Results of OVC’s Needs Assessment: Financial Fraud, Financial Exploitation, Elder Abuse, and Polyvictimization

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Shelly L. Jackson, Ph.D.

Financial Fraud & Abuse Visiting Fellow
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Needs Assessment
Question
Why this? Why now?

- Victims of Crime Act of 1984
- Types of crimes have proliferated since 1984 (CM)
- Financial Fraud & Abuse Visiting Fellow
  - Solicitation
    - Needs assessment
      - Program planning
Four Crime Types

Whether and how VOCA funds are being used to serve victims of:

- Financial fraud (8.3% consumer fraud)
- Financial exploitation (5.3% by family)
- Elder abuse (11%)
- Polyvictimization (5–50%; 30–40% using APS data)
2013 OVC Needs Assessment

• 4 crimes:
  – Financial fraud
  – Elder financial exploitation
  – Elder abuse
  – Polyvictimization

• 51 VOCA administrators

• 8 questions
Question
Do You Currently use VOCA Funds for Any Victim Service Programs Responding to:

- Financial Fraud: 35%
- Financial Exploitation: 47%
- Elder Abuse: 69%
- Polyvictimization: 61%
Do You Currently Administer other (than VOCA) Funds for Any Victim Service Programs Responding to:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percent of VOCA Administrators Responding &quot;Yes&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>10</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>20</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>44</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>36</td>
</tr>
</tbody>
</table>
In the Next Funding Cycle, Do You Plan to Fund Any Victim Service Programs Responding to:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percent of VOCA Administrators Responding &quot;Yes&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>16</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>32</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>48</td>
</tr>
<tr>
<td>Polystimulation</td>
<td>45</td>
</tr>
</tbody>
</table>
In the Past Two Years, Have You Received any Grant Proposals (but perhaps didn't fund them) to Provide Victim Services for:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percent of VOCA Administrators &quot;Yes&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>10</td>
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<td>17</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>35</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>27</td>
</tr>
</tbody>
</table>
How Likely Would You be to Fund Programs that Provide Victim Services for:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percentage Reporting “Very Likely” or “Neutral”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>45, 28</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>53, 24</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>75, 14</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>72, 18</td>
</tr>
</tbody>
</table>
On a 3-Point Scale, in Your Opinion, What is the Level of Interest in Your State to Fund or Develop Victim Service Programs for:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percentage Reporting &quot;High Interest&quot; or &quot;Neutral&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>42</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>50</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>74</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>58</td>
</tr>
<tr>
<td></td>
<td>33</td>
</tr>
</tbody>
</table>
Are There Other State Offices/Departments Not Identified Above that Provide Victim Services to Victims of:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percentage Reporting &quot;Yes&quot;</th>
<th>Percentage Reporting &quot;Don't Know&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Fraud</td>
<td>68</td>
<td>12</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>62</td>
<td>14</td>
</tr>
<tr>
<td>Elder Abuse</td>
<td>71</td>
<td>6</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>49</td>
<td>16</td>
</tr>
</tbody>
</table>
Is There Anything Else in Your State You Know of Related to:

<table>
<thead>
<tr>
<th>Type of Crime</th>
<th>Percentage Reporting &quot;Yes&quot; or &quot;Don't Know&quot;</th>
</tr>
</thead>
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<tr>
<td>Financial Fraud</td>
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<td>Financial Exploitation</td>
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<td>Elder Abuse</td>
<td>41</td>
</tr>
<tr>
<td>Polyvictimization</td>
<td>41</td>
</tr>
</tbody>
</table>

Percentage of VOCA Administrators Reporting "Yes" or "Don't Know"
Needs Assessment
Conclusions

Elder abuse and polyvictimization receive more attention than financial fraud and financial exploitation.
Explanations

Financial Crimes
- Other agencies handle those cases (AG)
- State policy prohibits responding to those victims
- Insufficient number of victims
- We don’t receive proposals
- Generalists vs. specialists

Elder Abuse
- More proposals than for financial crimes
- Higher state interest
- Other agencies handle those cases (APS)
FINANCIAL CRIMES
Financial crimes are not perceived to be as serious as violent crimes.
Financial Exploitation
Consequences

- **Financial**
  - $2.9 billion lost annually
  - Poverty and even homelessness
  - Tarnished credit scores or difficultly obtaining credit

- **Psychological**
  - Loss of independence and security
  - Relationship disruptions
  - Fearful, depressed, suicidal
  - Change of plans for the future

- **Health**
  - Unable to afford needed medications or health care treatment
  - Financial strain produces stress
  - Hospitalization
  - Institutionalization
  - Mortality

- **Secondary victims**
  - Financial support
  - Loss of transfer of wealth
Older Adults Cannot Recoup Their Losses
Diminished Quality of Life
VOCA & Financial Crimes

There is no federal legislative prohibition against using VOCA funds to assist victims of financial crimes.
Financial fraud is a crime and millions of people from all backgrounds are victimized every year. You are not alone.

Take action.
Report financial fraud. Find out more about your rights and the support you deserve at www.ovc.gov/StopFraud.
ELDER ABUSE
Elder Justice Act
PUBLIC LAW 111–148 (2010)

Patient Protection and Affordable Care Act
## Making the Distinction

### Domestic Violence/IPV
- Physical abuse
- Psychological abuse
- Sexual abuse
- Economic abuse

### Elder Abuse (by anyone)
- Physical abuse
- Psychological abuse
- Sexual abuse
- Neglect
- Financial exploitation
- Abandonment
2011 VOCA Performance Reports

Percent of Elderly Victims

• 14 states
  – 1–3.39%

• Remaining states
  – > 1%

<table>
<thead>
<tr>
<th># of Elder Abuse Victims</th>
<th>Total Number of Victims</th>
<th>% Elder Abuse Victims</th>
</tr>
</thead>
<tbody>
<tr>
<td>77</td>
<td>90,544</td>
<td>0.09%</td>
</tr>
<tr>
<td>168</td>
<td>64,326</td>
<td>0.26%</td>
</tr>
<tr>
<td>307</td>
<td>18,963</td>
<td>1.62%</td>
</tr>
<tr>
<td>110</td>
<td>93,168</td>
<td>0.12%</td>
</tr>
<tr>
<td>35</td>
<td>20,292</td>
<td>0.17%</td>
</tr>
<tr>
<td>5,806</td>
<td>239,202</td>
<td>2.42%</td>
</tr>
<tr>
<td>301</td>
<td>297,292</td>
<td>0.10%</td>
</tr>
<tr>
<td>5</td>
<td>4,083</td>
<td>0.12%</td>
</tr>
<tr>
<td>1,466</td>
<td>139,619</td>
<td>1.10%</td>
</tr>
<tr>
<td>399</td>
<td>53,611</td>
<td>0.75%</td>
</tr>
</tbody>
</table>
Mismatch Between VOCA EA Clients and EA Incidence

• >1% of VOCA clients are elder abuse victims

• 10% of older adults experience elder abuse
  (Acierno et al., 2010)

• What can VS do for elder abuse victims?
  (Brandl, 2005)
Polyvictimization

- Difficult to define
- “Ya, those are our clients.”
Digging Deeper

Human service agencies tend to address the *presenting problem* without digging deeper to determine whether there is co-occurring abuse.  
(Hamby & Grych, 2013)
Recommendations

– Capture these victims on VOCA reporting forms

– Outreach to older adults

– VOCA solicitations could expressly identify these crime victims

– Advocates ask about additional forms of victimization (polyvictimization)

– Sharing information between VOCA administrators and elder justice professionals
Funds Not Used for EA Victims

Elder Justice Professionals

- VOCA funds aren’t used for elder abuse
  - Unable to access VOCA funding
  - Unable to break the inner circle
  - Funds are restricted

VOCA Administrators

- Failure to fund elder abuse programs
  - Insufficient number of proposals
  - Unable to add programs ($)
  - Another agency handles elder abuse
VOCA Funds Cannot Be Used for Investigations
Building Bridges
Incheon Bridge, South Korea
VICTIM SERVICES & APS
Four Distinctions Between VS & APS

- Mandatory reporting
- Investigations
- Involuntary interventions
- Capacity assessments
<table>
<thead>
<tr>
<th>Informing Elder Justice (EJ)</th>
<th>Informing VOCA Administrators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide VOCA information to EJ</td>
<td>• Needs assessment webinar</td>
</tr>
<tr>
<td>– Vision 21, fact sheets</td>
<td>• EJ speakers at VOCA conferences</td>
</tr>
<tr>
<td>• Notify EJ of VOCA opportunities</td>
<td>• VOCA administrators include elder abuse in solicitations</td>
</tr>
<tr>
<td>– Solicitations, conferences</td>
<td>• VOCA newsletter articles</td>
</tr>
<tr>
<td>• Invite VOCA administrators to give webinars</td>
<td>• Invite VOCA administrators to EJ conferences</td>
</tr>
<tr>
<td>• NAPSA conference workshop on VOCA</td>
<td>• Invite VOCA administrators to give webinars</td>
</tr>
</tbody>
</table>
Question
Multidisciplinary Teams

Communication and collaboration between disciplines is important.
Multidisciplinary Teams

- Geriatricians
- Sexual assault nurse examiners
- Neuropsychologists/clinical psychologists
- Law enforcement
- Mental health practitioners
- Civil attorneys and/or bar members specializing in family and elder law or legal aid
- **Adult Protective Services (APS)**
  - Long-term care ombudsman program
  - Probation and parole (community corrections)
  - Emergency medical treatment (EMT)

- **Domestic violence advocates**
- **Sexual assault advocates**
- Regulatory agencies
- Guardianship programs
- Aging services organizations
- Faith communities
- Financial institutions
- Meals on Wheels (community-serving agencies with access to isolated older adults)
- Consumer protection agencies
- Hospital discharge planner

Office for Victims of Crime
Reaction & Suggestions
Question
OVC Elder Abuse Activities

- Elder abuse multidisciplinary team (MDT) guidebook
- 15 lessons learned from Child Advocacy Centers
- Needs assessment report
- Webinar with VOCA administrators to introduce the needs assessment
- Webinar to introduce the elder justice field to VOCA
- OVC Bulletin: Financial Exploitation
- Release of APS modules
- Release of Online Elder Abuse Training for Legal Aid Attorneys
- 2015 VOCA Conference will have an elder abuse session
OVC Activities & Collaborations

• NAPSA session (Portland, OR, October 30, 2015)
  – Building Bridges Between the Elder Justice & Victims of Crime Act Professions

• Four civil legal online training modules on elder abuse
  – https://www.ovctac.gov/views/dspLegalAssistance.cfm?tab=1#onlinetraining

• DOJ Elder Justice Web site (launched September 2014)
  – www.justice.gov/elderjustice

• Polyvictimization online curriculum
  – Under review
Questions or Comments?
Thank you
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Shelly.Jackson@usdoj.gov