels of lead and other contaminants leached into the public water supply, forcing residents to drink, cook with and sometimes bathe in bottled water. The impact of this environmental catastrophe is closely studied, especially in young children whose lead exposure can cause developmental and cognitive deficits.

At the other end of the lifespan, residents 50 and older, the impact is not as well understood. "What does this mean to older adults?" asked Jessica Robbins-Ruszkowski, Ph.D., a researcher on social aging, jointly appointed to the IOG and the Department of Anthropology. "How do they understand it in relation to their lives today and in the future?" She and co-investigator Tam Perry, Ph.D., of the School of Social Work, approach the situation as qualitative researchers. They don't collect blood samples or run cognitive tests.

"We talk to people," Dr. Robbins-Ruszkowski said. "We try to build long-term, trusting relationships with participants over time, through interviews and observations. We might cook a meal with people, or go with them to pick up water or to contest a water bill. We encourage them to tell us – *and show us* – their story." This approach is ethnographic, a way of examining and interpreting the lived realities of different people.

The value of ethnography lies in its depth rather than the number of participants. The team plans to recruit local residents age 50+, or self-identified as "older" or "senior," and conduct three in-person, 1-2 hour interviews with each, spaced equally across 18 months. Cameras will also be available for participants to photograph what the water crisis and aging looks like to them. The researchers are exploring the possibility of displaying these photos at a public exhibit in Flint—with participants' permission—and publishing a book for wider dissemination.

Bathing in Bottled Water

Drs. Robbins-Ruszkowski and Perry, and



WSU postdoctoral fellow Kimberly Seibel, Ph.D., have conducted nine interviews so far. One person had no safe drinking water in her home, no easy way to get any, and was planning to drink tap water (the team brought her a few cases of water after the interview). A grandparent talked about the scheduling challenges of protecting her grandchildren from skin rashes by driving them outside Flint every other day to shower. An older woman fills a smaller, bag-like container inside her tub with bottled water to bathe her grandson.

"Older Flint residents have been through

Growing Gardens & Growing Older

Time is of the essence in Dr. Robbins-Ruszkowski's work. "We think about time as linear," she said, "and healthy aging as a defiance of the effects of time." That's one reason she likes her newest project, *Cultivating Life in a Revitalizing City* about how gardening in Detroit affects older adult's sense of place, social relationships, and overall well-being. Gardens are seasonal, cyclical – not linear. Plants grow, bloom, die back and grow again. "As people talk to me about their experiences in the garden, maybe we can get away from linear narrative and think of experiences as more of a cyclical process."

Dr. Robbins-Ruszkowski is a pilot scholar with the Michigan Center for Urban African American Aging Research, a 20-year collaborative grant with U-M to improve the health of older African Americans. As in Flint, she will use an ethnographic model of open-ended interviews with about 25 Detroit gardeners, photos, garden tours, and observing gardening. A garden can be an urban plot, a square in the back yard, a window box of herbs or anything in between.



A new research project will study how older adults "cultivate life" through gardening.

"We are open to all aspects of the experience, positive and negative, from friends and a sense of purpose to conflict and tensions around pests, weeds or theft," she said. Dr. Robbins-Ruszkowski hopes that merging the variety of experiences related to gardening will show researchers how to foster holistic well-being in older African Americans. "Gardens transform empty spaces, add nutritious food to the diet, build social relations, and empower people. Gardening can be a form of successful aging."



“We don’t know exactly where the research will take us. We let the interviews reveal next steps as people talk about what matters to them.”

– Dr. Robbins-Ruszkowski

A Flint senior protests by showing the brown tap water from her home.

a lot in their lifetimes,” Dr. Robbins-Ruszkowski said. “This is not Flint’s first case of structural violence. There were economic troubles when the GM plant closed in 1997. There’s been segregation, discrimination, and mistrust of the government.” The research aims to connect historical memory to the current challenges. “We don’t know exactly where the research will take us. We let the interviews reveal next steps as people talk about what matters to them.”

The team is careful to be sensitive to fears, concerns and privacy. Flint residents, in the public eye for several years, are at risk of feeling over-studied yet under-helped. “Seniors, though, tell us no one is focusing on them. No one is paying attention to their needs.” How does lead-tainted water affect late-life cognition, social isolation, and other diseases? “We can’t get a full understanding of any topic unless we include people across the age spectrum,” Dr. Robbins-Ruszkowski said.

*The Flint project is part of the **Flint Area Community Health and Environment Partnership (FACHEP)**, a multi-institutional team of environmental engineering and public health experts led by **WSU researchers Drs. Paul Kilgore and Shawn McElmurry**, studying possible associations between changes in Flint’s water system and public health, especially the recent Legionnaire’s disease outbreak. **Dr. Robbins-Ruszkowski’s** garden research is supported by a grant from the National Institutes of Health (P30 AG015281).*



The Hannan Center for Lifelong Learning offers dozens of classes geared to older adults, at no or low cost.

Helping Hannan House

– The IOG recently surveyed about 400 members of its Healthier Black Elders research volunteer pool about programs at Detroit’s Hannan House. The Center for Lifelong Learning wanted specifics about the kind of information and activities older adults in Detroit care about. The top three problems expressed were: getting enough exercise, having enough money and overall physical health. The people surveyed said they would most like dance and chair exercise classes at Hannan House and educational programs in health, finance and computers. Hannan House is reviewing the results as it updates programs for 2017.

The Hannan Center survey is an example of community driven research in which programs and resources are tailored to the priorities of an organization’s community. The IOG’s Associate Director for Research Tom Jankowski, Ph.D., and Carrie Leach, a research associate and doctoral candidate, led the Hannan Center project. For the past decade, they have helped implement several community driven projects in Michigan, working with social service agencies, foundations, community collaboratives, and government agencies focused on aging.



Outreach

AWARDS & HONORS

Cheers for Volunteers – We owe it all to you: the board members, advisors, steering committees, phone surveyors, planning groups, and all around helping hands that help us build bridges to older adults. In December we celebrated all the people who help the IOG and its sister institute, the Merrill Palmer Skillman Institute.

About 80 people joined us for drinks, appetizers and rousing conversations. We

are lucky to have the support of such exceptional volunteers. They complete us.



Travel Award to the Big Easy – IOG Trainee **Evan Gross** will fly to New Orleans in February to present his research on financial decision-making. Evan won a travel award from the IOG to attend the International Neuropsychological Soci-

ety meeting. His research is a comparison of financial decision-making ability in older adults with scores on tests of cognition, and the risk of being financially exploited. Low cognitive scores alone do not increase risk of exploitation, but poor financial decision making combined with low cognition greatly increases the risk. Evan is a clinical neuropsychology doctoral student.



Clockwise from top left: Brunetta Vinson, Pat Watkins, Joann Smith-Taylor; 2. Donna MacDonald, Gloria Sniderman; 3. Francis Shani Parker, Cathy Lysack; 4. Jim Speir, Fred Barbret, Peter Lichtenberg; 5. Rena Rooks, Shirley Glenn, Shirley Thomson, Theresa Johnson; 6. Dr. Lichtenberg welcomes and thanks the volunteers from 9 different programs who help us multiply our impact.

A Partner through the Ages

A core component of successful aging is secure finances. The Center for Financial Planning, an IOG partner for eight years, helps clients and their families manage their



"We strengthen each other's ability to help older adults."

– Sandy Adams

financial health through all stages of life. "The IOG has been invaluable," said Sandy Adams, a financial advisor with CFP and a member of the IOG Board of Visitors. "Its resources, research, and connections with other well-qualified professionals help us serve our clients as they age. Their contribution is priceless."

The 32-year-old Center is one of the Midwest's leading financial planning and investment management firms. Well-informed clients and staff is a high priority, so the IOG provides expert presentations to CFP clients on topics like "Rightsizing Your Home," and "How to Have Difficult Conversations with Older Adults." Dr. Lichtenberg conducted a workshop for CFP staff on recognizing the signs of diminished capacity, a concern for financial advisors tasked with protecting client assets.

The IOG and CFP continue to work hand-in-hand on the IOG's newest initiative: financial gerontology. "I am a member of Dr. Lichtenberg's advisory board to develop a screening scale to determine financial decision-making ability," Sandy said. They also co-authored *How to Protect and Help Clients with Diminished Capacity* for the **Journal for Financial Planning** (April 2014) and speak frequently to professional groups, including the Michigan Association of CPAs, and the Financial Planning Association of Michigan about diminished capacity, financial vulnerability, and scams.

Success after Financial Exploitation or SAFE is the IOG's newest service and will educate and counsel older adults on financial health, scams, and how to recover after identity theft. The CFP, supported by a grant from the Foundation for Financial Planning, will coordinate volunteer financial advisors to help SAFE clients at no charge. "Our connection with the IOG matters," Sandy said. "As partners we strengthen each other's ability to help older adults secure the financial future and peace of mind they have earned."



Center for Financial Planning, Inc.®



Top Tips to Protect Your \$\$\$

1. **Avoid outdoor, stand-alone ATMs.** They could have hidden devices attached that steal account and pin numbers.
2. **Consider a locked mailbox** so credit card bills and other account information can't be stolen.
3. **View your credit report once a year** at www.annualcreditreport.com; bank accounts and credit card statements at least weekly. You may have only 48-72 hours to easily dispute and reverse a charge. After that, the process is more difficult and time-consuming.
4. **Pay for gas inside the station.** Gas pumps are highly vulnerable to "skimmers," devices attached to credit card readers to steal information.

SAFE from page 1

Recovery from identity theft can be complicated and time-consuming. LaToya has seen older adults distraught and frustrated trying to navigate the system, especially without easy access to a computer or the internet. "Many parts of the process are much easier when done on-line," she said. "Sending a fraud alert takes about five minutes on-line. On the phone it could be half an hour. By mail you need a certified letter." She brings her laptop and portable Wi-Fi directly to the client's home. "We do it all in a couple of hours. I see their anxiety instantly lessen."

While post-scam intervention is valuable, preventing the scam is optimal. One of the best prevention tools is education. SAFE offers *Taking Control of Your Financial Health*, four stand-alone workshops on Household Finances, Understanding Credit, Protection from Financial Exploitation, and Retirement and Estate Planning. One-hour group presentations are also available. SAFE experts can discuss what makes a person vulnerable in "Are You at Risk?" or share details of the newest cons in "Scams and Identity Theft."

"Losing money as an older adult is very detrimental because it's harder to rebuild the loss. They can't just get a quick job to pay a \$1,300 fraudulent phone bill," LaToya said. "I enjoy helping all people with their finances, but helping older adults who have been deceived is especially rewarding. It feels good to help them repair the damage and relax."

To learn more about any SAFE program, including one-on-one assistance, contact LaToya Hall at 313-664-2604 or l.hall@wayne.edu. Participants must be at least 50 years old.



Promoting Successful Aging in Detroit and Beyond

SENIOR EVENTS

Art of Aging Successfully Conference

Keynote is Weatherman Andrew Humphrey, WDIV Ch. 4 News

Thurs., April 27, 9am – 1:30 pm

Display art, attend workshops, meet old friends and new, and enjoy a hot lunch all for only \$20. Workshops include *Remembering Hudson's*, *Snap to It with Stretch Bands*, *Senior Shuffle Hustle Dancing*, and *Rejoice in Rightsizing*. Fellowship Chapel, 7707 W. Outer Drive, Detroit, MI 48235. Call Deborah at 313-664-2610 for more information.

FREE Healthier Black Elders Center LUNCH & LEARNS

To register call 313-664-2616

Your Beautiful Brain

Wed., March 8, 10:30 am - 1:00 pm

Inkster Commission on Aging
Dozier Recreational Complex, 2025 Middlebelt, Inkster, MI 48141

Keep your Money SAFE from Scams and ID Theft

Fri., April 21, 9:30 am - Noon

Franklin Wright Settlements, 3360 Charlevoix St, Detroit, MI 48207

Master Medicare 2017: What's New and What to Do

Thursday, May 11, 9:30 am - Noon

Boulevard Temple, 2567 W Grand Blvd, Detroit, MI 48208

Healthy Bodies: Nutrition and Exercise

Wed., May 24, 9:30 am - Noon

Ernest T Ford Field House, 10 Pitkin, Highland Park, MI 48203

PROFESSIONAL DEVELOPMENT

Staying Connected Along the Journey

Alzheimer's Association Conference

for Caregivers and Professionals

Thursday, March 21, 2017

Improv artist Karen Stobbe will keynote. Her mother has Alzheimer's and her father died of it, so she brings a unique and humor-filled perspective to her caregiving presentations. Held at the Somerset Inn, Troy, MI. Register through the Alzheimer's Association website: <http://www.alz.org/gmc/>

Issues in Aging Professional Conference

Monday & Tuesday, May 15-16

Schoolcraft VisTaTech Center, Livonia

Check the calendar at www.iog.wayne.edu in mid-February for details.

Engagement