March 14th, 2023

The Honorable Jesse Gabriel
Chair, Assembly Privacy and Consumer Protection Committee
1020 N Street, Room 162
Sacramento, CA 95814

RE: AB 386 (Nguyen) California Right to Financial Privacy Act – Support

Dear Chair Wood,

The California Alliance for Retired Americans (CARA), one of the state’s foremost grassroots senior and disability advocacy organizations, representing over 1 million Californians, is proud to support AB 386 (Nguyen), which will improve the capability of Adult Protective Services (APS) to fulfill its obligation to protect seniors and disabled adults from the growing threat of financial abuse.

County APS Departments are responsible for investigating alleged incidents of abuse of older and dependent adults, including financial abuse. This role is expanding with the population that APS serves, which has grown and changed significantly since the program’s inception. By 2030, one in five Californians will be age 65 or older—double what the over-65 population is today. Many of these individuals will also be disabled, cognitively impaired, or facing housing instability. County APS programs struggle to address an evolving landscape of abuse and neglect, including an increase of financial abuse and scams targeting this growing population.

Existing Law limits Adult Protective Services ability to effectively and swiftly protect older and dependent adults when their investigators have limited access to financial records, and must file a police report even when APS has reasonable suspicion of abuse. The current statute prevents APS from obtaining the necessary documents to stop or prevent further harm. AB 386 ensures the financial safety of our vulnerable adults by simplifying criteria to access financial records, extending the time frame of accessible records, and expanding the information APS can receive. AB 386 improves Adult Protective Services (APS) financial abuse investigations and better protects the assets of California’s growing population of older and dependent adults.

Affording Seniors viable resources to age with grace, dignity and independence - such as protecting seniors and older adults from financial abuse - not only represent CARA’s foundational principles but we believe will ensure a safer, more accessible and inclusive California for our aging community.

Please vote yes on AB 386.

CARA/ 1675 7th St. PO Box 23754/ Oakland, CA 94623/ 510-662-4086/ www.californiaalliance.org
Sincerely,

Hene Kelly  
Chair, Legislative Committee  
California Alliance for Retired Americans (CARA)

Keith Umemoto  
Co-Chair, Legislative Committee  
California Alliance for Retired Americans (CARA)