

Senior Health

Take the Holidays to Check on Vulnerable Elders

The Department of Human Services wants to remind Oregonians to be aware of the signs of self-neglect and/or vulnerable adult abuse. With family members coming to town visiting their friends, neighbors and loved ones this season, it is important to take the time to check in on the vulnerable and isolated people you may know to be sure they are taking care of themselves and are safe.

Self-neglect can be defined as the inability of a person (more often than not due to worsening dementia) to provide themselves with the necessities of daily living. According to DHS officials, Adult Protective Services received over 2100 inquiries in 2011 relating to concerns about self-neglect.

Indicators of self-neglect can be a lack of food and water, poor hygiene, dressing improperly, not taking critical medications and ignoring health problems. The person's lack of understanding of their predicament leads to harm or endangerment.

Self-neglect does not include individuals who are capable of making informed decisions or have different lifestyles where their standards for personal care or house-keeping are not that of their community.

"Self-neglect and elder abuse is under-reported mostly because people do not know how to recognize the signs or

indicators," said Marie Cervantes, director of the DHS Office of Adult Abuse Prevention and Investigations. "We want to raise awareness of self-neglect and ways to report it so that we may prevent it. Checking in on your loved ones, as well as vulnerable neighbors and friends this holiday season is a way to make sure they are healthy and safe," she said.

Last year, DHS Adult Protective Services received over 28,000 referrals of vulnerable adult abuse. The most prevalent allegations were self-neglect, financial exploitation, and neglect of care. DHS Office of Adult Abuse Prevention and Investigations specialists work to resolve the immediate crisis, reduce risk and help to establish long-term stability.

For information on vulnerable abuse and what to look for go to: www.oregon.gov/DHS. If you believe abuse or neglect may be occurring contact the Department of Human Services



office in your area or your local law enforcement. If you are unsure who to contact call 1-800-232-3020 (DHS).

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What You May Not Know About Social Security and Medicare

Know When You Qualify

Many people may be aware that the age at which you will qualify for full Social Security retirement benefits has been creeping up from the traditional 65. Those born between 1943 and 1954 must be age 66 to qualify and those born in 1960 or later must be 67, with incremental increases for years in between. So, right off the bat, it's important to know exactly when you'll qualify for full benefits. (Find more details on the Social Security Administration site.)

Consider Your Credits

Not all workers automatically receive Social Security benefits when they reach full retirement age. When Social Security taxes are deducted from your pay, you receive credits that add up over time to qualify you for benefits. Those born in 1929 or later need a minimum of 40 credits and 10 years of work to qualify. If you stop and start working at different times in your life, your credits will continue to accumulate. In addition, the higher your earnings over time, the greater the benefit you will receive (until you reach the benefit maximum). As a result, if you stopped working for long periods or if your earnings were relatively low at various points in your career, it may be in your interest to work longer—either full or part time—in order to pump up your total lifetime earnings. Your CPA can help you determine the best choice for you.

Make Informed Decisions about Your Retirement Date

Once you confirm when you qualify for benefits, you should give some thought to whether that's

actually the best time for you to begin receiving them. You may know that you can begin taking Social Security retirement benefits as early as age 62, but they will be lower than the full benefit you'll receive if you keep working to full retirement age. At the same time, you will receive a higher benefit if you continue working at least until age 70. As an example on the Social Security Administration site illustrates, the differences in what you receive can be significant. Imagine that you qualify to receive \$1,000 a month if you retire at full retirement age at 66. If you retire at age 62 instead, there will be a permanent reduction in your benefit to \$750 a month. If you delay retirement until age 70, on the other hand, your monthly benefit will jump to \$1,320. That means you may need to do some thinking about the advantages and disadvantages of taking a smaller amount sooner or holding out for more later. Considerations may include your employment situation, your family needs and your current health. Remember that your CPA can help you work through the numbers and find the best answers.

CASE MANAGER 2

Human Services is seeking a Case Manager 2 to work with the Developmental Disabilities Services Division. This position provides services to children ages 0-15 and high school transition age group 16-18. For additional information about this position or to apply, please see **recruitment #6297-41** at www.multcojobs.org. Only the first 100 applications will be accepted, so please apply without delay. **Salary range \$44,307-\$54,518**

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