

A New Partnership with APS and CNCS AmericaCorps Seniors:

Enhancing Community Response to Fighting Elder Financial Exploitation

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Disclaimer

- ▶ The comments and opinions expressed during this presentation are my own and do not reflect any official views or opinions of the United States Department of Justice.

Elder Abuse Overview

- ▶ Physical; Emotional;
Financial; Sexual;
Neglect; Spiritual
- ▶ At least 10% of elders
suffer some abuse in
their lifetimes; 20%
financial exploitation

Biggest risk factors:
social isolation
cognitive impairment



FACTS WE KNOW

- ▶ Financial capacity begins to decline at age 53
- ▶ Life experiences compensate until 80s - **average victim age is 78**
- ▶ By 2025 over 20% of the U.S. population will be over 65
 - ▶ Florida, Pennsylvania, Maine, West Virginia, Vermont - over 20%
 - ▶ 25% of 66M live in California, Florida and Texas
- ▶ **Only 1 in 44 cases of elder financial exploitation is reported**
- ▶ Financial Exploitation \$2B - \$30B/yr.
- ▶ **High cost to public programs**
- ▶ Including financial exploitation - 20% of older population will be victims of elder abuse in some form

Factors Affecting Vulnerability



Over time, older adults can become much *less risk averse*



Brain diseases like dementias and Alzheimer's affect decision making and behaviors



Physical impairments: Eyesight; hearing; mobility; chronic conditions, etc.



Psychological impairments: Loneliness; depression; anxiety; dependence on others for activities of daily living (ADLs)

Why the Cases Are Complex

- ▶ *Breach of long-standing trust*
- ▶ Desire to protect and shield the perpetrator
- ▶ Victim's fear that they might have to leave their home
- ▶ Belief that someone knew better what to do
- ▶ A sudden deterioration in the older adult's health
- ▶ Victim wanted to help the perpetrator in some way
- ▶ Short-term romantic relationships with sexual promises
- ▶ Suffered from some sort of cognitive impairment

Consequences

▶ Financial

- ▶ \$2.9 billion+ annual loss
- ▶ Poverty and homeless
- ▶ Tarnished credit scores
- ▶ Difficultly obtaining credit

▶ Psychological

- ▶ Long-Term Care Facility
- ▶ Loss of independence/security
- ▶ Relationship disruptions
- ▶ Fearful, depressed, suicidal
- ▶ Change of plans for future

▶ Health

- ▶ Can't afford medicine or health care
- ▶ Financial strain stressful
- ▶ Hospitalization
- ▶ Mortality /Suicide

▶ Secondary Victims/ Family

- ▶ Financial support
- ▶ Loss of wealth transfer
- ▶ Costs to Society

Bringing It Together

Knowledge

Experience

Community

Commitment

The Concept

- ▶ To combine the forces and deep knowledge of community that AmericaCorp Seniors bring to enable assistance to the work of APS as it handles ever increasing caseloads of elder financial exploitation.
- ▶ Using community resources to address the increase in the number of cases referred to APS during the COVID 19 pandemic. As physical abuse has increased, so has financial abuse.
- ▶ Activating community resources to address underreporting of elder abuse

KNOW YOUR PARTNER

AmericaCorps Seniors has volunteers with a myriad of skills. Combining those skills with a community commitment could help APS.

Some skills and assistance: groceries; medicine delivery; frequent telephone check-ins for wellness

Some AmeriCorps Seniors are trained on tax preparation in an IRS certified program and possess skills that could help with assembling documents and reviewing them for APS matters (pending appropriate waivers.)

Webinar Training Program 2021

AmeriCorps Seniors

- What is AmeriCorps Seniors?

- What programs are in your county?

- Training in financial exploitation

- National structure - Connecting the Networks

- Putting Americorps together with APS most in need.

APS

- What is APS

- What documents for a financial exploitation case

- Knowing what you need from these partners

- Figuring out state by state by program

Monthly programs - A Deeper Dive

- ▶ Training on Elder Financial Exploitation
- ▶ Training on financial literacy
- ▶ Connecting more directly for specific assistance
- ▶ Connecting with other coalitions
- ▶ Building a case for law enforcement; SAFTA
- ▶ Role of victim witness advocates
- ▶ Strengthening the Elder Justice Track for AmeriCorps Senior funding

Forms of Financial Exploitation

- ▶ Consumer fraud
- ▶ Internet fraud/theft
- ▶ Investment fraud
- ▶ Scams
- ▶ Embezzlement
- ▶ Identity theft
- ▶ Medicaid/Medicare Fraud
- ▶ Conversion
- ▶ Forgery
- ▶ Affinity scam
- ▶ Extortion
- ▶ Sweetheart scams
- ▶ Theft
- ▶ Homicides for profit
- ▶ Misuse of a power of attorney/guardianship
- ▶ Improper use of assets
- ▶ Denial of care to keep the funds
- ▶ Denial of access to funds
- ▶ Promises exchanged

Financial Literacy Training

- ▶ Core concepts for APS and AmeriCorps Seniors

- ▶ How to read bank account information

- ▶ How to read securities account statements

- How to read annuity statements

- How to calculate social security benefits

- Real estate assets; housing and land; mortgages

- Looking for other federal benefits - veteran benefits, Medicare, Medicaid; state pension benefits. Pension Rights Center.

*RECOGNIZING FINANCIAL EXPLOITATION
FROM THE DOCUMENTS*

What does success look like?



- ▶ Build a long-lasting community partnership and developing a model program.
- ▶ Lifting some of the load from APS
- ▶ Flexible and Responsive
- ▶ Participation from you - local or state
- ▶ Let us know what is needed

QUESTIONS?

ANSWERS?



THANK YOU!

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