

California's elder and dependent adults gain new protections from financial abuse

Inside...



Washington Watch



Generations In Transition



NACo in San Francisco



A Fond Farewell

★ BY DIANA KALCIC AND CATHY SENDERLING, CWDA Staff

- An 83-year-old woman suffering from early-stage dementia pays her gardener \$150,000 to tend a 10-by-10 foot garden, writing checks of as much as \$70,000 at a time.
- Another elderly woman walks into a bank in her pajamas, withdraws \$60,000— her life savings—and hands it over to someone else.
- Two young men literally drag an elderly man into a bank, pulling him under each arm. The man is drugged or intoxicated; he can barely speak. The bank teller gives him \$10,000 in cash, but wonders whether she should have asked more questions.

These stories are, sadly, true—and all too common as the nation's elderly population grows. Reports of elder financial abuse in California have grown by 47 percent over the last five years, mirroring nationwide trends. But California is fighting back with new legislation aimed at identifying financial abuse of elder and dependent adults earlier, in the place where it can often be spotted first—in the lobbies of our financial institutions.

SB 1018, authored by Senator Joe Simitian (D-Palo Alto) and Assemblywoman Lois Wolk (D-Davis) and co-authored by numerous state legislators, adds employees of banks, credit unions and savings and loans as mandated reporters of known or suspected elder and dependent adult financial abuse. Governor Arnold Schwarzenegger signed the bill into law on August 29, 2005, in a signing ceremony attended by supporters and the media. CWDA & NACHSA Board Members John Cullen and Frank Mecca were invited to join the Governor at the signing.

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Conference site moved to San Francisco

Our thoughts are with the people of Orleans Parish and all the counties affected by Hurricane Katrina. On September 2, the New Orleans Convention Bureau announced that they were canceling all conferences in the city through December 1. NACo's 2005 Health, Human Services and Workforce Conference has been moved to San Francisco, California. Same Conference dates, November 17–19. Please refer to the NACo website, www.naco.org, to find out the latest updates on the conference site and what counties can do to help the hurricane victims.

See page 8 for more Conference information

The President's Desk

★ BY DIANNE EDWARDS

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NACHSA members attending the annual conference in Honolulu were able to take advantage of several sessions of interest to human services professionals. The Methamphetamine Symposium is particularly noteworthy. NACO report "The Meth Epidemic in America" released July 5th has received strong media interest and became the cornerstone for testimony before the Government Reform Committee of the House Subcommittee on Criminal Justice, Drug Policy and Human Resources by NACO Board member, Sonoma County Supervisor Valerie Brown. The report is available on the NACO website. Thanks to Marilina Sanz and Tom Joseph, I was able to submit testimony for the record on behalf of NACHSA. A second conference highlight was a moving presentation by Judge Glenda Hatchett regarding her move from the corporate world to the Juvenile Court bench.

At the NACHSA Board meeting, members present ratified the nominating committees slate of officers for 2006. Under our revised by-laws, voting will occur prior to the November Conference and the new officers will assume their duties at the meeting in San Francisco. **The slate includes: Bob Suver, Clark County, Ohio for President; Darryl Martin of Clark County, Nevada for Vice President; Beth Ryder, St. Lucie County, Florida for Secretary; Ellen-Ann Robinson, Hillsborough County, New Hampshire for Treasurer; and myself as Executive Officer and NACo Board representative.**

In my last column as NACHSA President I want take this opportunity to thank you all for the opportunity to represent you. In the past two years I have been frequently reminded of the value of collaboration among partners who have chosen this field of work, not for fame or fortune, but because of our common interest in making communities better for families. I also have witnessed how we each are struggling to provide more and better services with ever-shrinking resources.

Therefore, I recognize that although our dues are relatively modest, the value of membership needs to be weighed carefully as we consider our budgets. So in closing I will share my thoughts in the value of belonging to NACHSA.

As a county human services administrator, I know how easy it is to get immersed in the daily demands of managing the agency, responding to the public and ensuring that the county's elected officials are apprised of the agency's successes and challenges. Those activities often leave little time for searching and learning about best practices from colleagues in other counties or keeping up-to-date on federal regulatory or legislative developments. Hiring an extra staff person with responsibility for those activities would be nice, but those types of positions are rarely funded.

NACHSA assists by being that extra staff person. In fact, NACHSA provides you access to two staff persons: a veteran human services lobbyist at the National Association of Counties (NACo) and a consultant with over 20 years of county-based experience in Washington. They are working for you to help develop policy, advocate for county delivery systems and in their role in the federal system. As a dues-paying member, you also receive periodic e-mail updates on federal actions. Through those updates, county directors can ask colleagues nationwide if their state is also facing a similar human

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Predatory payday lending

★ BY ROBERT SUVER

Director, Department of Job & Family Services, Clark County, Ohio



MANY PEOPLE in America live paycheck-to-paycheck. When they experience unforeseen expenses, often the local payday loan establishments seem to offer a solution, which invariably leads these families further into debt and financial crisis.

The ads are on the radio, television, Internet, in the mail and their local storefront is located conveniently in most neighborhoods. These lenders are making small, short-term high-rate loans and go by a variety of names: payday loans, cash advance loans, check advance loans, post-dated check loans or deferred deposit check loans.

Research shows that payday lending fails to help families solve their financial crisis. Rather than help borrowers through financial challenges, as they are marketed to do, payday loans block and destroy access to good credit options. They trap borrowers in high-cost loans, drain their income, damage their credit, and often worsen their financial situation.

Usually, a borrower writes a post-dated personal check payable to the lender for the amount he/she wishes to borrow plus a fee. The company gives the borrower the amount of the check minus the fee and the company holds the check until your next payday—typically allowing borrowers just two weeks to repay. Borrowers frequently find they cannot come up with the cash to pay back their loans so quickly, so they pay another fee to extend the loans for another two weeks—you cannot pay partial loan payments. Usually the fee is \$15 per one hundred dollars borrowed.

Example: You need a \$300 loan—and pay a \$45 fee every two weeks—after 20 weeks, you’ve paid \$450 in loan fees (that’s 390%) and still owe the \$300 original loan amount! This is a conservative example—interest rates escalate from here!

Fees from trapped borrowers are the lifeblood of the payday lending industry. A 2003 study found that borrowers with five or more loans per year account for ninety-one percent (91%) of payday lending business. Likewise, they found that financial success of the loan establishments depended on their ability to cultivate repeat borrowers who take out at least one loan per month. Many borrowers take loans from second and third lenders as they try to manage a worsening crisis.

Fast Facts:

- ★ 99% of payday loans go to repeat borrowers.
- ★ The average payday borrower is “flipped” (rolled over, extended) eight times by a single lender.
- ★ African-American neighborhoods have 3 times as many payday stores per capita as white neighborhoods.
- ★ One fourth (26%) of military households have been caught up in payday lending—proximity to military bases is a predictor of a high number of payday loan shops.
- ★ The average payday borrower pays \$800 to borrow \$325.
- ★ Conservative estimates show that payday lending costs American families \$3–4 billion annually (rapidly increasing as the market continues to explode).
- ★ The average \$15–\$25 (per \$100) fee computes out to an annual percentage rate of 600–800%—higher if rolled over for an extended term.

Signs of predatory payday loans:

- Triple digit interest rate
- Short minimum loan term
- Single balloon payment
- Loan flipping (extensions & roll-overs)
- Simultaneous borrowing from multiple lenders
- No consideration of borrower’s ability to repay
- Deferred check mechanism
- Mandatory arbitration clause
- No restrictions on out-of-state banks violating local state laws

**Information from: Federal Trade Commission-Bureau of Consumer Protection www.ftc.gov and Center for Responsible Lending www.responsiblelending.org*

Payday lending is illegal in fourteen states, and in many of those states, national chains “get around” the laws. Strong legislative action is needed to protect citizens from predatory payday lenders. It is not an easy-fix, and will take communities working with local and state officials to address this growing problem.

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UPDATE! Clark County, Ohio—Bridges Out of Poverty Community Initiative... pg 11

Sonoma County addresses health care workforce needs through its Prescription for Partnership Program

★ BY LAURA SAUTER, Administrative Aide, Sonoma County Human Services Department, Sonoma County, California

The Sonoma County Human Services Department and its Workforce Investment Board have developed a unique public/private partnership to address its urgent and growing need for health care workers. Both nationally and locally, the much-publicized nursing shortage is rapidly reaching the point of crisis. In 1996, California ranked dead last, nationwide, in the ratio of working registered nurses (RNs) to population, with 566 nurses per 100,000 people, compared to the national average of 798 per 100,000.

Nationwide, and especially in California, the population is getting older, living longer, and requiring more health care. Adding to the problem, the proportion of older workers in the health care field is greater than that of seniors in the general population, with few young professionals ready or available to replace retirees. Currently, fewer than 10% of working nurses are under the age of 30 years old and nearly 30% are over the age of 50. Researchers estimate that California will need between 61,000 and 114,000 more RNs over the next two decades.

In response to this demand, the Sonoma County Human Services Department, the Sonoma County Workforce Investment Board, along with the North Bay Employment Connection (a four-county partnership of One Stop centers consisting of Sonoma, Solano, Marin and Napa counties) developed a model for training and formed a partnership with local health care employers, colleges, and universities. Over 50 partners, including the four county Workforce Boards, county welfare departments, businesses, training providers, community-based organizations, faith-based agencies, and labor unions, came together to address the region's health care crisis.

The partnership developed three health care programs: the Caregiver Training Initiative,

the Nurse Workforce Initiative and the Nurse Education and Training program. These programs provide professional health care training to local residents and are the result of local health care initiatives funded through public and private funding.

In addition to in-kind contributions to support the Caregiver Training and Nurse Workforce Initiatives, Sonoma County health care employers have provided \$150,000 in cash resources to the Santa Rosa Junior College to expand the capacity to train registered nurses. Likewise, Kaiser Permanente, a local employer, has contributed a cash grant of \$50,000 to Sonoma County's one stop employment center for training.

To date, the Caregiver Training and Nurse Workforce Initiatives have enrolled 250 students into health care worker training. Of those enrollments, approximately 175 have been trained to be licensed registered nurses (RNs). The balance of the training has been in entry- or mid-level health care occupations such as in-home care givers, certified nursing assistants, home health aids, licensed vocational nurses, psych techs, and radiology techs. As a result of the collaborative planning and counseling support of the students enrolled in Sonoma County's health care initiatives, over ninety percent of the students have completed their programs and have been placed in local jobs. Our newest grant will offer training opportunities to approximately 50 more students, with an emphasis on registered nurses.

Industry-driven and industry-supported, *Prescription for Partnership* is a model of public/private collaboration. Working together, the partnership has been able to meet crucial workforce needs, as determined by the local health care industry. Alone, none of the partners could have hoped to significantly improve the health care workforce shortage. Together, the

County of Sonoma, its North Bay Employment Connection partners, local community colleges, and other core partners have produced measurable results by providing an additional 250 health care staff that have been trained and hired into the local health care workforce. The programs put in place by the health care partnership have provided career opportunities for the unemployed and underemployed, including TANF participants, as well as for incumbent staff who wished to increase their job skills.

Many counties have employment and training programs. Sonoma County, with its North Bay Employment Connection partner counties, has an employment and training partnership, in which each member contributes to meet a common goal. The successes of Sonoma County's health care initiatives continue to build on each other, creating a sustainable pool of highly-trained employees and revitalizing Sonoma County's health care workforce.

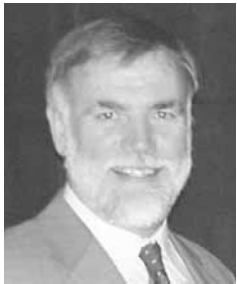
At the 2005 NACo Annual Conference, Prescription for Partnership: Revitalizing Sonoma County's Health Care Workforce, was awarded a "Best of Category" in the Employment and Training category. As stated in the award letter, "This special recognition... program was initiated to highlight the most outstanding county model programs submitted to the awards competition. Your county should be proud of its work, as only seventeen of these Best of Category awards were conferred [in the entire nation]."

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Grandparents & Head Start: “Linking Lifetimes”



★ BY THOMAS PAPIN, Director, Department of Children’s Services, Hillsborough County, Florida



When our friend and editor (and my boss) was wondering out loud whether I would be interested in sharing Hillsborough County Head Start’s approach to intergenerational activities, I thought it was because, through my youthful eyes and great wisdom, I could share the perspective of youth nurtured by grandparents. I soon realized however, that it was my elderly eyes viewing my own experiences as a grandparent and seeing the impact and importance of the Foster Grandparents in the Hillsborough County Head Start Program. Grandparents provide a depth of love, nurturing, and support to children that is unparalleled in our communities. In turn, we receive love and support back in ways that are unparalleled.

In today’s communities, we often tend to place blame for the difficulties that youth experience during their formative years. We find fault with the parents, with the schools, or that young people today seem to have no boundaries. We often see organizations develop mentoring initiatives. Businesses, families, and volunteers are recruited to mentor teenagers and adolescents, and mentor families on public assistance.

In the Hillsborough County Head Start Program, the focus on mentoring has been on “linking lifetimes”. We use our seniors as advocates, challengers, nurturers, and role models to help young children develop awareness, self-confidence, and skills they need to cope with the challenges they face in their lives.

The bond between a child and a grandparent is a special bond. Grandparents listen, provide support and friendship, share experiences and wisdom learned “through the school of hard knocks.” Our Hillsborough County Foster Grandparents have an abundance of love and understanding to give and they themselves, love being around children.

Many of our children do not have significant older adults in their lives and often are abused or neglected or are growing up in the community plagued by poverty, drug and alcohol abuse, or other social factors which tend to inhibit their opportunities for growth and development. Through our program, these young people enjoy the benefits of developing warm, caring relationships with senior citizens.

An intergenerational philosophy permeates the Head Start Program. This same philosophy is used to build bridges between programs that serve the elderly and children’s programs. Often, children’s programs and programs for the elderly are competing for limited financial resources or have limited political clout in today’s environment. Intergenerational programs in Hillsborough County, on the other hand, tend to take down those competitive barriers and provide

a benefit and a collaboration for all parties involved. The Head Start Program is designed to bring caring, older adults together with children who are at risk or have special needs for the benefit of both groups. The Foster Grandparents help children with everything from basic skills, like brushing their teeth, to more complex tasks, like overcoming developmental disabilities. Most importantly, Foster Grandparents provide arms for comforting and a pat on the back for encouragement.

It’s a program where it is hard to say who benefits the most. Children gain warmth and love of an older adult and enjoy individual attention which may be lacking in their lives. The Grandparents find that they are needed by a child which may have been missing from their lives. Each new day brings challenges and the opportunities to assist.

In the Hillsborough County community, we believe that intergenerational collaboration will unite and improve our community. We believe that every person, young or old, is a resource and adds value and we believe that “linking lifetimes” provides an important set of strategies in helping develop social support systems for the elderly as well as the young.

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Washington Watch



★ BY TOM JOSEPH
Waterman & Associates

Congress faces a huge list of human services legislation this fall. Some are old issues such as the never-ending quest to reauthorize the Temporary Assistance to Needy Families (TANF) program.

Others are new with uncertain

ramifications, including the task Congress imposed on itself to cut Medicaid. Those issues will compete with other hot topics, including the continuing debate over Social Security reform, funding the war in Iraq and the debate over the Supreme Court nomination of John Roberts. What is known, however, is that congressional activity this frenetic fall will be unlike any seen in recent memory. The outcome of many of the human services issues, however, may not be known until a day or two before Congress adjourns for the year.

Operating on a tenth short-term extension through September 30, TANF continues to be stuck in a legislative quagmire. The key committees with jurisdiction over the program face an increased workload, including crafting cuts to Medicaid, identifying additional tax cuts and deciding whether a Social Security reform package is politically possible. Consequently, the leadership of the Senate Finance Committee and the House Energy and Commerce and Ways and Means Committees have limited time to negotiate and pass a free-standing TANF measure.

Throughout the summer, rumors swirled about possible Senate TANF action. Nothing happened. Still unresolved is a budget dispute between the Senate Budget Committee and the Finance Committee which adopted its version of the legislation (S. 667) in March. Budget hawks claim that the \$6 billion in new child care spending is not available in the budget, so cuts or new revenues are needed. Until those offsets are identified, individual Senators will object to allowing the bill to be considered on the floor. Even if agreement is reached on child care funding, Senate Republican and Democratic leadership would have to agree on how much floor time to allocate for debating the bill, given the huge amount of must-pass legislation they have to consider this fall.

With enough on its legislative plate already, including final action on all 12 appropriations bills, the House leadership is waiting for the Senate to act, noting that it has passed reauthorization bills twice in recent years without any similar action taken by the Senate.

With each passing day the likelihood increases that, if Congress wants to pass a TANF bill rather than adopting more short-term extensions, it would have to attach it to a legislative vehicle already slated for floor action. Such an option will be available this fall through the budget reconciliation process. Not used since 1997, a reconciliation bill is created by Congress to find savings in entitlements and to adjust revenues. The bill cannot be filibustered in the Senate, so provisions in the legislation have a

greater chance of being enacted into law. Such a scenario for TANF would increase the probability that Congress would adopt the House bill's more stringent provisions placed on TANF recipients and program administration.

Regardless of whether TANF rides the non-stop reconciliation train, other items on it are sure to affect programs administered at the local level. The House and Senate are required to find at least \$10 billion in Medicaid savings over a five year period. While the Senate Finance Committee has taken a bipartisan approach to finding savings, and has indicated that it will try to avoid cuts which harm beneficiaries, the House Energy and Commerce Committee is expected to be much more partisan politically. Their expected different approaches will have to be resolved in a House and Senate conference committee sometime this fall. Given that the federal government is projected to spend \$1 trillion in Medicaid over the next five years, the reconciliation cuts are small. But the types of cuts made may set long term precedents that could dramatically affect recipients and the federal, state and county intergovernmental financing partnership for years to come.

While Medicaid has received most of the budgetary attention, there are other provisions Congress will grapple with this fall which may affect the operation of human services programs.

For example, the budget resolution requires the House and Senate Agriculture Committees to cut entitlement programs under their jurisdiction by \$3 billion. Those savings could be achieved by reducing farm price supports, but the committees are comprised of rural members representing farm interests, so there is concern that pressure will be placed on the Food Stamp program. That concern became real this summer when the agricultural industry urged that the program be cut more than President Bush proposed in order to spare their subsidies. On the table so far is the Administration's proposal to cut Food Stamps by \$600 million over five years by eliminating about 300,000 low-income people from the rolls who have earned income





but are categorically eligible for Food Stamps because they receive services through TANF.

In addition to the potential activity on entitlements, Congress must adopt FY 2006 spending bills for all federal programs and agencies, including those under the U.S. Department of Health and Human Services (HHS). Most discretionary program funding is frozen at current levels. As usual, the massive bill will not be completed by October 1—the beginning of the new federal fiscal. Due to its size and controversial riders such as abortion prohibitions that often are attached to it, the final Labor/HHS measure will likely be adopted near the end of the congressional session.

As reported in the NACHSA e-mail updates, this summer the organization submitted its first testimony to Congress. The National Association of Counties (NACo) enlisted NACHSA's assistance in preparing NACo testimony on the impact of methamphetamine on child welfare services. NACHSA members responded promptly to that request. Due to the volume and quality of the information submitted by

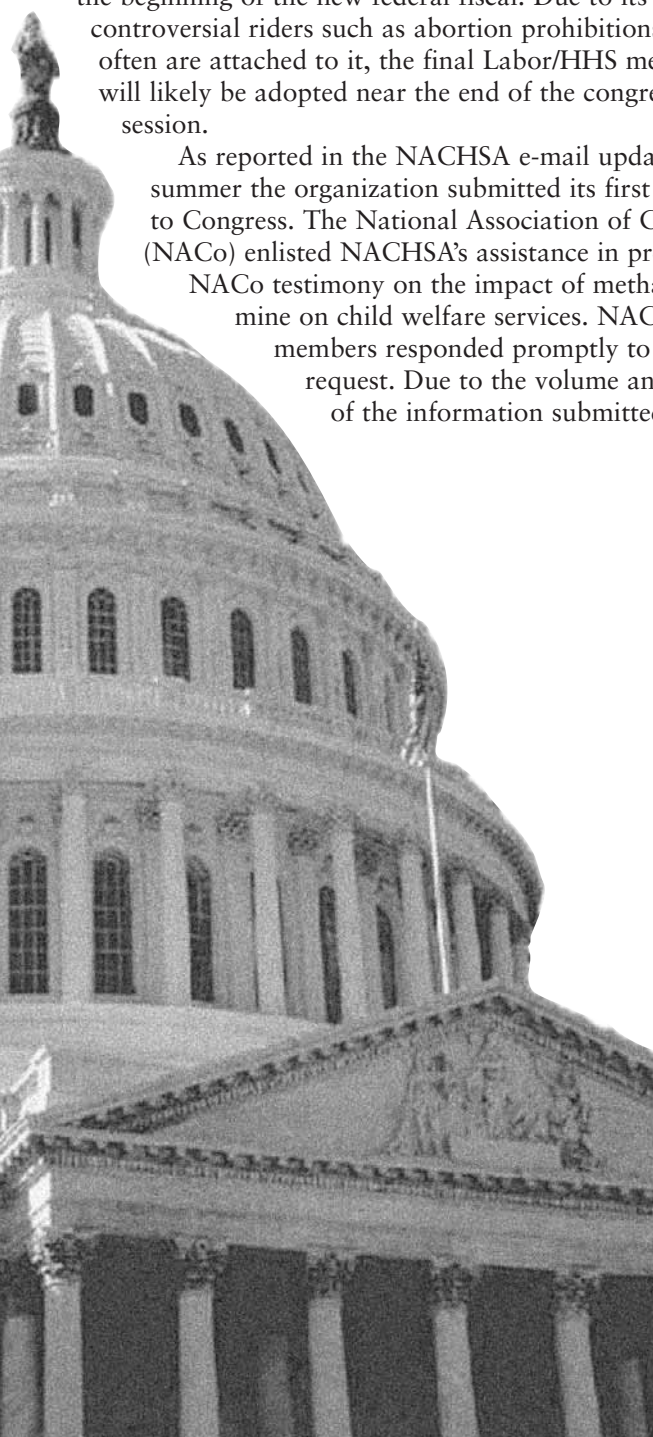
NACHSA members, NACo could not use all of the information in its prepared statement. To ensure that not only NACo but human services administrators in particular were heard on the issue, I combined and edited the NACHSA contributions and sent them to NACo's human services lobbyist Marilina Sanz who crafted the final statement for NACHSA. That statement and the e-mail updates can be accessed at www.nachsa.org.

As congressional events unfold this fall, I will continue to update the membership through e-mails and on the website. It promises to be an unpredictable session, with many health and human services issues awaiting final action.

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NACHSA Elections

Slate of Officers

2005–2006

PRESIDENT
Robert Suver
Clark County, Ohio

VICE PRESIDENT
Darryl Martin
Clark County, Nevada

TREASURER
Ellen-Ann Robinson
Hillsborough County, New Hampshire

SECRETARY
Beth Ryder
St. Lucie County, Florida



Child trauma expert to address NACo Conference



NACo is proceeding with conference planning, which has the theme of “Generations in Transition”. Dr. Bruce Perry, Senior Fellow of the Child Trauma

Academy in Houston, Texas, has been confirmed as the keynote speaker for the opening general session, Friday, November 18. Dr. Perry is one of the nation’s foremost experts on neurological development. His clinical research and practice have focused on the long-term cognitive, behavioral, emotional, social and psychological effect of neglect and trauma in children, youth, and adults. Due to his expertise, Dr. Perry has been asked to lead community efforts after high-profile events such as the Oklahoma City bombing, the Columbine school shootings, and the September 11 terrorist attacks.

CONFERENCE HIGHLIGHTS

Spotlight theme: Aging out of Foster Care

Following the success of last year’s spotlight session on methamphetamine, the conference will once again have a spotlight session. This year’s theme will focus on youth aging out of foster care. The session will follow up on the documentary which aired on public television: “*Aging Out: What Happens When You’ve Grown Up in Foster Care and Suddenly You’re on Your Own?*” The documentary’s producer/director and one of the young adults profiled in it will be the featured speakers. The session will take place Friday, November 18 at 3:30 p.m. The time slot has traditionally been reserved for the Steering Committee meetings. The steering committees will now meet Thursday afternoon, and NACHSA will meet earlier that day. Please refer to the attached schedule of events for more details on the meetings.

ActiveLiving Leadership Project: The ActiveLiving Leadership project funded by the Robert Wood Johnson Foundation will sponsor a breakfast general session on “*Government Leadership in Creating Healthy Communities.*” This session will focus on the challenges our aging society faces with obesity and related illnesses and how county officials can help create communities that allow their residents to be active and healthier.

Legislative briefings: As has become the tradition in this conference, NACo’s health, human services and workforce development lobbying staff will provide a legislative briefing first thing Friday morning. The briefing will include the latest on TANF, Medicaid and WIA.

Workshop Topic Blocks: NACo is in the process of finalizing its educational sessions. There will be three blocks of workshops. A workshop grid will be published in the NACo conference website. The following is a tentative list of workshops:

- Addressing the Needs of Drug Endangered Children
- Building Local Elected Official Support for WIA
- CASA & Your County
- Collaboration and Partnership in the One-Stop Environment
- Don’t Cut Health Care, Reform It
- Developing Resources and Initiatives for Viable Employment
- Economic Development in Rural Communities One Family at a Time
- Implementing Evidence-Based Practices from the Local Perspective
- Is Your Workforce Prepared to Keep Your County Healthy?
- Preparing Our Youth for the Future
- Preparing Your Workforce through Business Retention
- Strategies to Prevent and Address Homelessness
- Subsidized Guardianship

NACo’s Health, Human Services and Workforce Conference Preliminary Schedule of Events

THURSDAY, NOVEMBER 17, 2005

9:00–11:00 a.m.

National Association of County Human Services Administrators (NACHSA) Committees and Board of Directors Meeting

9:00 a.m.–3:00 p.m.

Workforce and Economic Development Symposium Part II – space limited

9:30 a.m.–12:00 p.m.

National Association of County Health Facility Administrators Meeting

10:00 a.m.–5:00 p.m.

Registration Open

11:15 a.m.–12:45 p.m.

NACHSA General Membership Meeting and Election of Officers

2:00–4:00 p.m.

Human Services and Education Steering Committee Meeting Health Steering Committee Meeting

3:00–5:00 p.m.

Labor and Employment Steering Committee Meeting

FRIDAY, NOVEMBER 18, 2005

7:30–10:30 a.m.

Morning Wake-Up Coffee Service

8:00 a.m.–3:00 p.m.

Registration Open

8:00–8:45 a.m.

Legislative Update

9:00–10:00 a.m.

Opening General Session
Featured Speaker:

Dr. Bruce Perry, M.D.
Senior Fellow, Child Trauma Academy

10:15–11:45 a.m.

Concurrent Educational Sessions



NACo and NACHSA focus on meth epidemic

★ BY MARILINA SANZ



On July 5, NACo issued two surveys on the impact of methamphetamine on counties. The themes of the surveys were the criminal effect of meth on communities, and the impact of meth on children. The Children's survey focused on the impact of meth on child welfare. These surveys were the precursor to NACo President Bill Hansell's initiative on methamphetamine. A third survey is planned for this fall and will cover health issues. President Hansell has also appointed a task force to study the issue. Hub Walsh, Social Services Director for Madera County, California is NACHSA's representative on the task force.

The survey results were staggering:

- 40% reported increased out of home placements because of meth in the last year, including 69% in Minnesota and 54% in North Dakota.
- 71% of California counties and 70% of Colorado counties reported increases in the last five years;
- 59% reported that the particular long-lasting behavioral effects on meth users has increased the difficulty in reunifying families; and
- 69% reported that they have had to develop special protocols and training programs for the child welfare workers who are handling these cases.

The response to NACo's surveys was unprecedented. Media coverage

extended beyond national and local coverage to Brazil, Colombia, El Salvador and France. Immediately after the survey's publication, House Government Reform Committee's Subcommittee on Criminal Justice, Drug Policy and Human Resources announced a hearing to focus on the out of home placement issue. The hearing was held July 26. NACo was represented by Sonoma County Supervisor Valerie Brown.

In order to supplement NACo with the testimony, NACHSA President Dianne Edwards asked Tom Joseph to conduct an informal survey of NACHSA members. The informal results were submitted as part of NACHSA's testimony for the record. Counties from all across the country responded to the request, proving that the methamphetamine issue is NOT limited to the western and Midwestern states. Respondents were from rural counties, suburban and urban counties, showing the wide scope of the problem. The testimony is available on the NACHSA website, www.nachsa.org.

NACHSA members helped NACo develop the survey questions. More than 300 county child welfare directors were interviewed by phone. NACo is very grateful to NACHSA for their assistance and support on this initiative. The survey focused on the thirteen states where some or all of the counties administer child welfare, plus the District of Columbia. A copy of the survey can be obtained on NACo's website, www.naco.org.

FRIDAY, NOVEMBER 18, 2005
12:15–1:30 p.m.
Awards Luncheon
NACHSA Awards and NACo
Workforce Development Awards

1:45–3:15 p.m.
Concurrent Education Sessions

3:30–4:30 p.m.
Spotlight Session—Aging Out:
What Happens When You've
Grown Up in Foster Care and
Suddenly You're on Your Own?

Evening Open

SATURDAY, NOVEMBER 19, 2005
8:00–9:30 a.m.
Breakfast General Session
Government Leadership in Creating
Healthy Communities

9:00–11:00 a.m.
Registration Open

9:45–11:15 a.m.
Concurrent Educational Sessions



Farewell to Pat Craig

While in Hawaii, a number of conference attendees participated in a reception hosted by Pat and Art Craig, formerly of Craig Associates, long-time Washington advocates for NACHSA and many of its members. Pat and Art secured the use of a penthouse time-share at the Hilton Hawaiian Village, giving their friends a gorgeous view of the sunset and a prime seat for the regularly scheduled Friday-night fireworks over the ocean. NACHSA President Dianne Edwards of Sonoma County, CA and Vice President Dannelta Graves of Montgomery County, OH presented Pat with gifts of appreciation from her many friends at the Association. NACHSA thanks Pat and Art Craig for their years of dedication to human services programs throughout the nation!

California's elder and dependent adults gain new protections from financial abuse

Continued from cover

Bank employees will now join thousands of other working Californians in reporting this crime, including fire-fighters, clergy, nursing-home workers, in-home caregivers and many others.

"Our older Californians have worked hard all their lives and should enjoy the fruits of their labor," Gov. Schwarzenegger said. "This legislation will both help protect our elderly citizens by keeping them out of the grasp of unscrupulous people, while also protecting our financial institutions from frivolous lawsuits."

California is home to the nation's largest population of seniors, but it is not alone in the fight against elder abuse. SB 1018 will place California in the same league as 18 other states in requiring bank employees to report financial abuse crimes against elder and dependent adults. Financial institution employees are on the front line when it comes to seeing, suspecting and preventing financial abuse. SB 1018 encourages early reporting without penalizing the bank teller or other employees, allowing law enforcement or adult protective services to intervene before assets are lost. The act requires reporting to be done immediately to either the local adult protective services

department or law enforcement agency and applies up to a \$5,000 civil penalty on the financial institution for failure to report. The bill also gives the employees of financial institutions immunity from civil liability for making such reports.

"SB 1018 is an early warning system that will enable our local agencies to provide timely responses to reports of financial abuse and prevent the fleecing of a lifetime of savings," said Frank Mecca, Executive Director of the County Welfare Directors Association of California. County welfare agencies administer the Adult Protective Services (APS) program, which is charged with providing 24-hour response to reports of abuse and neglect of seniors and dependent adults, including financial abuse.

Financial abuse victims often are scammed by the very persons they trust, including caregivers, family, or new-found friends. Many times, the only thing standing between the abuser and a victim's assets is the financial institution. This is why it is so important for financial institution employees, who can be in a position to witness financial abuse, to report it to the proper authorities.

The legislation was backed by a large and unique coalition of sponsors, including the California State Association of Counties, California State Sheriff's Association, County Welfare Directors Association of California and the California Senior Legislature. It was supported by more than 100 organizations, including senior groups, law enforcement, and service providers. A number of newspapers throughout the state wrote supportive editorials urging the Legislature to pass, and the Governor to sign, this landmark legislation. California Attorney General Bill Lockyer and State Treasurer Phil Angelides also supported the legislation publicly.

"The groundswell of support for this legislation, and the support from key media outlets, directed public attention to the growing problem of elder financial abuse," said CWDA Executive Director Frank Mecca. "Financial abuse is the crime of the 21st Century. This legislation will help to stem that tide and protect the assets of our most vulnerable populations."

Editors' Notes

★ BY MANUS O'DONNELL & JOHN CULLEN

With our upcoming conference formerly scheduled for New Orleans, it seems most appropriate to, first and foremost, offer our condolences to the families affected by Hurricane Katrina. We know how hard their local governments will be working to restore the wonderful town to normalcy as quickly as possible. Secondly, we are pleased to announce that NACo has worked diligently and has found a substitute location. The Human Services Conference will be held Nov 17-19 in San Francisco, California.



JOHN CULLEN



MANUS O'DONNELL

Coming from Florida, I know the impact that Hurricanes can have and how long it takes to recover. John Cullen, the co-editor, knows how long it takes to recover from natural disasters. It would certainly "feel good" if we could help support New Orleans economy if we could still attend the conference there. However, in practical terms, they have one heck of a job ahead of them, just taking care of their first priority, their own citizens and families.

We hope that a large turnout will occur for this conference, to be held in San Francisco. The attendance at the annual conference (Honolulu) by NACHSA members was a little low, so we are sure there is a pent up demand for us to network and share with each other. There has been so much changing at state and federal levels. It would be beneficial for the local service providers to compare notes and take ideas for improvements "back home".

So, let's all sign up early for the San Francisco Conference. You can obtain registration forms online at the NACo website www.Naco.org. Let's show NACo how important this conference is to us! We look forward to learning from each other, every time we meet! See you in November!

John and Manus

The President's Desk

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services delivery challenge. NACHSA members network with their colleagues nationwide at NACo-sponsored conferences, including one in the fall which focuses on health, human services and workforce development. Those conferences provide attendees with updates on late-breaking events in Washington and cutting-edge best practices in human services delivery, all in a relaxed atmosphere away from the daily grind.

“NACHSA is only as strong as its membership.”

Clearly, membership and active participation in your state human services association is critical to the work that you do. NACHSA adds value to that work by providing you with county-focused information at the national level on federal Medicaid reform, child welfare financing, and TANF reauthorization, to name just a few issues. During tight budgets at all governmental levels, NACHSA can be a resource to assist you in those efforts.

NACHSA is only as strong as its membership. That may be a cliché, but it is true. Take a few minutes to read the periodic updates and participate in the conferences if your travel budget permits. Encourage your neighboring county colleagues to become involved. And, let us know how your extra staff persons in Washington can continue to help you do your job.

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UPDATE!

Clark County, Ohio— Bridges Out of Poverty Community Initiative:

Two years ago, the Clark County Community Action Agency, OIC of Clark County, began conversations with Philip DeVol, who co-authored the book, *“Bridges Out of Poverty”* with Dr. Ruby Payne. This work assists the social service community in understanding the culture of poverty and the mindsets of economic class. This research demonstrates that poverty is more than just lack of money or not having a job, and that we need to look at all aspects and causes of poverty including community resources, existing predatory practices and our own local political/economic structures. Clark County has established a wide-reaching community task force to work on learning and implementing the principles of Dr. Payne’s work.

In February 2005 this committee extended an invitation to the heads of the local banking community to *“come to the table”* to discuss the

alarming rise of payday lending establishments in the community. Banks have accepted the challenge and have taken ownership of the development and delivery of an alternative product to payday lending, in which all the community’s financial institutions can participate in. Local State Representative Chris Widener, Chair of the House Banking and Finance Committee, has shown interest in this problem and has attended meetings. This gives us hope for possible legislative action to combat this menace.

FOR FURTHER INFO

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Our Mission

To promote and strengthen networks of county and community human services that protect children, families and elderly, and that support self-sufficiency of disadvantaged populations. And, to participate in formulating and advocating the human services policies of the National Association of Counties.



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