



January 10, 2025

The Honorable Mike Crapo
Chairman
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

Dear Chair Crapo:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

The Council was initially convened on October 11, 2012. It is comprised of 17 federal agencies and other governmental entities and charged with making recommendations to the Secretary of the Department of Health and Human Services (HHS) on the coordination of elder justice activities within HHS, the Department of Justice, and other federal, state, and local entities. Prior to 2020, the EJCC had sixteen members. During this reporting period, one new department joined the EJCC, the Legal Services Corporation. From 2020 to 2022, the Council met three times and this Report includes summaries of those meetings. It also provides highlights of activities and accomplishments of the Council, member agencies, and written statements from experts, stakeholders, and the public on those areas they perceive as needing federal involvement to address gaps and barriers.

I hope you will find this information useful.

Sincerely,

Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Brett Guthrie
Chairman
Committee on Energy and Commerce
U.S. House of Representatives
Washington, DC 20515

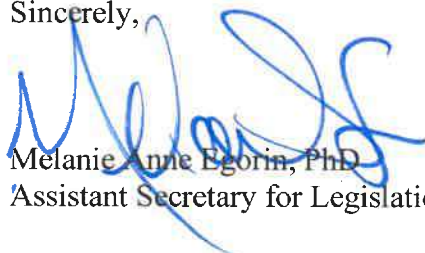
Dear Chair Guthrie:

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Richard Neal
Ranking Member
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

Dear Representative Neal:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Frank Pallone, Jr.
Ranking Member
Committee on Energy and Commerce
U.S. House of Representatives
Washington, DC 20515

Dear Representative Pallone:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Jason Smith
Chairman
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

Dear Chair Smith:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

Dear Mr. Speaker:

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

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January 10, 2025

The Honorable Kamala Harris
Vice President of the United States
President
United States Senate
Washington, DC 20510

Dear Madam Vice President:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

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Melanie Anne Egorin, PhD
Assistant Secretary for Legislation

Enclosure



January 10, 2025

The Honorable Ron Wyden
Ranking Member
Committee on Finance
United States Senate
Washington, DC 20510

Dear Senator Wyden:

I am pleased to submit the enclosed Elder Justice Coordinating Council 2020-2022 Report to Congress, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009. The Council is required to submit a Report to Congress every two years describing the accomplishments and activities of the Council and making recommendations for Congressional action as the Council deems appropriate.

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U.S. Department of
Health and Human Services

Enhancing the health and well-being of all Americans



Elder Justice Coordinating Council

2020-2022 | Report to Congress



Elder Justice
Coordinating Council

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Detailing the Activities of the Elder Justice Coordinating Council 2020-2022

The Elder Justice Coordinating Council (EJCC) is required to submit, every two (2) years, a report to Congress describing its activities and accomplishments, and may make recommendations for legislation, model laws, or other action as determined to be appropriate. This report fulfills the statutory requirement for the period October 2020 – September 2022, as required by Title XX of the Social Security Act, Subtitle B, Part I, Subpart A of the Elder Justice Act of 2009.

Overview of the Problem

Elder abuse is a substantial public health problem that has become more prevalent since the COVID-19 pandemic. The pandemic reshaped older adults' interpersonal relationships, increasing the likelihood of experiencing social isolation and loneliness, which are both well-established predictors of elder maltreatment.¹ A recent study identified an 83.6 percent increase in elder maltreatment since the beginning of the COVID-19 pandemic.² Current prevalence data suggests that at least 10 percent of older Americans (or 5 million) experience abuse each year, and many of them experience it in multiple forms.³ In addition, data from adult protective services (APS) agencies show an increasing trend in reports of elder abuse accepted from 2020 to 2021.⁴

The term “elder abuse” is used generally as an umbrella term to include physical abuse, emotional/psychological abuse, sexual abuse, neglect, and financial exploitation. Some states and federal statutes also include the concepts of abandonment of an elder by a person who has assumed a duty to care, isolation or confinement, imposed by a caregiver or self, and self-neglect. Legal definitions of these terms vary from state to state, and there is no consistently used definition by researchers or at the federal level. The Elder Justice Act defines the following terms⁵:

- **Abuse:** “The knowing infliction of physical or psychological harm or the knowing deprivation of goods or services that are necessary to meet essential needs or to avoid physical or psychological harm.”
- **Exploitation:** “The fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual, including a caregiver or fiduciary, that uses the resources of an elder for

¹ National Center on Elder Abuse (2024). NCEA research brief: Social isolation, loneliness, and elder maltreatment.

² Chang, E. S., & Levy, B. R. (2021). High Prevalence of Elder Abuse During the COVID-19 Pandemic: Risk and Resilience Factors. *The American Journal of Geriatric Psychiatry: official journal of the American Association for Geriatric Psychiatry*, 29(11), 1152–1159. <https://doi.org/10.1016/j.jagp.2021.01.007>

³ Rosay, A. B., & Mulford, C. F. (2017). Prevalence estimates and correlates of elder abuse in the United States: The national intimate partner and sexual violence survey. *Journal of Elder Abuse & Neglect*, 29(1), 1-14.

⁴ McGee, L. & Urban, K. (2021). Adult Maltreatment Data Report 2020. Submitted to the Administration for Community Living, U.S. Department of Health and Human Services.

⁵ Elder Justice Act of 2009, Title XX of the Social Security Act, §2011 (42 U.S.C. 1397j).

monetary or personal benefit, profit, or gain, or that results in depriving an elder of rightful access to, or use of, benefits, resources, belongings, or assets.”

- **Neglect:** “(A) The failure of a caregiver or fiduciary to provide the goods or services that are necessary to maintain the health or safety of an elder; or “(B) self-neglect.”
- **Self-neglect:** “An adult’s inability, due to physical or mental impairment or diminished capacity, to perform essential self-care tasks including (A) obtaining essential food, clothing, shelter, and medical care; (B) obtaining goods and services necessary to maintain physical health, mental health, or general safety; or (C) managing one’s own financial affairs.”

On average, older people have more chronic diseases and health conditions, and access the health care system at higher rates than other age groups. Elder abuse exacerbates these trends: it is correlated with a wide range of negative health impacts, including the increased likelihood of injury and chronic health conditions. Research finds that older adults who experience violence are more likely to have an increased number of chronic conditions and experience worsening health outcomes compared to other older adults, including increased bone or joint problems, digestive problems, depression or anxiety, chronic pain, high blood pressure, and heart problems. These increased rates of injury and health conditions correlate with significantly higher health care expenditures. Furthermore, older adults subjected to violence have higher premature mortality rates than individuals who do not experience violence. Even those who experience modest forms of abuse have dramatically (300 percent) higher morbidity and mortality rates than non-abused older people.

The negative health impacts of abuse are even more pronounced. One study found that 12.7 percent of women in the study group reported a history of sexual assault, all of whom experienced significant associated increased risk of breast cancer and arthritis. Also, those who experienced repeated sexual violence were up to four times more likely to develop these chronic conditions than women who were never abused. Victims of elder abuse also have significantly higher levels of psychological distress and lower perceived self-efficacy than older adults who have not been abused.

While the research base is expanding, there remains a lack of evidence and data about effective methods and practices to prevent elder abuse, despite growing knowledge about the scope of the problem and the growing body of evidence on the negative impacts of abuse. Not only is there a dearth of tested prevention models, but states and communities also rarely implement interventions that incorporate multiple service components and/or multidisciplinary teams. This has been widely noted in a range of studies, including by the National Research Council, the Institute of Medicine, the U.S. Government Accountability Office, and the Centers for Disease Control and Prevention. While states, communities, and researchers have made progress on studying and implementing such models, stakeholders still have much work ahead.

The Elder Justice Act

Title XX of the Social Security Act, Subtitle B, the Elder Justice Act of 2009 (EJA) was signed into law on March 23, 2010, to address weaknesses in federal and state responses to elder abuse, as well as gaps in the literature, outlined above. The EJA contains a number of provisions, including provisions to:

- Improve and enhance adult protective services programs,
- Enhance the long-term care ombudsman program, and
- Receive reports of crimes in long-term care facilities.

In addition, the EJA establishes the EJCC. The purpose of the EJCC is to make recommendations to the Secretary for the coordination of activities relating to elder abuse, neglect, and exploitation and other crimes against elders underway in the Department of Health and Human Services (DHHS), the Department of Justice (DOJ), and other relevant federal, state, local, and private agencies and entities. In 2014, the EJCC adopted a set of eight recommendations for federal action to address elder abuse, neglect, and financial exploitation.⁶

The DHHS Secretary is identified as the Chair of the EJCC, and the Attorney General, or a designee, is identified as a permanent member. Other members of the EJCC are federal department or agency heads identified by the Chair as having responsibilities, or administering programs, relating to elder abuse, neglect, or exploitation.

Summary Of Activities Undertaken By The EJCC October 2020 – September 2022

The EJA requires each member of the EJCC be an officer or employee of the federal government. Prior to 2020, the EJCC had sixteen members. During this reporting period, one new department joined the EJCC, the Legal Services Corporation.

Current department membership includes:

- U.S. Department of Health and Human Services, Chair
- U.S. Department of Justice
- AmeriCorps (formerly the Corporation for National and Community Service)
- Consumer Financial Protection Bureau
- Federal Communications Commission
- Federal Trade Commission

⁶ The full text of the *Eight Recommendations for Increased Federal Involvement to Address Elder Abuse, Neglect, and Exploitation* (EJCC Recommendations) can be found following the summary of activities undertaken by the EJCC.

- Legal Services Corporation (2022)
- Social Security Administration
- U.S. Department of Agriculture
- U.S. Department of Homeland Security
- U.S. Department of Housing and Urban Development
- U.S. Department of the Interior
- U.S. Department of Labor
- U.S. Department of the Treasury
- U.S. Department of Veterans Affairs
- U.S. Postal Inspection Service
- U.S. Securities and Exchange Commission

The EJCC met three (3) times in this report period, once in executive session, a meeting of the EJCC that is closed to the public, and twice in public session. The meetings are summarized below, and agendas and meeting materials for those meetings can be found on the [Elder Justice Coordinating Council's website](#).

The fall 2020 meeting of the EJCC took place October 20, 2020. This meeting, held in executive session, continued into the June 10, 2020, meeting to discuss follow-up items presented on the federal government's early COVID-19 health pandemic response.

The 2021 EJCC meeting took place December 7, 2021. This meeting was the first EJCC convened under the Biden-Harris administration. This virtual meeting focused on the administration's goals and objectives in addressing the impact of the COVID-19 pandemic and social isolation, the connection between elder justice and advancing equity, and the importance of critical partnerships. The meeting also highlighted launching of a new EJCC website. An agenda for this meeting can be found on [the council's website](#).

The spring 2022 meeting of the EJCC took place June 21, 2022. This virtual EJCC meeting focused on the administration's goals and objectives in reforms and improvement to nursing home quality and enforcement, and effective messaging to combat scams and fraud targeting older adults. An agenda for this meeting, as well as the written testimony of experts who were consulted, can be found on [the council's website](#).

EJCC Recommendations for Increased Federal Involvement in Addressing Elder Abuse, Neglect, and Exploitation

IMPROVING RESPONSE

Recommendation 1: Support the Investigation and Prosecution of Elder Abuse Cases

Support the investigation and prosecution of elder abuse, neglect, and financial exploitation cases by providing training and resources to federal, state, and local investigators and prosecutors.

Recommendation 2: Enhance Services to Elder Abuse Victims

Support and protect elder abuse victims by improving identification of elder abuse and enhancing response and outreach to victims.

Recommendation 3: Develop a National Adult Protective Services (APS) System

Develop a national APS system based upon standardized data collection and a core set of service provision standards and best practices.

Recommendation 4: Develop a Federal Elder Justice Research Agenda

Establish a coordinated research agenda across federal agencies to identify best practices for prevention of and intervention in elder abuse and elder financial exploitation.

IMPROVING AWARENESS AND PREVENTION

Recommendation 5: Develop a Broad-Based Public Awareness Campaign

Develop a comprehensive, strategic, and broad-based national public awareness campaign, with clear and consistent messaging to raise awareness and understanding of elder abuse, neglect, and exploitation.

Recommendation 6: Cross-disciplinary Training on Elder Abuse

Develop training to educate stakeholders across multiple sectors and disciplines on preventing, detecting, intervening in, and responding to elder abuse, neglect, and exploitation.

Recommendation 7: Combat Elder Financial Exploitation, including Abuse by Fiduciaries

Prevent, detect, and respond to elder financial exploitation through federal enforcement activities, policy initiatives, coordination, oversight, and education, and by collaborating with industry to enhance fraud detection and provide resources for victims.

Recommendation 8: Improve Screening for Dementia, Cognitive Capacity, Financial Capacity, and Financial Exploitation

Improve the ability of APS and first responders to screen for diminished capacity, diminished financial capacity, and vulnerability to or victimization of financial exploitation.

Highlights of Participant Agency Accomplishments

Agencies represented on the EJCC also have staff who participate in the Elder Justice Interagency Working Group (EJWG). The EJWG, first convened in 2001, is an informal group that brings together federal staff responsible for carrying out elder justice activities including elder abuse prevention, research, grant and program funding, and prosecution. This group meets to support the EJCC, as well as to discuss emerging issues, promising practices, and mechanisms for coordinating efforts throughout the federal government.

Listed below are highlights of programs, initiatives, and/or activities relevant to elder justice within participating departments during this reporting period, October 2020 to September 2022, as submitted by the member agency. When relevant, the authors have referenced the appropriate EJCC recommendation related to the progress described by each EJCC member. Please note that because of the broad scope of elder justice work across and within agencies and the diverse individual missions of each EJCC member agency, this report is only able to highlight selected examples. Cataloging the full breadth of the federal government's work on elder justice is beyond the scope of this report.

At the time of publication, HHS had not received a summary report from EJCC member U.S. Department of Housing and Urban Development.

U.S. Department of Health and Human Services

Administration for Community Living

Administration on Aging

The Administration on Aging (AoA), within the Administration for Community Living (ACL), manages a portfolio of programs for the protection of vulnerable adults. This portfolio consists of several distinct but complementary programs designed to prevent, detect, and respond to elder abuse, neglect, and exploitation. Specific accomplishments under ACL/AoA core programs are highlighted below.

Older Americans Act Formula Grants: Prevention of Elder Abuse, Neglect, and Exploitation

The Prevention of Elder Abuse, Neglect, and Exploitation program provides formula grants to State Units on Aging for training and education and promoting public awareness of elder abuse. The program also supports state and local elder abuse prevention coalitions and multidisciplinary teams. These activities are important elements of ACL/AoA's enhanced focus on elder justice. The program coordinates activities with state and local adult protective services programs (many of which are directly administered by State Units on Aging) and other professionals who work to address issues of elder abuse and elder justice. ACL/AoA supports these grants by providing technical assistance to states on specific issues and challenges that arise in the operation of the grants, as well as by providing guidance in the development and review of their state plans on aging. (*Recommendation 2, 6*)

National Center on Elder Abuse (NCEA)

ACL funds the National Center on Elder Abuse (NCEA), a national resource center dedicated to improving the national response to elder abuse, neglect, and exploitation. The NCEA educates professionals and the public on prevention, detection, and intervention in elder mistreatment, and provides technical assistance and training to states and community-based organizations. It synthesizes, houses, and disseminates innovative, validated methods of practice, trainings, research, and policy. The NCEA strives to foster elder abuse awareness, facilitate efforts to prevent elder maltreatment, and advance elder rights and justice.

In 2019 and 2021 ACL awarded two grants for the NCEA to continue its work to communicate current and key information, summarize relevant research, strengthen collaborations across elder justice organizations, and disseminate promising practices. With this funding, the NCEA increased elder abuse awareness, developed and replicated model materials for professionals to support outreach efforts, adopted and promoted the "Reframing Elder Abuse" strategy to improve professional and public communication on elder abuse, neglect, and exploitation, and increased engagement with underserved and under-resourced populations and the organizations that serve them. The NCEA

continues to strengthen existing, and seek out new, collaborations and partnerships with other organizations and agencies to better address the multidimensional issues of elder maltreatment.

Adult Protective Services Technical Assistance Resource Center

The Adult Protective Services Technical Assistance Resource Center (APS TARC) is funded by ACL to support federal, state, and local partners' use of data and analytics, research and evaluation, and innovative practice and innovative strategies to enhance the effectiveness of state APS programs in responding to elders and adults with disabilities who are facing abuse, neglect, and exploitation. APS TARC is the largest dedicated provider of technical assistance directly supporting improvements in the quality, consistency, and effectiveness of APS programs across the country. From October 1, 2020, to September 30, 2022, APS TARC completed 1,354 technical assistance contacts with APS programs and federal partners, assisting with data collection, policy, and practice. The APS TARC also completed the study "Adult Protective Services Study on the Impact of COVID-19: Findings from State Administrator Survey and Interviews with Local APS Staff,"⁷ which explored changes being implemented to APS programs across the country in response to the COVID-19 pandemic, how cases and workload were being affected, and how APS staff and their work were affected by these changes. *(Recommendation 3)*

National Adult Maltreatment Reporting System (NAMRS)

The National Adult Maltreatment Reporting System (NAMRS) is the first comprehensive, national reporting system for APS programs. It collects quantitative and qualitative data on APS practices and policies, and the outcomes of investigations into the maltreatment of older adults and adults with disabilities. NAMRS is an annual, voluntary system to collect both summary and de-identified case-level data on APS investigations. ACL has collected data since FFY 2016. These data may be made available upon request. In addition, ACL has released the Annual Maltreatment Report for FFY 2016, 2017, 2018, 2019, and 2020 via annual Adult Maltreatment Reports. *(Recommendation 3)*

Elder Justice Act Formula-funded Mandatory Grants for Adult Protective Services

In FFY 2021, federal support for APS took a major step forward with the appropriation of \$188 million in two supplemental funding bills, the fifth COVID-19 supplemental and the American Rescue Plan, for APS formula grants to states authorized by section 2042(b) of the Social Security Act. In FFY 2022, an additional \$163 million was provided to state APS programs under EJA section 2042(b) via the American Rescue Plan. The grants were awarded to the agency or unit of state government with the

⁷ https://pfs2.acl.gov/strapib/assets/LRC_COVID_19_Final_Report_508_73d10a551c.pdf

legal responsibility to provide APS within the state. The FFY 2021 funds were used to safely maintain continuity of effort by APS programs, including to expand remote work capabilities, improve reporting systems (including improved linking to the National Adult Maltreatment Reporting System), improve responses to scams and fraud, especially those related to COVID-19, expand personnel resources, training/outreach costs related to COVID-19, increased travel/investigation costs, costs associated with assisting APS clients to secure the least restrictive option for emergency or alternative housing, acquisition of personal protective equipment for in-person investigations, and paying for/acquiring direct home and/or community-based services for APS clients.

Elder Justice Innovation Grants

The Elder Justice Innovation Grants program supports the development and advancement of knowledge and approaches about new and emerging issues related to elder justice. In FY 2021, ACL awarded first-time funding to seven (7) highest state courts to reform guardianship, and a second cohort of highest state court grants to reform guardianship were awarded in FY 2022. These grantees are engaged in projects including:

- Piloting implementation of a right to counsel for adults proposed for guardianship
- Improving data systems to strengthen monitoring of the performance of guardians
- Supporting diversion to lesser restrictive ways of supporting the decisional capabilities of adults proposed for guardianship
- Developing systems to audit conservator and guardian accountings
- Creating and maintaining case and data management systems
- Establishing judicial training programs and curricula as well as training for all parties involved in guardianship proceedings
- Undertaking projects to demonstrate effective identification and implementation of initiatives to prevent and/or mitigate abuse by conservators and guardians

Also, in FY 2021 ACL awarded seven grants to demonstrate effective processes for older adults to move from emergent, APS interventions to longer-term community-based solutions to recover from abuse and mitigate risk of recurrence. Grantees activities include:

- Collaborating between APS and Area Agencies on Aging to develop a practice to coordinate care beyond APS case closure as well as to demonstrate improvements in physical health, emotional health, function, and social supports for alleged victims and perpetrators.

Exploring how community-based service providers work with APS to facilitate community-based services that prevent recurrent abuse and to support at-risk adults living safely and independently in the community, identify community-based services that mitigate abuse, improve at-risk adults' mental and physical health, and sustain their functional status.

- Piloting a model of co-locating an aging service care manager with APS staff for on-site consultation and joint assessment of clients to facilitate access to the full array of Older Americans Act-funded and other community services, and to offer intensive care management by project care managers after the crisis that prompted a referral to APS is stabilized.

Enhancing services for APS-involved older adults experiencing abuse nationwide through proliferation, accessibility, and increased capacity for shelter intervention programs with the goal of demonstrating how elder shelter programs serve as a conduit between APS services and community service programs for people experiencing abuse.

- Partnering with a county APS and an Office of the Public Guardian to develop a person-centered program to disrupt the cycle of elder and dependent adult abuse for public guardian clients, particularly APS clients who have been referred to the public guardian for determinations of guardianship and providing coordinated case management for survivors.
- Assessing and exploring the various community services that produce better outcomes for persons transitioning from APS interventions and programs that remediate and prevent recurrence of abuse over the longer term. The project includes a coordinated referral process to assist in prevention efforts.

ACL awarded six innovation grants to improve APS outcomes in FY 2022. These grants include efforts such as:

- Demonstrating the feasibility and effectiveness of a community-based, stepped-care program to increase long-term meaningful social engagement and to decrease recurrence of elder mistreatment and/or self-neglect, loneliness, and depression.
- Expanding a county's prevention, response, investigation, and protection of older adults from fraud and financial and high-tech exploitation while increasing the pipeline of qualified financial and high-tech crime investigators for the future.
- Developing and implementing an algorithm that can identify cases that are appropriate for presentation to an adult maltreatment multidisciplinary team (MDT) and that leads to improved outcomes for clients whose cases are presented to the MDT.
- Implementing a scalable and collaborative protective services intervention to prevent persons aged 60 and older with histories of abuse from reexperiencing abuse. This intervention plans to achieve this goal by leveraging data- and practice-based evidence of effective services.

Predicting Risk of Adult Maltreatment Project

In September 2019, ACL, in collaboration with the Centers for Medicare & Medicaid Services (CMS), launched a project to explore the use of predictive analytics as one component of a broader strategy to predict and prevent adult and elder maltreatment. The project, Predicting Risk of Adult Maltreatment (PRAM), leverages artificial intelligence, machine learning, and other big data tools to investigate patterns of risk and protective factors across multiple data sources to determine if there is an

association with reported incidence of adult maltreatment. The goal of the project is to create and improve interventions to effectively prevent and intervene in adult and elder maltreatment. The intended outcomes are improved quality of life and health quality outcomes for older adults and adults with disabilities and reduced health care expenses. Initial work was framed as “proof of concept”. That work demonstrated promise for this methodology and elucidated some similarities and differences among the risk factors associated with different types of maltreatment (e.g., any experience of maltreatment, self-neglect, maltreatment of individuals with disabilities, and maltreatment of older individuals). Phase 2 of the project began in September of 2020. It builds on the proof of concept in Phase 1 and leverages additional data sets, such as those of states, to refine the algorithm for predicting adult and elder maltreatment. The project continues to develop and test predictive analytic tools and algorithms that could be used as part of a protocol to identify risk factors and potential abuse of older and disabled adults. The study will use existing data sources where possible, including NAMRS, Census data, and Medicaid Home and Community Based Services (HCBS) and Medicare payment data. Using large administrative data and sophisticated tools, PRAM’s goal is to identify individual and community-level risk factors that can inform practice, programs, and policy across multiple human services providers such as APS, health care providers, and local state units on aging, among others. *(Recommendation 2, 3, & 4)*

APS Process and Outcomes Evaluations

State and local APS programs differ from and align with each other to varying degrees and in various ways. These similarities and differences are not well documented and even less well-understood, which hampers efforts to enhance the effectiveness of APS programs. To improve our understanding of APS, ACL funded a process and outcomes evaluation of APS. The process evaluation included the creation of an APS Process Logic Model based on APS client case flow, the identification of results of standard APS activities and the context under which these activities occur, a detailed examination of policies of state APS agencies, and development of an environmental scan/survey of state practices under each of the major stages in the APS Logic Model. The outcomes evaluation explores what policies, practices, and environmental factors are found to result in good client outcomes. ACL anticipates releasing results of these evaluations in Fall 2022. *(Recommendation 3)*

World Elder Abuse Awareness Day

Every year, ACL joins with Elder Justice Coordinating Council members, organizations, agencies, and communities throughout the United States and the world to recognize World Elder Abuse Awareness Day (WEAAD), commemorated on June 15. The WEAAD microsite⁸ hosts materials that organizations may customize for their own events and campaigns, a world map of WEAAD activities and events, and a gallery of crowdsourced WEAAD event photos. The updated WEAAD Action

⁸ <https://eldermistreatment.usc.edu/weaad-home/>

Guide, created in collaboration with the National Clearinghouse on Abuse in Later Life, was featured on the United Nation’s platform for the Decade of Healthy Ageing in 2022.⁹

Launched in 2021, the Walk for WEAAD awareness initiative gives individuals and teams a way to show support for WEAAD by tracking steps, gardening, or engaging in other physical activities in the six-week period leading up to WEAAD. In addition, in 2021, the NCEA hosted and coordinated a webinar, “Coming Back Strong after COVID-19: Federal Elder Justice Innovations and Resources” as well as international Twitter chats, providing federal partner organizations and other collaborators an opportunity to share news and tools on elder abuse prevention and intervention with professionals and the public.

In 2022, the NCEA planned and collaboratively conducted a webinar with federal colleagues that served participants from 46 states and territories: “Federal Partners Take on the WEAAD 6-1-5 Challenge!”, so called because WEAAD is observed on June 15. The team’s multimedia strategy engaged consumers in a range of WEAAD promotions, including the WEAAD 6-1-5 Challenge, WEAAD Weekly Reframed tools and tips, Purple Wednesdays (a campaign that encourages others to wear purple to raise awareness about elder abuse), and social media campaigns. In both 2021 and 2022, the NCEA sought and received WEAAD recognition from all 50 states.

Legal Assistance and Elder Abuse

Legal assistance and elder rights programs under Title III-B of the Older Americans Act (OAA) are instrumental in addressing the harmful consequences of elder abuse, including financial damage caused by exploitation and fraud. With the rapid increase in the aging population creating unique demands on existing service delivery systems, the need to have aging services, legal services, and elder abuse prevention and response networks working cohesively to protect the rights of older persons is critical. There are approximately 932 OAA-funded legal services providers nationwide, which provide approximately 964,000 hours of legal assistance per year. Legal services under Title III-B can protect older persons against the direct challenges to independence presented by elder abuse. These cases involve complex legal issues, which may include cases of financial exploitation, fiduciary abuses, and consumer fraud; cases of physical abuse; and cases of neglect/self-neglect.

National Center on Law and Elder Rights

National Center on Law and Elder Rights (NCLER) empowers professionals in aging, disability, and legal networks with tools and resources to provide older individuals with high-quality training, technical assistance, and capacity-building services for elder rights advocates and service providers, including legal assistance and legal services programs in aging and disability networks. NCLER

⁹ <https://www.decadeofhealthyageing.org/find-knowledge/support/toolkits/detail/world-elder-abuse-awareness-day-action-guide>

enhances the leadership, knowledge, and legal services capacity building for legal and aging provider organizations. NCLER services improve the quality, cost effectiveness, and accessibility of legal assistance and elder rights protections available to older persons with social or economic needs. In 2022, NCLER served 54,000 advocates and service providers.

NCLER supports aging, disability, legal, and elder rights networks through a range of activities, including case consultation, legal training, and technical assistance on issues related to OAA-prioritized legal assistance, elder rights, and capacity building matters. Training webinars are recorded and posted to NCLER's website and are associated with educational materials, tip sheets, and other practical tools. Among the types of pervasive legal issues addressed by NCLER are protecting against consumer scams and debt collection harassment, addressing and responding with legal remedies to elder abuse in the community and in long-term care facilities, and redressing difficulties in accessing public entitlement benefits including Medicaid, home and community-based services, and SNAP, which are essential to financial security, independence, and health.

NCLER is also responsive to changing legal landscapes and emergencies. In 2020, with the onset of the COVID-19 Public Health Emergency, NCLER responded in the first weeks of the shutdown by training over 3,000 advocates on remote service delivery to help them continue to reach and serve older adults. Similarly, the NCLER prepared the network for assisting older adults in the winddown of the public health emergency, with a training reaching over 1,300 advocates in 2021. Since 2020, NCLER has also held trainings to equip attorneys and advocates to respond to other emerging issues, such as the eviction crisis, by training a combined audience of over 10,000 attendees on topics covering eviction defense, diversion, and rental assistance to help keep older Americans housed.

In addition to twice-monthly webinars, a robust conference presence, and customized technical assistance, NCLER also provides technical assistance and capacity building services on the efficient, cost-effective, and targeted provision of statewide legal and elder rights advocacy services. A highlight of NCLER's work in 2022 was the launch of the Advancing Equity for Older Adults intensive technical assistance program. Through this program, legal assistance organizations across the country received one-on-one technical assistance, peer-to-peer learning opportunities, and access to relevant presentations. Through the program, participants also received NCLER support to implement an equity-focused project that would improve outreach and services for underserved older adults and those with the greatest social need.

NCLER also provided robust training and resource support to promote elder rights. This includes the provision of training and technical assistance on the topic of guardianship and its alternatives. In 2022, NCLER worked in collaboration with ACL to produce a two-part training series on *Strengthening Rights and Ensuring Accountability in Guardianship Systems and Practices*. These trainings reached a combined audience of over 1,400 advocates and provided tools for courts and attorneys to use to promote less-restrictive options, due process, and accountability. ACL Elder Justice Innovations Guardianship Grantees from 10 states are also being supported by NCLER, and their projects are

designed to create new models for courts to use to respond to guardianship abuse, implement improved monitoring, and utilize community resources to ensure individual's rights are protected.

Long-Term Care Ombudsman Program

Long-Term Care (LTC) Ombudsman programs provide person-centered support for residents of long-term care facilities (nursing homes and residential care communities), including residents who are survivors of alleged abuse, neglect, and financial exploitation. ACL administers this program through Older Americans Act grants to states, which operate the programs. LTC Ombudsman programs are not the primary finder of fact to substantiate allegations of abuse. However, they coordinate with agencies that do have that role, such as adult protective services, regulatory agencies, and law enforcement agencies. Ombudsman programs may also coordinate their work with those agencies. In FY 2022, states' LTC Ombudsman programs completed work on 182,864 complaints about rights, care, and other problems; and 20,154 complaints related to abuse, gross neglect, or financial exploitation of long-term care facility residents.

From 2020-2022, ACL conducted several activities to enhance the quality and effectiveness of LTC Ombudsman services to residents, including:

- State Ombudsman programs reported their data using the National Ombudsman Reporting System and new software — the Older Americans Act Performance System (OAAPS) — beginning with their FY 2020 reports, which streamlined reporting by states, increased reliability and accuracy of the data, implemented regulatory requirements, and increased ACL's ability to analyze data related to abuse, neglect, and exploitation. ACL is analyzing the outcome of this new data collection. (*Recommendation 2, 4*)
- Training and technical assistance are provided to LTC Ombudsman programs by the ACL-funded National LTC Ombudsman Resource Center (NORC). Relevant activities included a webinar on scams, a podcast episode addressing abuse in long-term care facilities, a webinar about Ombudsman collaboration with legal services to protect residents from nursing facility-initiated discharges, and a facilitated technical assistance session for Ombudsman representatives about investigating complaints involving allegations of abuse. NORC also led a special project with NCLER about discharge and representing residents at hearings. Examples of new and updated resources include a training guide on resident-to-resident mistreatment, and fact sheets about resident rights and representing residents during discharge appeal hearings.
- ACL's Office of LTC Ombudsman Programs joined the HHS Office of Inspector General and Department of Justice to foster collaboration among U.S. attorneys working on long-term care abuse and fraud cases, state Medicaid Fraud Control Units, and State Ombudsman programs. National and regional meetings continue to provide opportunities to discuss common issues and cases.

Centers for Disease Control and Prevention

To inform the development of a Federal Elder Justice Research Agenda, CDC's Division of Violence Prevention conducted a systematic review of published reviews of intervention programs developed to prevent or stop abuse of older persons (*Recommendation 4*). The reviews indicated weak or insufficient evidence of effectiveness in preventing or reducing abuse, yet identified several promising practices.¹⁰ Future research is needed to evaluate emerging and promising strategies and approaches to prevent abuse among older adults.

To inform the development of a Federal Elder Justice Research Agenda, CDC's Division of Violence Prevention estimated national prevalence of sexual violence victimization among persons aged 60 years and older in the United States using data from the National Intimate Partner and Sexual Violence Survey (NISVS), 2016-2017.¹¹

To inform the development of a federal Elder Justice Research Agenda, CDC's Division of Violence Prevention collaborated with the World Health Organization (WHO) and a group of international researchers to develop a global intervention accelerator to prevent abuse of older persons.¹² (*Recommendation 4*).

¹⁰ Marshall K, Herbst J, Girod C, Annor F. Do interventions to prevent or stop abuse and neglect among older adults work? A systematic review of reviews. *J Elder Abuse Negl.* 2020 Nov-Dec;32(5):409-433. doi: 10.1080/08946566.2020.1819926.

¹¹ Zhang Kudon H, Herbst JH, Richardson LC, Smith SG, Demisse Z, Siordia C. Prevalence and factors associated with sexual violence among persons aged 60+ in the United States, NISVS 2016/2017. Poster presented at the 2022 American Society of Criminology Meeting, Atlanta, GA, November 2022. [Note: Research article is currently under review with the *Journal of Elder Abuse and Neglect*]

¹² Mikton C, Beaulieu M, Burnes D, Choo WY, Herbst JH, Pillemer K, Yon Y. High time for an intervention accelerator to prevent abuse of older people. *Nat Aging.* 2022 Nov;2(11):973-975. doi: 10.1038/s43587-022-00301-0.

Health Resources and Services Administration

Bureau of Health Workforce

Division of Medicine and Dentistry

Geriatrics Workforce Enhancement Program (GWEP)

The Health Resources and Services Administration (HRSA) funded Geriatrics Workforce Enhancement Program (GWEP) aims to develop a health care workforce that maximizes patient and family engagement and improves health outcomes for older adults by integrating geriatrics with primary care. Special emphasis is placed on providing the primary care workforce with the knowledge and skills to care for older adults and on collaborating with community partners to address gaps in health care for older adults through individual, system, community, and population level changes.

HRSA-funded GWEPs are encouraged to partner with other organizations and programs that impact health outcomes for older adults, including nursing homes, prisons, elder justice programs (e.g., programs that are designed to prevent, intervene, and/or remedy the effects of elder abuse). All of the GWEPs provided training in the care of rural and/or urban underserved populations living in the community. In addition, all GWEPs provided training in nursing homes and community sites. The training ranged from presentations to small interdisciplinary teams of health care workers to website resources. (*Recommendation 8*)

Some examples of the website resources include:

- University of Chicago's GWEP (SHARE Network) has an online resource guide containing local and national resources for older adults. It includes a section on legal resources including elder law and elder abuse resources.:
 - Legal | Chicago South Side Aging Resource Guide:
<https://sharenetworkchicago.org/resources/legal>
 - Elder Abuse | Chicago South Side Aging Resource Guide:
<https://sharenetworkchicago.org/resources/elder-abuse>
 - Elder Law | Chicago South Side Aging Resource Guide:
<https://sharenetworkchicago.org/resources/elder-law>
- University of Illinois GWEP. Elder Abuse and Self-Neglect. Gruss V. and Hasnain M. Editors. Online Accredited Learning in Interprofessional Geriatrics training modules for healthcare professionals. 27-module online training program with continuing education credits for health professionals from six disciplines (Medicine, Nursing, Pharmacy, Occupational Therapy, and Social Work) December 2017. Available through website: <https://engageil.com/>

HRSA participates in the Elder Justice Interagency Working Group (ACL), which meets bimonthly. Information gathered at this venue is shared with HRSA GWEP grantees as appropriate. This information is also used to inform the development of notices of funding opportunities as appropriate.

National Institutes of Health

National Institute on Aging

Division of Behavioral and Social Research

The National Institute on Aging (NIA), one of the 27 Institutes and Centers of the National Institutes of Health (NIH), leads the federal government in conducting and supporting research on aging, the health and well-being of older people, and Alzheimer's disease. Accordingly, NIA serves as the primary institute and funder at the National Institutes of Health (NIH) for research and training activities aligned with the recommendations of the Elder Justice Coordinating Council. NIA's comprehensive mission includes leading scientific efforts across basic, translational, and clinical research, providing training and career support for investigators at all levels, allocating resources, and communicating health information to diverse audiences.

Specifically, NIA plays a central role within the federal government for advancing fundamental knowledge about the causes, contexts, and consequences of elder abuse, neglect, and exploitation (hereafter, elder mistreatment), and their risk factors, in alignment with *Recommendation 4*, and for identifying and developing evidence-based behavioral interventions and strategies to prevent and address elder mistreatment, in line with *Recommendation 2*. Recognizing the interconnection between cognitive health, financial capacity, and elder mistreatment prevention, many NIA-funded studies contribute essential knowledge to *Recommendation 8*, aiding in the identification and prevention of elder financial exploitation. Additionally, in alignment with *Recommendation 6*, NIA is dedicated to addressing multifaceted challenges associated with elder mistreatment by fostering the career development of emerging researchers and future research leaders.

EJCC-Responsive NIH-Issued Notices of Funding Opportunities, Notices of Special Interest, and Funded Grants

From FY2020 to FY2022, NIA funded 30 new projects aligned with the recommendations of the Elder Justice Coordinating Council. This included 21 research grants, one Individual Fellowship Award, four Small Business Innovation Research (SBIR) grants, and six research supplement grants, including two new supplement awards which added Alzheimer's-focused research to existing NIH-funded projects. Additionally, NIH's National Institute of Neurological Disorders and Stroke funded three research grants to support research projects that aligned with these recommendations. The majority of these projects responded to newly issued Notices of Funding Opportunities (NOFOs) and/or Notices of Special Interest (NOSIs) that explicitly solicited elder mistreatment research. Other relevant funded grant applications were submitted to broad funding opportunities, or in one case, to [RFA-MD-22-003](#); an NOFO issued by NIH's National Institute on Minority Health and Health Disparities, focused on technologies for improving minority health and eliminating health disparities. Descriptions of all relevant NOSIs, NOFOs, and funded research grants awarded during the reporting period can be accessed via the hyperlinks presented in the tables below.

Specifically, in support of *Recommendations 2 and 4*, in FY2022, NIA funded two R01 research grant applications submitted to [RFA-AG-22-020](#): Triadic Interactions in Clinical Encounters Involving People with Alzheimer's Disease and Alzheimer's Disease-Related Dementias (AD/ADRD), Clinicians, and Care Partners (R01 Clinical Trial Optional), which solicited research that could lead to the development of clinician screening tools for the assessment of caregiver distress, relationship distress, and/or the detection of elder abuse, exploitation, and neglect, and funded three R61 grant applications that address priority research needs and gaps highlighted in the U.S. Preventive Services Task Forces 2018 final recommendation statement on [Intimate Partner Violence, Elder Abuse, and Abuse of Vulnerable Adults: Screening](#), in response to [RFA-AG-22-024](#): Primary Care-Based Screening and Intervention Development for Prevention of Abuse in Older and Vulnerable Adults in the Context of Alzheimer's Disease and Related Dementias (R61/R33 Clinical Trial Required).

In conjunction with NIH's Firearms Mortality and Injury Prevention Research initiatives, NIA joined other NIH Institute Centers and Offices in participating in [NOT-OD-22-167](#), a NOSI led by NIH's Office of Behavioral and Social Sciences Research, which encouraged research focused on addressing the role of violence in health outcomes and integrating violence-related screening and interventions into health care settings, including elder mistreatment, along with two companion NOFOs, which together aimed to support a network of research projects to develop and test interventions at the community or community organization level that aim to prevent firearm and related violence, injury, and mortality ([PAR-22-115](#)) and a coordinating center ([PAR-22-120](#)) for this network. Additionally, NIA participated in [NOT-OD-22-031](#), led by NIH's Office of Research on Women's Health, which solicited research highlighting health inequities among women in the U.S. who are underrepresented, understudied, and underreported in biomedical research in studies exploring the effects of direct and indirect exposures to elder mistreatment across the lifespan.

NIA also issued two new NOSIs in line with *Recommendations 4 and 8* during this time period: [NOT-AG-20-017](#): Notice of Special Interest: Digital Technology for Early Detection of Alzheimer's Disease and Related Dementias, which led to the funding of seven new research grants and [NOT-AG-20-039](#): Notice of Special Interest: Fundamental and Translational Research on Decision Making in Aging and/or Alzheimer's Disease and Alzheimer's Disease Related Dementias (AD/ADRD), which led to the funding of one new R01 grant. Additionally, NIA funded one new R21 grant and one new RF1 grant in response to two companion NOFOs that were active during the reporting period: [PAR-18-538](#) and [PAR-18-544](#): Basic and Translation Research on Decision Making in Aging and Alzheimer's Disease (R21/R01 - Clinical Trial Optional). NIA also partnered with NIH's National Institute of Neurological Disorders and Stroke in FY2022 with the publication of [RFA-NS-22-009](#), which solicited equity-focused research for the development of pragmatic clinical trials for testing paradigms for detecting cognitive impairment, including dementia, in primary care and other everyday care settings, and led to the funding of two renewal U01 grants and one new one.

Additionally, NIA demonstrated its commitment to supporting the development of research and clinician scientists in elder mistreatment by awarding Ms. Aneela Rahman a Ruth L. Kirschstein

National Research Service Award Individual Predoctoral Fellowship (1F31AG072904-01) and awarded a supplement grant to Dr. Felipe Jain for his K76 Paul B. Beeson Emerging Leaders Career Development Award in Aging (3K76AG064390-03S1). Additionally, NIA provided supplemental funding to Drs. Anthony Rosen (3K76AG054866-05S1) and Milap Nowrangi (3K23AG055626-05S1), addressing the impact of COVID-19 on their promising career trajectories, ensuring the successful completion of their training and research.

In line with *Recommendation 7*, in FY2021, NIA collaborated with ACL in developing and issuing [RFA-AG-21-025](#): Development of Cost-Effective and Customizable Training and Education Platforms for AD/ADRD Caregivers that Focus on Addressing Financial Management and Legal Planning (R43/R44 Clinical Trial Not Allowed), which supported three new SBIR grants.

NIH-Sponsored Activities to Improve Awareness and Prevention of Elder Abuse, Neglect, and Exploitation

To support *Recommendation 5*, NIA published updated information about [elder abuse](#) and [spotting the signs of elder abuse](#) on its public-facing [Health Topics A-Z](#) webpages.

To facilitate cross-disciplinary training on elder mistreatment, as per *Recommendation 6*, NIA continued to organize annual meetings of the informal research network in elder mistreatment in 2021 and 2022. These convenings brought together grantees funded under [RFA-AG-18-010](#): Uncovering the Causes, Contexts, and Consequences of Elder Mistreatment (R01) with the primary objective of fostering the exchange and discussion of research findings and issues related to their respective projects, to meet the overarching goal of providing a collaborative forum to address research-related challenges in the diagnosis, treatment, and prevention of elder mistreatment.

Also, in support of *Recommendation 6*, NIA played a role in planning, presenting, and co-funding the multi-phase "Scientific Workshop on Violence & Related Health Outcomes in Sexual & Gender Minority (SGM) Communities," led by the National Institutes of Health's (NIH) Sexual & Gender Minority Research Office. The workshop aimed to identify and prioritize essential research to enhance our comprehension of violence within SGM communities. Session One, titled "Family of Origin Abuse," specifically addressed elder mistreatment as one of its focal areas. See [SGM Violence Workshop](#) for additional information.

Newly Issued NIH Notices of Funding Opportunities and Notices of Special Interest, FY2020-FY2022

NOFO/NOSI	Title	Posted date	Expiration date
PAS-22-197	Advancing Research on Alzheimer's Disease (AD) and AD-Related Dementias (ADRD) (R41/R42 Clinical Trial Optional)	6/21/2022	9/6/2025

NOFO/NOSI	Title	Posted date	Expiration date
PAS-22-196	Advancing Research on Alzheimer's Disease (AD) and AD-Related Dementias (ADRD) (R43/R44 Clinical Trial Optional)	6/21/2022	9/6/2025
NOT-OD-22-167	Notice of Special Interest (NOSI): Research on Addressing Violence to Improve Health Outcomes	7/8/2022	10/05/2025
PAR 22-120	Coordinating Center to Support Research on Community Level Interventions for Firearm and Related Violence, Injury and Mortality Prevention (CLIF-VP) (U24 Clinical Trial Not Allowed)	3/4/2022	4/23/2022
PAR-22-115	Research on Community Level Interventions for Firearm and Related Violence, Injury and Mortality Prevention (CLIF-VP) (UG3/UH3 Clinical Trial Optional)	3/4/2022	4/23/2022
NOT-OD-22-031	Research on the Health of Women of Understudied, Underrepresented and Underreported (U3) Populations (Admin Supp Clinical Trial Optional)	12/2/2021	9/8/2022
RFA-AG-22-024	Primary Care-Based Screening and Intervention Development for Prevention of Abuse in Older and Vulnerable Adults in the Context of Alzheimer's Disease and Related Dementias (R61/R33 Clinical Trial Required)	7/15/2021	10/21/2021
RFA-AG-22-020	Triadic Interactions in Clinical Encounters Involving People with Alzheimer's Disease and Alzheimer's Disease-Related Dementias (AD/ADRD), Clinicians, and Care Partners (R01 Clinical Trial Optional)	3/2/2021	6/24/2021
RFA-NS-22-009	Detecting Cognitive Impairment, Including Dementia, in Primary Care and Other Everyday Clinical Settings for the General Public and Health Equity, Pragmatic Clinical Trials (U01 Clinical Trial Required)	9/9/2021	11/11/2022

Newly NIH-Funded Research Grants, FY2020-FY2022

NOFO / NOSI	Title	NIH RePORTER
NOT-AG-20-017	1RF1AG072449-01: Identification of Mild Cognitive Impairment using Machine Learning from Language and Behavior Markers	NIH RePORTER
PAR-18-544	1RF1AG067011-01A1: Social Reward Processing Across the Lifespan: Identifying Risk Factors for Financial Exploitation	NIH RePORTER
PA-20-185	1R01AG072422-01: Finance, Cognition, and Default Network in Aging (FCDNA)	NIH RePORTER
PAR-19-070	1R01AG072422-01: Medication Administration and Chemical Restraints in Family Caregiving for Alzheimer's Disease and Related Dementia	NIH RePORTER
NOT-AG-20-017; PAR-19-070	1RF1AG072654-01: Precision Brain Health Monitoring for Alzheimer's Disease Risk Detection in the Framingham Study	NIH RePORTER
PAR-18-538	1R21AG067405-01A1: New methods to assess the intersection of financial decision making, financial management and financial exploitation in older adults with MCI or PCI	NIH RePORTER
NOT-AG-20-017; PAR-19-071	1R21AG072566-01: CareBand: A Collaborative Pilot Study to Optimize a Life-Space Performance Metric for Monitoring and Early Detection of Alzheimer's Disease and Related Dementias in Rural and Indigenous Communities	NIH RePORTER
PAR-19-070	1R01AG072424-01: Missed Care in Family Caregiving for Alzheimer's Disease and Related Dementias	NIH RePORTER
NOT-AG-20-017; PAR-19-071	1R21AG073967-01: Stricker Learning Span: A Computer Adaptive Word List Memory Test Optimized for Remote Assessment	NIH RePORTER
PAR-19-070	1R01AG074255-01: Testing Dementia Caregiver TeleCoaching to Reduce Episodes of Abuse and Neglect by Recognizing and Managing Care-Resistant Behavior	NIH RePORTER

NOFO / NOSI	Title	NIH RePORTER
NOT-AG-20-017; PAR-19-071	1R21AG073971-01: Exploring the Use of Deep Learning Neural Networks to Improve Dementia Detection: Automating Coding of the Clock-Drawing Test	NIH RePORTER
NOT-AG-20-017; PAR-19-070	1R21AG073971-01: Digital biomarker for a low cost ambulatory test for early detection of Alzheimer's disease	NIH RePORTER
NOT-AG-20-039; PA-20-184	1R01AG072658-01A1: Characterizing and modulating neurocognitive processes of learning to trust and distrust in aging	NIH RePORTER
PA-20-185	2R01AG033678-11A1 (renewal): Epidemiologic Study of Decision Making in Preclinical Alzheimer's Disease	NIH RePORTER
RFA-AG-22-020	1R01AG077053-01: Enhancing Triadic Communication About Cognition for Older Adults with Alzheimer's Disease or Related Dementias Facing a Cancer Management Decision	NIH RePORTER
RFA-AG-22-020	1R01AG077111-01: Adapting supported decision making to promote wellbeing and improve health outcomes for persons living with Alzheimer's disease and Alzheimers disease related dementias	NIH RePORTER
PAR-19-070	1RF1AG079324-01: Digital Biomarkers for Vascular Cognitive Decline in Patients with Minor Stroke	NIH RePORTER
RFA-AG-22-024	1R61AG078475-01: Risk Screening & Primary Prevention of Elder Abuse in People Living with Dementia	NIH RePORTER
RFA-AG-22-024	1R61AG078519-01: Developing, Implementing, and Evaluating a Caregiver and Elder Abuse Screening, Risk Assessment and Treatment to Improve Outcomes for Older and Vulnerable Adults with MCI/ADRD	NIH RePORTER
RFA-NS-22-009	1U01NS128913-01: A Pragmatic Trial of the UCSF Brain Health Assessment for the Detection of Cognitive Impairment in Primary Care	NIH RePORTER
RFA-AG-22-024	1R61AG078523-01: Detection of Elder mistreatment Through Emergency Care Technicians - Revised for Primary Care (DETECT-RPC)	NIH RePORTER
RFA-NS-22-009	2U01NS105565-07 (renewal): 5-Cog Paradigm to Improve Detection of	NIH RePORTER

NOFO / NOSI	Title	NIH RePORTER
	Cognitive Impairment in Primary Care: Pragmatic Clinical Trial	
RFA-NS-22-009	2U01NS105562-06 (renewal): Primary Care Detection of Cognitive Impairment Leveraging Health and Consumer Technologies in Underserved Communities: The MyCog Trial	NIH RePORTER
RFA-AG-22-024	1R61AG079012-01: Primary Care Screening and Intervention for Elder Neglect in Patients with Dementia: An Evidence-Based Approach	NIH RePORTER

Newly NIH-Funded Individual Fellowship Grants, FY2020-FY2022

NOFO / NOSI	Title	NIH RePORTER
PA-21-051	1F31AG072904-01A1: Functional Competence in Alzheimer's Disease: A Novel Assessment Approach to Enhance Prediction of Risk in the Elderly	NIH RePORTER

Newly NIH-Funded Small Business Innovation Research (SBIR) Grants FY2020-FY2022

NOFO / NOSI	Title	NIH RePORTER
RFA-AG-21-025	1R44AG074126-01: SilverBills: A Financial and Legal Tech Tool for Caregivers	NIH RePORTER
RFA-MD-22-004	1R44AG080843-01: SilverBills: A Legal, Technical and Financial Tool for Aging LGBTQ+ Individuals with Impaired Cognition	NIH RePORTER
RFA-AG-21-025	1R44AG074131-01; 4R44AG074131-02: An eHealth platform to facilitate financial understanding and legal preparation for patients with dementia and their caregivers	NIH RePORTER
RFA-AG-21-025	1R44AG074121-01; 4R44AG074121-02: Technology-Enabled Financial Planning for Caregivers and Clients with Reduced Capacity	NIH RePORTER

Newly NIH-Funded Supplement Grants, FY2020-FY2022

NOFO / NOSI	Title	NIH RePORTER
NOT-AG-20-034; PA-18-591	3R01AG057764-03S2: Uncovering and Surveilling Financial Deception Risk in Aging - Alzheimer's Disease Supplement	NIH RePORTER
NOT-AG-20-034; PA-18-591	3R01AG060084-04S1: Feasibility of the VOICES Elder Mistreatment Digital-Screening Tool for Older Adults with Cognitive Impairment	NIH RePORTER
NOT-OD-21-052; PA-20-272	3K76AG054866-05S1: Identifying Injury Patterns and Forensic Biomarkers Diagnostic of Physical Elder Abuse	NIH RePORTER
NOT-OD-21-062; PA-20-272	3R44AG074126-02S1: SilverBills: A Financial and Legal Tech Tool for Caregivers	NIH RePORTER
NOT-OD-21-052; PA-20-272	3K23AG055626-05S1: Neural Network Connectivity of Financial Capacity in Mild Cognitive Impairment	NIH RePORTER
PA-20-272	3K76AG064390-03S1: Mobile app delivered Mentalizing Imagery Therapy to augment remote family dementia caregiver skills training: a pilot randomized, controlled trial with outcomes assessment using digital phenotyping	NIH RePORTER

U.S. Department of Justice

Civil Division

Elder Justice Initiative

As the nation's premier law enforcement organization, the mission of the United States Department of Justice (hereafter referred to as the Department) is to uphold the rule of law, keep our country safe, and protect civil rights. Under the leadership of the Attorney General of the United States, the Justice Department is composed of more than 40 separate component organizations, many of which engage in elder justice programming. For example, along with other trial attorneys in the Department, each U.S. Attorney's Office has an elder justice coordinator tasked with pursuing elder fraud.

The following section highlights the Department's work on elder justice from October 1, 2020, to September 30, 2022. The information in this report originates from the Attorney General's Annual Report to Congress on Department of Justice Activities to Combat Elder Fraud and Abuse 2021 Report¹³ and 2022 Report¹⁴ (referred to hereafter as the 2021 Report or the 2022 Report). Please refer to these two reports for a complete accounting of the Department's elder justice efforts covering this reporting period.

I. Programmatic Highlights

National Elder Fraud Hotline

The Department launched the National Elder Fraud Hotline on March 3, 2020. The hotline, managed by the Office for Victims of Crime, helps older adults who may be victims of financial fraud. From its launch through



June 30, 2022, the hotline received 45,717 calls, 22,954 of which reached hotline staff.¹⁵ Staff of the National Elder Fraud Hotline also have engaged in multiple webinars.¹⁶ (*Recommendation 2 & 7*)

Judicial Guardianship Evaluation Worksheet and Toolkit

The Elder Justice Initiative (EJI) worked with the University of Southern California to develop a Judicial Guardianship Evaluation Worksheet¹⁷ (released in April 2022). Developed over two years

¹³ https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery

¹⁴ <https://www.justice.gov/file/1544891/download>

¹⁵ The total number of calls (45,717) includes those that dropped, were disconnected, or came from people who left voicemails that did not require a callback.

¹⁶ A description of each webinar is available in Appendix B in both the 2021 and 2022 reports, available respectively at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and <https://www.justice.gov/file/1544891/download>

¹⁷ <https://www.justice.gov/file/1483601/download>

with input from and testing by judges,¹⁸ the Judicial Guardianship Evaluation Worksheet is an evidence-based, fillable, and printable PDF that provides judges with an organizational framework of the relevant factors to consider in adjudicating guardianship cases. The worksheet also helps judges consider less restrictive alternatives and weigh factors that can forewarn abuse in guardianship prior to appointment.

The worksheet and other relevant materials (including a tutorial, probate court statutes, and more) can be found on the Guardianship page¹⁹ of the elder justice website. To promote awareness of the worksheet, the National Center for State Courts and the EJI co-sponsored a webinar titled “Guardianship Evaluation Judicial Toolkit,”²⁰ and EJI hosted a webinar titled “Innovations in Guardianship: Maximizing Autonomy and Ensuring Accountability” (September 30, 2021).²¹ (*Recommendation 2, 6, & 8*)

II. Elder Justice Case Highlights

Holding to account those individuals and organizations that engage in elder fraud or abuse is the cornerstone of the Department’s elder justice work. Our trial attorneys from Main Justice components and assistant U.S. attorneys across the country, supported by elder justice coordinators in each of our 94 U.S. Attorney’s Offices nationwide, work to successfully prosecute cases of elder fraud and abuse. Some of these defendants engaged in scams to defraud a wide range of victims, such as lottery and sweepstakes scams, while others abused their powers as fiduciaries or exploited the trust of someone they knew. In 2019, the Department launched its Transnational Elder Fraud Strike Force designed to prosecute the largest and most harmful global elder fraud schemes, disrupting criminal enterprises and disabling their infrastructure.²² During this reporting period, the Department also continued to pursue nursing home operators that provided grossly substandard care to their residents.

Between July 1, 2020, and June 30, 2021, the Department brought enforcement actions (indictments, convictions, sentencing) in 229 criminal and civil cases that targeted or disproportionately affected older adults,²³ and between July 1, 2021, and June 30, 2022, the Department pursued nearly 300 such criminal and civil cases.²⁴ The vast majority of cases were criminal in nature (in 2021 and 2022, 10% and 6%, respectively, were civil in nature). Although not captured in 2021, in 2022 40% of the cases involved international schemes, and the nearly 300 cases named over 600 defendants who collectively

¹⁸ <https://www.justice.gov/file/1488701/download>

¹⁹ <https://www.justice.gov/elderjustice/help-judges-hearing-guardianship-cases>

²⁰ <https://vimeo.com/722938044>

²¹ <https://www.justice.gov/elderjustice/video/innovations-guardianship-maximizing-autonomy-and-ensuring-accountability>

²² <https://www.justice.gov/civil/consumer-protection-branch/transnational-elder-fraud-strike-force#:~:text=The%20Transnational%20Elder%20Fraud%20Strike,Attorney%20General%20Merrick%20B.%20Garland.>

²³ See 2021 Report, https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery, Appendix A for a complete listing of cases.

²⁴ See 2022 Report, <https://www.justice.gov/file/1544891/download>, Appendix A for a complete listing of cases.

stole approximately \$1.5 billion from over 2.6 million victims.²⁵ Case examples within each of over 20 fraud categories, other harms against older adults, false claims act litigation, and Americans with Disabilities Act settlement agreements and resolutions, can be found in the 2021²⁶ and 2022²⁷ reports. (*Recommendation 1*)

III. Professional Training, Resources, and Meetings

Training and Resources for All Elder Justice Professions²⁸

EJI Webinar Series

Each year, the EJI hosts a series of professional development webinars²⁹ on cutting-edge topics of interest to elder justice professionals, taught by seasoned subject matter experts. During this two-year reporting period, 10 new webinars were released. (*Recommendation 1, 2, 6, & 7*)

OVC's Online Polyvictimization in Later Life Training

OVC's Training and Technical Assistance Center (OVC TTAC) offers an interactive web-based training program titled "Polyvictimization in Later Life," which is a six-hour web-based training presented in five modules.³⁰ During the reporting period, there were over 3,000 total completions for all five training modules. (*Recommendation 6*)

SAFE: Safe Accessible Forensic Interviewing for Elders Curriculum

The EJI supported the development³¹ of a curriculum titled "Safe Accessible Forensic Interviewing for Elders" (SAFE), a training program designed to meet the growing need for victim-centered, trauma-informed interview techniques for use with older adults in criminal contexts. SAFE is grounded in forensic interviewing best practices, with adaptations to account for age-related declines in cognition, underlying neuropathology (e.g., dementia, Alzheimer's), co-existing individual disability, mental health disorders, language capacity, and cultural background. The SAFE training materials³² include instructor manuals and PowerPoint presentations, participant manuals, a description of the

²⁵ Some of the cases included in this report are criminal charges, which are merely allegations, and the defendants are presumed innocent unless and until proven guilty beyond a reasonable doubt in a court of law. The Department is actively pursuing other matters not included in this report due to their procedural status (e.g., they are filed under seal).

²⁶ See 2021 Report, https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery, Appendix A for a complete listing of cases.

²⁷ See 2022 Report, <https://www.justice.gov/file/1544891/download>, Appendix A for a complete listing of cases.

²⁸ A complete list of the Department's elder justice professional training, events, and meetings is available in Appendix B in both the 2021 and 2022 reports, available respectively at

https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and

<https://www.justice.gov/file/1544891/download>

²⁹ <https://www.justice.gov/elderjustice/webinars>

³⁰ https://www.ovcttac.gov/views/TrainingMaterials/dspOnline_polyvictimization.cfm?nm=wbt&ns=ot&nt=pv

³¹ <https://www.justice.gov/file/1518266/download>

³² <https://www.justice.gov/elderjustice/safe-training>

qualifications required of trainers, and a brief overview of the training content for attendees.
(*Recommendation 6*)

National Clearinghouse on Abuse in Later Life Collaborative Community Responses Training

A series of webinars was arranged by the National Clearinghouse on Abuse in Later Life (NCALL) for the Office on Violence Against Women's Abuse in Later Life grantees.³³ Grantees are required to establish or support multidisciplinary collaborative community responses to victims of abuse in later life, including domestic violence, dating violence, sexual assault, stalking, financial exploitation, and neglect. (*Recommendation 1, 2, & 6*)

Multidisciplinary Team Technical Assistance Center (MDT TAC)

To facilitate the expansion of elder abuse multidisciplinary teams, EJI launched the Multidisciplinary Team Technical Assistance Center (MDT TAC) in 2016. Activities included:

- Consultations with 24 teams
- Releasing “Adapting Your MDT to a Virtual Environment” video³⁴ and a series of related flyers: Hosting a Virtual Elder Abuse MDT,³⁵ Teleconferencing Considerations,³⁶ and Virtual Meeting Facilitation Tips³⁷
- Releasing the MDT Quick Start Guide³⁸
- Monitoring the Elder Abuse Multidisciplinary Team Peer Support Community³⁹
- Updating the Elder Justice Network Locator Map,⁴⁰ currently featuring 322 teams
- Disseminating two new MDT Highlighted Network Blog Posts⁴¹
- Piloting the MDT Coordinator Training
- Conducting a series of law enforcement listening sessions

(*Recommendation 1, 2, & 6*)

³³ The complete list of webinars is available in Appendix B in the 2021 Report, available at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery

³⁴ <https://www.justice.gov/elderjustice/video/adapting-your-mdt-virtual-environment>

³⁵ <https://www.justice.gov/file/1304531/download>

³⁶ <https://www.justice.gov/file/1304526/download>

³⁷ <https://www.justice.gov/file/1304521/download>

³⁸ <https://www.justice.gov/file/1284316/download>

³⁹ <https://www.justice.gov/elderjustice/national-elder-abuse-mdt-peer-support-community>

⁴⁰ <https://www.justice.gov/elderjustice/elder-justice-network-locator-map>

⁴¹ <https://www.justice.gov/elderjustice/highlighted-networks>

Training and Resources for Specific Elder Justice Professions

- National Council of Juvenile and Family Court Judges/Futures Without Violence Webinars for Judges⁴²
- National Institute on the Prosecution of Elder Abuse (The recorded webinars are available to prosecutors on the NCALL website⁴³)
- EAGLE Online Training⁴⁴
- SAFTA⁴⁵ (Senior Abuse Financial Tracking and Accounting Tool) Training with Michigan Law Enforcement⁴⁶
- EAGLE Interviewing Older Adults Roll Call Video⁴⁷
- Responding to Transnational Elder Fraud: A Victim-Centered Approach for Law Enforcement Training
- National Clearinghouse on Abuse in Later Life (NCALL) Online Training Modules for Law Enforcement (available through NCALL⁴⁸ and the EAGLE⁴⁹)
- OVC's Online Civil Legal Aid Training⁵⁰

(Recommendation 1, 2, 6, & 7)

Re-establishing the National Association of Triads

In September 2020, the Office of Community Oriented Policing Services (COPS Office) funded the National Sheriffs' Association (NSA) to re-establish the National Association of Triads,⁵¹ a clearinghouse of information, best practices, and trends in crimes targeting older adults, and is working with state and local Triads on national training. *(Recommendation 2, 6 & 7)*

Meetings

CPB/FBI Joint Trip to New Delhi, India

In October 2021, representatives from the U.S. Department of Justice Civil Division's Consumer Protection Branch and the FBI traveled to New Delhi, India, to meet with Central Bureau of

⁴² The complete list of webinars is available in Appendix B of the 2021 Report, available at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery

⁴³ <https://www.ncall.us/>

⁴⁴ <https://www.nw3c.org/UI/CourseDetails.html?courseId=488>

⁴⁵ <https://www.justice.gov/elderjustice/saftatoolkit>

⁴⁶ <https://www.justice.gov/elderjustice/video/safta-training-law-enforcement>

⁴⁷ <https://www.youtube.com/watch?v=qM6htsLe604>

⁴⁸ <https://www.ncall.us/for-professionals/law-enforcement/>

⁴⁹ <https://eagle.usc.edu/law-enforcement-resources/ncall-elder-abuse-investigations-training/>

⁵⁰ <https://www.ovcttac.gov/ElderAbuse/index.cfm?nm=wb&ns=ot&nt=ea>

⁵¹ <https://www.sheriffs.org/programs/national-triad>

Investigation (India) officials to further strengthen law enforcement cooperation. Meeting participants discussed means for combatting emerging crime trends, including fighting rising telemarketing fraud. In their meetings, the parties affirmed their shared commitment to strengthen cooperation in combatting crime, specifically with respect to efforts to investigate and prosecute cyber-enabled financial frauds and global telemarketing frauds, including international robocalls and communications. (*Recommendation 1 & 7*)

2021 Healthy Aging Symposium

As part of the 2021 Healthy Aging Symposium,⁵² sponsored by the Office of Disease Prevention and Health Promotion, U.S. Department of Health and Human Services, the Department’s National Elder Justice Coordinator, Andy Mao, participated on a panel discussion titled “Plenary Roundtable Discussion – Equity in Aging: The Impact of Social Determinants of Health,” discussing federal efforts to address social determinants of health. To an audience of more than 1,200 live participants, Mr. Mao conveyed how the Department of Justice views elder abuse as a social determinant of health, but that it is rarely recognized as such. Mr. Mao was invited to post a blog titled “May Is Older Americans Month: Elder Abuse Is a Social Determinant of Health,” released on April 28, 2022, to over 70,000 recipients.⁵³ (*Recommendation 6*)

IV. Public Education, Outreach, and Prevention

Raising public awareness is a centerpiece of the Department’s elder justice efforts. Throughout the year, components across the Department are actively engaged in outreach efforts aimed at preventing and identifying victimization against older adults. During this reporting period, the Department collectively participated in nearly 1,000 outreach and training events, reaching nearly 3 million Americans. Public outreach can be as simple as a website posting or as complex as producing a public service announcement. A complete list of the Department’s elder justice public outreach events is available in Appendix B in both the 2021 and 2022 reports.⁵⁴

The **Elder Justice Website**⁵⁵ is the Department’s central hub for elder justice training, resources, and information on elder abuse and financial fraud, with over 1 million page views during the reporting period. (*Recommendation 1, 2, 6, & 7*)

⁵² <https://health.gov/our-work/national-health-initiatives/healthy-aging/healthy-aging-symposium>

⁵³ <https://health.gov/news/202204/may-older-americans-month-elder-abuse-social-determinant-health>

⁵⁴ The 2021 Report is available at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and the 2022 Report is available at <https://www.justice.gov/file/1544891/download>

⁵⁵ <https://www.justice.gov/elderjustice>

V. Victim Support and Recovery⁵⁶

Office for Victims of Crime (OVC)

OVC Victims of Crime Act (VOCA) Formula Grant Program

OVC's Victims of Crime Act (VOCA) Formula grant program provides funding for crime victim compensation and victim assistance, which is awarded through subgrants to state and local agencies and local service providers. VOCA also supports direct services to crime victims in every state, territory, and the District of Columbia.

Through the OVC VOCA Victim Assistance State Formula funding, OVC distributes Crime Victims Funding (non-tax dollars) to states to support state and local programs providing supporting services to victims of crime. In FYs 2021 and 2022, the VOCA victim assistance grant program supported 5,809 organizations serving at least one individual age 60 and older. Victim service providers that received VOCA subgrants served 689,064 older victims between FY 2021 and FY 2022, representing 6% of new victims served over the two-year period. During that period, an average of 28,384 victims per quarter sought services for elder abuse or neglect. Among the VOCA-funded organizations for which older victims accounted for 75% or more of the new victims served, the five most common types of victimizations were elder abuse (53%); identity theft, fraud, and financial crime (23%); domestic and family violence (8%); adult physical assault (5%); and stalking or harassment (2%). (*EJCC Recommendation 2*)

OVC Discretionary Grants

- **Enhancing Services for Older Victims of Abuse and Financial Exploitation:** In October 2020, OVC funded 12 grantees with nearly \$6 million under the OVC *FY 2020 Enhancing Services for Older Victims of Abuse and Financial Exploitation* solicitation that focused on combating elder fraud and preventing further harm to vulnerable victims.⁵⁷ (*Recommendation 2, 6 & 7*)
- **Awards for Enhanced Multidisciplinary Teams:** In FY 2019, and in coordination with the EJI, OVC funded 13 local multidisciplinary teams (MDTs) under OVC's *FY 2019 Transforming America's Response to Elder Abuse: Enhanced Multidisciplinary Teams (E-MDTs) for Older Victims of Abuse and Financial Exploitation* program, totaling \$4.9 million.⁵⁸ In October 2021, OVC funded an additional 10 grantees⁵⁹ with approximately \$3.6 million under the OVC *FY 2021 Transforming America's Response to Elder Abuse: Enhanced*

⁵⁶ A complete list of Department-funded elder justice grants is available in Appendix C in both the 2021 and 2022 reports, available respectively at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and <https://www.justice.gov/file/1544891/download>

⁵⁷ The list of 12 grantees is available at <https://ovc.ojp.gov/funding/opportunities/ovc-2020-18114>

⁵⁸ The list of 13 grantees is available at <https://ovc.ojp.gov/funding/opportunities/ovc-2019-15656>

⁵⁹ The list of 10 grantees is available at <https://ovc.ojp.gov/funding/opportunities/o-ovc-2021-96002>

*Multidisciplinary Teams (E-MDTs) for Older Victims of Financial Exploitation and Abuse solicitation.*⁶⁰ (*Recommendation 1, 2, 6 & 7*)

- **National Elder Abuse MDT Training and Technical Assistance Center:** OVC added an additional \$2 million to support the development of the National Elder Abuse MDT Training and Technical Assistance Center (National TTA Center) to help strengthen the capacity of these E-MDTs to better identify and respond to cases of abuse and more comprehensively serve and support victims of elder abuse and financial exploitation. (*Recommendation 1, 2, 6 & 7*)
- **Office for Victims of Crime: Increasing Access to Justice through the Equal Justice Works Elder Justice Civil Legal Services Program Fellows:** This OVC-funded project provides increased legal services for older victims of crime, particularly in rural areas, to educate attorneys and allied professionals about the needs of older victims, and to increase coordinated multidisciplinary responses in supporting older victims of crime. Since 2020, through a cooperative agreement with Equal Justice Works, 22 Elder Justice Fellows at 16 legal aid organizations across the country have been providing holistic legal services in-person or virtually so they can obtain justice for their clients and help restore their dignity, safety, and financial well-being. (*Recommendation 2, 6 & 7*)

Executive Office for U.S. Attorneys' Victim Witness Program

Victim specialists work closely with prosecutors, law enforcement, and other staff members to ensure that elder abuse victims are treated with respect, know their rights, and understand their role within the criminal justice system. In addition to assisting older victims in the federal system, victim specialists assist elder justice coordinators in public outreach efforts.⁶¹ (*Recommendation 2*)

Returning Assets to Older Victims

Department Actions Return Tens of Millions of Dollars to Victims of Mass Mailing Fraud

In 2021, the Department entered deferred prosecution agreements (DPAs) with two companies that had sold millions of Americans' information to perpetrators of elder fraud schemes. The two companies, Epsilon Data Management⁶² and KBM Group LLC d/b/a iBehavior,⁶³ used data analytics and modeling to sell consumer information to companies engaged in fraud. The DPAs required Epsilon and KBM Group to pay \$127.5 million and \$33.5 million, respectively, to compensate individuals whose information was sold to fraudsters. Checks were mailed to consumers starting in May of 2022, and by

⁶⁰ <https://ovc.ojp.gov/funding/opportunities/o-ovc-2021-96002>

⁶¹ EOUSA case highlights can be found in both the 2021 and 2022 reports, available respectively at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and <https://www.justice.gov/file/1544891/download>

⁶² <https://www.justice.gov/opa/pr/marketing-company-agrees-pay-150-million-facilitating-elder-fraud-schemes>

⁶³ <https://www.justice.gov/opa/pr/justice-department-recognizes-world-elder-abuse-awareness-day-files-cases-against-marketing>

the end of June 2022, approximately 130,000 consumers had cashed checks worth approximately \$45 million. These cases were brought by the Consumer Protection Branch of the Department's Civil Division and the U.S. Attorney's Office for the District of Colorado. (*Recommendation 2 & 7*)

FBI's IC3 Recovery Asset Team

The FBI's IC3 Recovery Asset Team (RAT) functions as a liaison between law enforcement and financial institutions as they conduct statistical and investigative analysis. From July 2020 – June 2021, IC3 RAT processed 1,412 complaints, with a reported loss of \$389,047,768.74. RAT was able to successfully freeze \$279,568,471.30 from the total reported loss, leading to a 72% success rate. Of the 1,412 incidents worked by RAT, 118 involved victims over the age of 60 (excluding individuals reporting on behalf of a business). The reported loss for these victims totaled \$18,034,615.52. RAT was able to freeze \$13,585,586.34, for a success rate of 75%. From July 2021 through June 2022, IC3 RAT processed 1,988 complaints, with a reported loss of \$495,646,173. RAT was able to successfully freeze \$375,587,452 from the total reported loss, leading to a 76% success rate. Of the 1,988 incidents worked by RAT, 284 involved victims over the age of 60 (excluding individuals reporting on behalf of a business). The reported loss for these victims totaled \$31,960,992. RAT was able to freeze \$20,246,763, for a success rate of 63%. (*Recommendation 2 & 7*)

Money Laundering and Asset Recovery Section: Using Asset Forfeiture to Compensate Older Victims

Asset forfeiture is a critical tool in the recovery of illicit gains arising from financial crimes such as fraud, embezzlement, and theft. Returning forfeited funds to victims has been a key part of the Department's Asset Forfeiture Program. The Department's Money Laundering and Asset Recovery Section (MLARS) has coordinated significant victim recoveries in cases with older victims. In addition to the large-scale forfeitures and victim recoveries, forfeiture is also used to compensate victims of financial crimes and scams specifically targeting older adults. During the 2021 reporting period, MLARS returned over \$800,000 in forfeited funds to victims of a variety of elder fraud schemes, including grandparent scams, romance scams, power of attorney scams, investment fraud, and check cashing scams. During the 2022 reporting period, MLARS returned over \$2.2 million in forfeited funds to victims of a variety of financial crimes and scams specifically targeting older adults, including grandparent scams, romance scams, and investment fraud. (*Recommendation 2 & 7*)

VI. Elder Justice Data and Research⁶⁴

The FBI's Internet Crime Complaint Center's (IC3) Elder Fraud Report

In 2020, IC3 created the first Elder Fraud Report⁶⁵ – a summary of complaints submitted by or on behalf of victims aged 60 and over. In 2020, IC3 received 791,790 complaints with reported losses exceeding \$4.1 billion. Based on the information provided in the complaints, approximately 28% of the fraud victims identified were over the age of 60, resulting in approximately \$1 billion in losses to older adults. This represents an increase of approximately \$300 million in losses reported in 2020 vs. 2019. In 2021,⁶⁶ IC3 received 847,436 complaints, with reported losses exceeding \$6.9 billion. Based on the information provided in the complaints, approximately 92,000 of the fraud victims were identified as over the age of 60, resulting in approximately \$1.7 billion in losses to older Americans. This total represents an increase of approximately \$700 million in losses reported in 2021 vs. 2020. *(Recommendation 2, 6 & 7)*

National Institute of Justice

- **Awarded Grants:**⁶⁷ In fiscal year 2020, NIJ awarded over \$1.5 million to three grants titled “Pathways to Safety: An Examination of Federal and State-Level Barriers and Facilitators to Elder Abuse Reporting and Response”;⁶⁸ “A Skeletal Atlas of Elder Abuse: Establishing Markers of Physical Abuse and Developing a Digital Diagnostic Tool for Education and Screening”;⁶⁹ and “Evaluability Assessment of the Weinberg Center for Elder Justice's Elder Abuse Shelter Services.”⁷⁰
- **Closed Grants:** “Defining Late-Life Poly-Victimization and Identifying Associated Mental and Physical Health Symptoms” (Grant Number: 2017-VF-GX-0001), awarded to the University of Texas, Houston Health Science Center;⁷¹ “Developing a Taxonomy to Understand and Measure Outcomes of Success in Community-Based Elder Mistreatment Interventions” (Grant Number: 2017-VF-GX-0002), awarded to Cornell University College of Medicine;⁷² “Piloting a Comprehensive Caregiver Intervention: A Pathway to Preventing Elder

⁶⁴ A complete list of Department-funded elder justice grants is available in Appendix C in both the 2021 and 2022 Reports, available respectively at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and <https://www.justice.gov/file/1544891/download>

⁶⁵ https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3ElderFraudReport.pdf

⁶⁶ https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3ElderFraudReport.pdf

⁶⁷ A complete list of Department-funded elder justice grants is available in Appendix C in both the 2021 and 2022 reports, available respectively at https://www.justice.gov/file/1443096/download?utm_medium=email&utm_source=govdelivery and <https://www.justice.gov/file/1544891/download>

⁶⁸ <https://nij.ojp.gov/funding/awards/2020-75-cx-0003>

⁶⁹ <https://nij.ojp.gov/funding/awards/2020-75-cx-0005>

⁷⁰ <https://nij.ojp.gov/funding/awards/2020-v3-gx-0077>

⁷¹ <https://www.ojp.gov/pdffiles1/nij/grants/302238.pdf>

⁷² <https://nij.ojp.gov/library/publications/scoping-review-outcomes-elder-abuse-intervention-research-current-landscape>

Mistreatment” (Grant Number: 2016-ZD-CX-K008, 2020-75-CX-0001), awarded to the University of Southern California;⁷³ and “Building Late-Life Resilience to Prevent Elder Abuse: A Randomized Controlled Pilot Study of the EMPOWER Program” (Grant Number: 2016-MU-CX-K006), awarded to the Urban Institute.⁷⁴ (*Recommendation 6*)

Collaborations

Money Mule Initiative

In the fall of 2020, the Department joined its law enforcement partners in the United States and abroad in a coordinated action period that tackled the pervasive problem of money mules. Eight U.S. law enforcement agencies joined the 2020 Money Mule Initiative led by the Department’s Consumer Protection Branch, the FBI, and the U.S. Postal Inspection Service. Participating agencies included the Department of Labor Office of Inspector General, Federal Deposit Insurance Corporation Office of Inspector General, U.S. Immigration and Customs Enforcement’s Homeland Security Investigations, Social Security Administration Office of Inspector General, U.S. Secret Service, and U.S. Treasury Inspector General for Tax Administration. During the two-month effort, law enforcement agencies took action against approximately 2,300 money mules. Actions occurred in every state. Law enforcement served approximately 2,000 individuals with letters warning them that they were facilitating fraud and could face civil or criminal consequences for continuing their actions. Agents conducted over 450 interviews and on 30 instances seized funds or facilitated the return of victim funds. (*Recommendation 1, 2 & 7*)

Elder Justice Decision-Making Capacity Symposium

Every day, older adults are harmed by mistaken assumptions and inadequate assessments of their decision-making capacity in the criminal and civil justice systems. To highlight this issue, the EJI⁷⁵ hosted the *Elder Justice Decision-Making Capacity Symposium: The Role of Decision-Making Capacity in Elder Justice Cases that Reach Civil and Criminal Courts*. More than 1,500 professionals from across the country attended this virtual Symposium on April 19-21, 2022. Relevant materials can be found at the Department’s Elder Justice Website’s Symposium page,⁷⁶ including recordings of the presentations, a literature review⁷⁷ on aspects of decision-making capacity, and a resource guide.⁷⁸ (*Recommendation 1, 2, 6, 7 & 8*)

⁷³ <https://nij.ojp.gov/funding/awards/2016-zd-cx-k008>; <https://nij.ojp.gov/funding/awards/2020-75-cx-0001>

⁷⁴ <https://nij.ojp.gov/funding/awards/2016-mu-cx-k006>

⁷⁵ Symposium federal planning partners included the Administration for Community Living (ACL), the Consumer Financial Protection Bureau (CFPB), the Assistant Secretary for Planning and Evaluation (ASPE), the Securities and Exchange Commission (SEC), and the National Institute on Aging (NIA).

⁷⁶ <https://www.justice.gov/elderjustice/symposium>

⁷⁷ <https://www.justice.gov/file/1493666/download>

⁷⁸ <https://edit.justice.gov/file/1525271/download>

Law Enforcement Elder Justice Resource Guide and Spark Video

In May 2021, the COPS Office and the EJI released the Elder Justice Resource Guide for Law Enforcement,⁷⁹ a catalog of elder justice resources for law enforcement. The Department also released a spark video⁸⁰ providing an attention-grabbing description of many of the Department's elder justice resources. (*Recommendation 1, 6 & 7*)

You Are Not Alone (YANA) Podcast

In November 2020, the COPS Office, in collaboration with the EJI, released a podcast for law enforcement titled "You Are Not Alone: A Law Enforcement Approach to Monitoring the Needs of Vulnerable Citizens."⁸¹ The podcast describes the You Are Not Alone (YANA) Program as implemented in the Paradise Valley Police Department. The podcast was sent electronically to more than 10,200 subscribers and also is available on the COPS Office Elder Justice Training Portal.⁸² (*Recommendation 2, 6 & 7*)

Series of Three Law Enforcement Flyers on Working with Adult Protective Services

To address rural disparities, EJI collaborated with the Administration for Community Living, the National Center on Elder Abuse, and the Adult Protective Services Technical Assistance Resource Center (APS TARC) to develop three one-page flyers⁸³ specifically for law enforcement on working with adult protective services. The series included: "What is Adult Protective Services?";⁸⁴ "Adult Protective Services: Your Partner in Combatting Elder Abuse";⁸⁵ and "Law Enforcement: Building Stronger Cases with Elder Abuse Multidisciplinary Teams."⁸⁶ (*Recommendation 1, 2 & 6*)

COPS Office Community Policing Dispatch Articles

The *Community Policing Dispatch*⁸⁷ is the award-winning e-newsletter of the COPS Office. The *Dispatch* has published a number of elder justice articles over the past year, including "Countdown to World Elder Abuse Awareness Day Featuring WEAAD Warriors";⁸⁸ "Exposing the Scammers: A Wyoming Sheriff's Office Fights Financial Crimes Against Seniors";⁸⁹ "Law Enforcement Working

⁷⁹ <https://www.justice.gov/elderjustice/page/file/1392046/download>

⁸⁰ <https://www.justice.gov/elderjustice/video/eji-law-enforcement-elder-justice-resources-video>

⁸¹ https://cops.usdoj.gov/html/podcasts/the_beat/12-2020/The_Beat_McGhee.mp3

⁸² <https://copstrainingportal.org/elder-justice-resources/>

⁸³ <https://www.justice.gov/elderjustice/working-collaboratively>

⁸⁴ <https://www.justice.gov/file/1387136/download>

⁸⁵ <https://www.justice.gov/file/1401716/download>

⁸⁶ <https://www.justice.gov/file/1387136/download>

⁸⁷ <https://cops.usdoj.gov/html/dispatch/about.html>

⁸⁸ https://cops.usdoj.gov/html/dispatch/04-2021/countdown_weaad.html

⁸⁹ https://cops.usdoj.gov/html/dispatch/06-2021/exposing_the_scammers.html

with Adult Protective Services”;⁹⁰ “Protecting Your Community from Phone Scammers”;⁹¹ and “Law Enforcement Investigations of Financial Exploitation and Fraud of Older Americans.”⁹²
(Recommendation 1, 6 & 7)

FBI’s IC3 Financial Fraud Reporting Public Service Announcement (PSA)

The EJI collaborated with the FBI’s IC3 program to develop a two-minute financial fraud PSA⁹³ for the public that encourages the public to file reports of internet-related financial fraud through the IC3 electronic reporting system, demonstrates how to file the report, and explains what types of fraud can be reported, including internet-related fraud targeting older Americans. *(Recommendation 2, 6 & 7)*

⁹⁰ https://cops.usdoj.gov/html/dispatch/06-2021/aps_flyers.html

⁹¹ https://cops.usdoj.gov/html/dispatch/03-2021/protecting_your_community_from_phone_scammers.html

⁹² <https://www.justice.gov/elderjustice/video/law-enforcement-investigations-financial-exploitation-and-fraud-older-americans>

⁹³ <https://www.justice.gov/elderjustice/video/ic3-public-service-announcement-older-americans>

AmeriCorps

AmeriCorps Seniors

AmeriCorps Seniors awards grants to local organizations to recruit older adults as volunteers who serve other older adults and people with disabilities. Activities since the last report include the following awards:

1. AmeriCorps Seniors awarded \$300,000 for a two-year grant to the Hispanic American Institute in Puerto Rico to recruit 40 older adults to educate and create awareness among other older adults and community members to help prevent, detect, and report fraud and abuse in areas that have been historically underserved and were adversely impacted by COVID. In coordination with HHS/ACL, AmeriCorps Seniors funded Puerto Rico Senior Medicare Patrol Program (SMP) to help prevent, mitigate, and address financial fraud, abuse, and neglect on the part of health care providers and others as a result of the COVID-19 pandemic. *(Recommendation 5)*
2. Awarded over \$400,000 to Korean Community Services of Metropolitan New York to support awareness and education prevention of fraud and scam activities and support financial literacy and education efforts. *(Recommendation 5)*
3. Area Agency on Aging Region 9 to educate older adult volunteers who provide companionship to individuals and caregivers to provide information, referrals, and resources that increase knowledge and access to services regarding elder justice, fraud, and scams. *(Recommendation 5)*
4. Guardianship Services Inc. in Texas to recruit 20 new older adult volunteers to focus on financial literacy education including elder justice issues around the prevention of fraud/scams among older adults. Beyond these efforts, AmeriCorps Seniors has identified 57 of its projects that previously received funds that have developed fraud/scam/abuse initiatives. A few examples include: *(Recommendation 5)*
 - a. RSVP volunteers who conduct Senior Medicare Patrol activities expanded education efforts to include all fraud/scam issues. Volunteers share tips and tools to community members via email, newsletters, social media, and other creative ways.
 - b. In Iowa, in collaboration with the Iowa Insurance Division and as a statewide initiative, insurance staff trained AmeriCorps Seniors RSVP volunteers as Fraud Fighters who gave presentations to community groups to inform the public about fraud/scams.

- c. Also as a statewide initiative in Texas, AmeriCorps Seniors RSVP volunteers, in collaboration with the Better Business Bureau Foundation, were trained to conduct community presentations throughout the state.
 - d. AmeriCorps Seniors RSVP volunteers, trained by staff from the Florida Attorney General's office, serve through a statewide program called Seniors vs. Crime. Volunteers trained to educate the public and then investigate allegations of civil fraud — primarily fraud against the elderly, but not exclusively. To educate, volunteers make presentations at community events and health and safety fair booths. These volunteers work through the office of the sheriff or attorney general to investigate. One of the volunteers actually moved up to being a paid deputy staff person to oversee a few regions in the state. *(This could also be included under Recommendation 1)*
 - e. SALT (Seniors and Law Enforcement Together), including TRIADs — Red Cross, local law enforcement, and RSVP Volunteers work together to educate and reduce the criminal victimization of the elderly and enhance the delivery of law enforcement services to older persons.
 - f. The RSVP Interfaith Caregivers of Washington County, WI, is recruiting 185 AmeriCorps Senior RSVP volunteers who will be trained in elder abuse prevention to identify and mitigate elder abuse of financial fraud, abuse, and/or neglect; provide education on elder abuse prevention to at-risk seniors and their caregivers, and provide outreach and education within the community.
 - g. The Rhode Island Department of Human Services, Office of Healthy Aging (OHA), which is the State Unit on Aging, is the sponsor organization for the AmeriCorps Seniors Rhode Island Senior Companion Program (SCP). Eighteen Senior Companion volunteers were trained to assist with fraud and scam prevention efforts. The Senior Companion volunteers visit clients daily and can identify any red flags for physical abuse and/or scams.
5. The Office for Older Americans of the Consumer Finance Protection Bureau (CFPB) worked with AmeriCorps Seniors to ensure that all AmeriCorps Seniors grantees were educated around the various scams and frauds perpetrated against older adults. CFPB staff made webinar presentations and conducted workshops at the national AmeriCorps Seniors conference to highlight CFPB promising practices as well as its tools, resources, and how to acquire and use them. *(Recommendation 5)*
 6. AmeriCorps Seniors RSVP volunteers are trained to teach the CFPB/FDIC-developed curriculum, Money Smart for Older Adults, through its coaching corps and other financial literacy programs developed by AmeriCorps Seniors RSVP. In teaching this curriculum,

AmeriCorps Seniors RSVP volunteers also help lower-income residents learn the tools and skills that build their confidence in financial literacy and money management. These volunteers also provide social supports that help prevent isolation and refer resources that help prevent elder abuse to these older adults (*Recommendation 5*).

7. Federal Trade Commission and AmeriCorps Seniors collaborated to educate older adult communities about all aspects of fraud/scams/abuse against older adults. FTC staff conducted presentations to AmeriCorps Seniors grantees who administer local programs to ensure that they understood the FTC role and how older adults could not only protect themselves but report instances where they thought individuals may have been scammed. In August of 2022, AmeriCorps Seniors became a member of the Federal Trade Commission's Stop Senior Scams Advisory Council. Atalaya Sergi, AmeriCorps Seniors Director, also served as co-lead for the Committee on Consumer Affairs of the advisory group that collaborates on ways to protect older adults from scams (*Recommendation 5*).
8. Social Security Administration (SSA) and AmeriCorps Seniors work together on numerous issues, among them how to spot and deter Social Security scams. SSA staff conducted workshops at the national conference of AmeriCorps Seniors to educate AmeriCorps Seniors directors who, in turn, educate their volunteers. (*Recommendation 5*)

Consumer Financial Protection Bureau

Office for Older Americans

Research Monitoring and Regulations

Consumer Populations

Managing Someone Else's Money

The Consumer Financial Protection Bureau's (CFPB) Managing Someone Else's Money (MSEM) guides help financial caregivers understand their responsibilities and protect their loved ones from financial harm. In May 2021, the CFPB released a new MSEM publication, "Considering a financial caregiver? Know your options," with guidance on early stages of the caregiving process. In addition, the CFPB continued to increase awareness about MSEM through presentations with libraries, the Better Business Bureau (BBB), American Association of Service Coordinators (AASC), American Association of Retired Persons (AARP), and other key stakeholders. *(Recommendation 7)*

Elder Fraud Prevention and Response Networks

The CFPB continues to engage stakeholders nationwide in elder fraud prevention and response networks to support new and existing networks in expanding their capacity to fight elder fraud through community partnerships with senior centers, service providers, social workers, Adult Protective Services, financial institutions, and law enforcement. The CFPB's newly launched Elder Fraud Prevention and Response Networks Development Guide is a step-by-step resource to help stakeholders launch networks and support existing networks to expand their capacity. In January 2021, CFPB partnered with the St. Louis Elder Abuse Prevention Multi-Disciplinary Team and the National Adult Protective Services Association to pilot the first virtual network convening. It held additional virtual convenings in Texas, South Carolina, and Hawaii in spring 2021 as well as a rural convening in Pennsylvania and a national virtual LGBTQ+ convening in 2022. *(Recommendations 1, 2, 3, 4, 6)*

Suspicious Activity Reports

In November 2021, CFPB released a data spotlight that analyzed recent trends in Suspicious Activity Reports (SARs) involving elder financial exploitation (EFE). The data spotlight identified emerging patterns and new developments in elder financial exploitation. In 2022, the CFPB started exploring an innovative new approach to bring much-needed attention to EFE SARs through supporting EFE SAR Review Teams. *(Recommendations 1, 2, 3, 4)*

Coronavirus Response

The CFPB committed to providing consumers with up-to-date information to protect and manage their finances during the pandemic. Consumers could find a central hub of information on consumerfinance.gov/coronavirus, including the Rental Assistance Finder. To address COVID-19

scams, the CFPB drafted emails and blogs on scams related to vaccines, errand helpers, online shopping, and mortgage relief. In June 2021, it released a COVID-19 scams supplement to Money Smart for Older Adults and updated the Resource Guide to include romance scams. (*Recommendations 1, 5, 7*)

Housing Insecurity

In 2021, the CFPB released a report on housing insecurity and the pandemic. Later that year, the CFPB released a data spotlight on the pandemic’s effect on older homeowners and another on the pandemic’s effect on older renters. These spotlights found that hundreds of thousands of older adults were behind on their rent and mortgages, even as the economy was improving. (*Recommendations 1, 5, 7*)

New Reverse Mortgage Guide

In 2021, the CFPB released a new guide for older homeowners called “You have a reverse mortgage: Know your rights and responsibilities.” This latest tool in the CFPB’s suite of reverse mortgage resources provides information on how the reverse mortgage borrower with Home Equity Conversion Mortgages (HECMs) can meet their ongoing responsibilities and where they can find help if they are in default or at risk of foreclosure. (*Recommendations 1, 5, 7*)

Older Americans Month

For Older Americans month each year, the CFPB develops an extensive outreach plan to share its resources broadly. In 2021, it did a particularly extensive outreach effort where each week it focused on an area of work, sharing resources on financial caregiving, housing decisions (including reverse mortgages), planning for retirement, age-friendly banking, and elder financial exploitation. The CFPB promoted its resources through a blog, weekly emails, webinars, and social media. (*Recommendation 5*)

New Guide for Preventing Elder Financial Abuse

In November 2021, the CFPB released a new guide to help family members and friends of people living in nursing homes and assisted living communities to learn how to prevent and report elder financial abuse. The guide lists red flags to watch for, shares some common scenarios, and includes resources. The CFPB also released a “quick reference” handout that focuses on how to report elder financial abuse. (*Recommendations 1, 5, 7*)

Recovering from Elder Financial Exploitation

A framework for policy and research: In September 2022, CFPB released a report providing the first comprehensive description of the experience of how older adults recover from elder financial exploitation. The report presents a framework for financial recovery derived from insights from CFPB’s one-on-one interviews with older adults, caregivers, and professionals as well as existing

literature across a range of disciplines that the CFPB examined to better understand recovery from EFE. (*Recommendations 4, 7 and 8*)

BrightSpeed Case

In 2022, the CFPB resolved a lawsuit brought against BrightSpeed Solutions, a payment processor that knowingly assisted tech support scammers who targeted older adults. BrightSpeed was required to pay a civil penalty of \$500,000 and was permanently banned from multiple consumer financial products and services industries. The case showed that the CFPB will not allow the nation's payment systems to be used to defraud older adults. (*Recommendation 1*)

Outreach

The CFPB shared insights from its elder financial exploitation research and its educational resources with groups of older adults, caregivers, and intermediaries through webinars and conferences. In the past two years, those included webinars with the Department of Labor (DOL), Social Security Administration (SSA), Centers for Medicare & Medicaid Services (CMS), National Center for Law & Elder Rights (NCLER), National Indian Council on Aging (NICOA), AARP, the BBB, the Office of Veterans Affairs, ACL, Federal Trade Commission (FTC), the Housing and Urban Development (HUD) Xchange, the National Association of Realtors, NeighborWorks, National Adult Protective Services, state and local partners, and CFPB's own FinEx program for financial educators. It also included speaking at annual conferences such as National Council on Aging (NCOA), Meals on Wheels, Home and Community Based Services (HCBS), and the ABA National Aging and the Law Conference (NALC). (*Recommendation 5*)

Money Smart for Older Adults

The CFPB continues to distribute the Money Smart for Older Adults (MSOA) program, in collaboration with the Federal Deposit Insurance Corporation (FDIC). MSOA is an award-winning instructor-led training module within the FDIC's Money Smart program. It provides older consumers and their families, friends, and caregivers with information on preventing and responding to elder financial exploitation. In June 2021, with the FDIC, the CFPB released a COVID-19 scams supplement to Money Smart for Older Adults. The CFPB also updated its Money Smart for Older Adults materials to include romance scams. In 2022, CFPB greatly expanded the reach of its MSEM guides and fraud prevention placemats and handouts by co-branding them with the FDIC and bringing them under the Money Smart umbrella, thus increasing their reach and expanding the MSOA suite of materials. (*Recommendations 5, 7*)

Nursing Home Debt Collection

The CFPB released an issue spotlight highlighting some of the difficulties and experiences heard from caregivers about being pursued over friends' or family members' alleged debts from nursing home

facilities. Based on the findings in the report, the CFPB and the Centers for Medicare & Medicaid Services (CMS) issued a joint letter confirming that a nursing care facility may not require that a third-party caregiver personally guarantee payment of a nursing home resident's bills as a condition of the resident's admission to the facility.⁹⁴ Such conditions violate the Nursing Home Reform Act and, as discussed in a new Consumer Financial Protection Circular, subsequent attempts to collect debts from caregivers may violate the Fair Debt Collection Practices Act and Fair Credit Reporting Act. (*Recommendations 5, 7*)

Collaboration With Other Government Agencies

In 2021, in cooperation with the Social Security Administration, the CFPB released a new resource called Planning for Peace of Mind: Social Security Advance Designation to help people plan for a time when they may need someone to help them manage their Social Security benefits. And, with the Securities and Exchange Commission (SEC), we updated our guide on Planning for Diminished Capacity and Illness to include information on choosing a trusted contact person. (*Recommendations 5, 7*)

To combat COVID-19-related scams, CFPB has been collaborating with FTC, FCC, and ACL on outreach about how to prevent vaccine scams and other COVID-related elder financial exploitation. In October 2020, FTC, ACL, and CFPB offered two webinars on COVID scams, each with 1,000 registrants. The federal partners also coordinated on vaccine scam messaging. (*Recommendations 5, 7*)

To improve awareness and prevention of elder abuse, neglect, and exploitation, CFPB routinely collaborates with the FTC in its outreach efforts. In 2021, the two agencies did a series of webinars for Village to Village Network. Over the past two years, CFPB and FTC co-hosted resource tables at national conferences. The agencies also each promoted the other's resources in presentations at national conferences. CFPB and FTC have also collaborated with SAGE to produce a national LGBTQ+ network convening in 2022. (*Recommendations 5, 7*)

In 2020, the CFPB collaborated with the Federal Housing Finance Agency, U.S. Department of Housing and Urban Development, U.S. Department of Veterans Affairs, and U.S. Department of Agriculture to help homeowners and renters during the coronavirus pandemic. The result is an interagency website, consumerfinance.gov/housing, which provides information for homeowners struggling to pay their mortgage and renters unable to pay their rent. (*Recommendations 5, 7*)

The CFPB regularly collaborates with federal partners on events such as the October 2020 SEC Regional Office Symposium on Risks and Flags for EFE, the April 2022 DOJ Capacity Summit, the

⁹⁴ Centers for Medicare and Medicaid Services and Consumer Financial Protection Bureau (September 8, 2022). Notification Letter: Nursing facility debt collection practices. Retrieved from [chrome-extension://efaidnbmnnnibpcjpcglclefindmkaj/https://files.consumerfinance.gov/f/documents/cfpb_nursing-home-debt-collection_joint-letter_2022-09.pdf](https://files.consumerfinance.gov/f/documents/cfpb_nursing-home-debt-collection_joint-letter_2022-09.pdf).

July 2022 SMP/SHIP National Conference, and an April 2021 HUD Financial Literacy webinar series on reverse mortgages. (*Recommendations 5, 7*)

Federal Communications Commission

Consumer Affairs and Outreach Division

Consumer and Governmental Affairs Bureau

The following lists meetings we have hosted to discuss issues affecting older adults. It also includes events where we provided information about the Emergency Broadband Benefit Program which ran from May 12, 2021, to December 31, 2021, and the Affordable Connectivity Program which started on January 1, 2022, and is currently expected to end in April 2024 unless more funding is received. The April date is an estimate.

Date	Activity Type	Activity
11/10/2020	Speaker at Monthly Partner Meeting	U.S. Department of Veterans Affairs Presented
11/19/2020	Meeting	U.S. Department of Justice and AARP
12/17/2020	Meeting	To discuss FCC's COVID-19 Scams Outreach
1/6/2021	Meeting	Provided an overview of FCC's 12/16/2020 "A Webinar for Consumers: Avoiding COVID-19 Scams" to Paradise Valley Police Department
1/9/2021	Webinar	Provided an overview of FCC's 12/16/2020 "A Webinar for Consumers: Avoiding COVID-19 Scams" to National Asian American Coalition
2/9/2021	Meeting	FCC's monthly consumer meeting discussed COVID-19 scams
2/17/2021	Meeting	Discussed COVID-19 scams with D.C. Housing Authority
3/1/2021	Meeting	Met with U.S. Department of Justice and AARP to discuss collaborating on providing information to older adults
3/1/2021	Meeting	To provide consumer-facing information to So Others May Eat
3/8/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Administration on Community Living's Social Isolation Coordinating Center
3/9/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to the Administration on Community Living
3/10/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to the Administration on Community Living's Connect Communities Working Group
3/15/2021	Meeting	To provide consumer-facing information to Oro Valley Public Library in preparation for its Older Americans Month Activities
3/18/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to the Administration on Community Living's Monthly CMS Webinar
3/19/2021	Meeting	To provide information about the Emergency Broadband Benefit Program to AARP

Date	Activity Type	Activity
3/21/2021	Presentation	To provide information about the Emergency Broadband Benefit to LeadingAge
3/22/2021	Meeting	To provide information about the Emergency Broadband Benefit Program to LeadingAge
4/6/2021	Meeting	To provide information about the Emergency Broadband Benefit Program to AARP
4/8/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Pennsylvania Long-Term Care Council
4/14/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to the residents of Elm Manor Homes
4/15/2021	Webinar	To provide information about the Emergency Broadband Benefit Program to Administration on Community Living
4/15/2021	Webinar	To provide information about the Emergency Broadband Benefit Program to Stewards of Affordable Housing Foundation
4/26/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Connecticut's Department of Aging and Disability
4/27/2021	Webinar	To provide information about the Emergency Broadband Program via FCC's Emergency Broadband Benefit Webinar for Consumers and Outreach Partners
4/30/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Arizona's AmeriCorps Senior Programs
5/1 - 5/31/2021	Web Content	Featured information for older adults on www.fcc.gov/outreach from partners Be My Eyes, Consumer Financial Protection Bureau, and AARP
5/19/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Mt. Hood Senior Solutions
5/20/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Cyber Seniors
5/24/2021	Presentation	Second Presentation to provide information about the Emergency Broadband Benefit Program to Mt. Hood Senior Solutions
5/25/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to Life Span Resources Area 14 Agency on Aging
5/26/2021	Presentation	To provide information about the Emergency Broadband Benefit Program to the Illinois Department of Aging
8/31/2021	Tele- Town Hall	To provide information about the Emergency Broadband Benefit Program
9/10/2021	Meeting	FCC's Consumer Advisory Committee Meeting
9/29/2021	Meeting	To discuss the Emergency Broadband Benefit Program with AARP
10/6/2021	Webinar	In collaboration with the FCC's Chair's Office, co-hosted the Connecting the Disconnected Forum
10/28/2021	Webinar	Webinar on spoofing and robocalls focused on Hawai'i consumers

Date	Activity Type	Activity
11/10/2021	Meeting	To discuss the FCC's consumer-facing information addressing scams with the Sarasota County Library
12/1/2021	Event	The 2021 FCC Chair's Awards for Advancement in Accessibility
12/14/2021	Meeting	To discuss the FCC's consumer-facing information addressing scams with the Federal Deposit Insurance Corporation
1/19/2022	Presentation	To provide information about the Affordable Connectivity Program to Hope Through Housing
1/19/2022	Presentation	To provide information about the Affordable Connectivity Program to Association of Aging - NY
1/27/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP California
2/11/2022	Presentation	To provide information about the Affordable Connectivity Program to the residents of Los Arcos Senior Apartments
2/24/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Connecticut
2/24/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Oklahoma
2/27/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Massachusetts
3/7/2022	Presentation	To provide information about the Affordable Connectivity Program to Senior LIFE
3/15/2022	Presentation	To provide information about the Affordable Connectivity Program to the Association of Aging (NY)
3/23/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Oklahoma
4/14/2022	Presentation	To provide information about the Affordable Connectivity Program to the New York Office for the Aging
4/27/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Massachusetts
4/28/2022	Presentation	To provide information about the Affordable Connectivity Program to USAging
5/10/2022	Presentation	To provide information about the Affordable Connectivity Program to the Washington Wellness Senior Center
5/11/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP California
5/12/2022	Tele-Town Hall	To provide information about the Affordable Connectivity Program to AARP Arizona
5/13/2022	Presentation	To provide information about the Affordable Connectivity Program to New Mexico Aging and Long-term Services Department
5/13/2022	Presentation	To provide information about the Affordable Connectivity Program to the Jayhawk Area Agency on Aging

Date	Activity Type	Activity
5/17/2022	Presentation	To provide information about the Affordable Connectivity Program to the Baltimore County Department of Aging
5/20/2022	Meeting	To discuss providing information to the De Hostos Senior Center
5/25/2022	Presentation	To provide information about the Affordable Connectivity Program to the De Hostos Senior Center
6/9/2022	Presentation	To provide information to the New Mexico Alliance of Health Councils
6/9/2022	Meeting	To discuss how to collaborate on providing information to AARP state chapters with AARP national office
6/22/2022	Exhibit	To provide information to attendees of the National Association of Social Workers annual conference
6/27/2022	Exhibit	To provide information to attendees of the American Library Association annual conference
6/28/2022	Visit	To provide flyers and information about the Affordable Connectivity Program to the CCNS Riverway Innovation Senior Center
6/28/2022	Visit	To provide flyers and information about the Affordable Connectivity Program to the United Community Center
6/28/2022	Visit	To provide flyers and information about the Affordable Connectivity Program to the Salvation Army - Brooklyn
7/11/2022	Meeting	To discuss how to provide information about the Affordable Connectivity Program to the Baltimore County Department of Aging's network
7/15/2022	Presentation	To provide information about the Affordable Connectivity Program to Hamilton Township Senior Center
7/26 - 7/29/2022	Exhibit	To provide information to attendees of the League of United Latin American Citizens National Convention and Expo
8/8/2022	Meeting	To provide information about the Affordable Connectivity Program to Ullster County Office of Aging

Here are events that the FCC co-hosted with its partners to provide information to older adults.

Date	Event Type	Event
11/20/2020	Webinar	Better Business Bureau and Federal Trade Commission discussed scam prevention during FCC's webinar "Consumer Webinar: All I Want For The Holidays Is Your Safety"
12/11/2020	Web Content	FCC included on U.S. Department of Justice's online roadmap
12/16/2020	Webinar	Federal Trade Commission and U.S. Postal Inspector Service representatives presented at FCC's "A Webinar for Consumers: Avoiding COVID-19 Scams"
2/23/2021	Webinar	Consumer Financial Protection Bureau and HHS Administration for Community Living presented during the FCC's "A Webinar for Consumers: COVID-19 Scams and Older Adults"

Federal Trade Commission

Bureau of Consumer Protection

The Federal Trade Commission (FTC), through various divisions of its Bureau of Consumer Protection, focuses on strategies to combat unfair, deceptive, abusive, and fraudulent practices that affect older adults. These strategies include maintaining a strong enforcement presence, developing education materials to promote awareness of frauds that commonly affect older adults, and collaborating with community-based organizations to enhance outreach about the FTC's programs and consumer rights. The FTC's elder justice work is related to EJCC (*Recommendation 1, 5, and 7*).

Fraud and Older Adults

In its two *Protecting Older Consumers* reports (2020-2021 and 2021-2022), the FTC described its enforcement, education, and policy work to protect older consumers from fraud, identity theft, and other problems in the marketplace.⁹⁵ The reports presented analysis of the FTC's 2020 and 2021 Consumer Sentinel Network fraud reporting data. For example, an analysis of fraud loss reports filed with the FTC in 2020 showed which scams people 60 and over (older adults) were more likely to report losing money to when compared with adults aged 20 to 59. These included tech support scams, prize, sweepstakes, and lottery scams, and family and friend imposter scams. And significantly, older adults reported losing about \$139 million to romance scams in 2020 — the scam category with the highest total reported loss — which was a sharp increase from \$84 million in 2019. In 2021, older adults reported significantly higher aggregate losses to investment scams, business impersonation scams, and government impersonation scams than they did in 2020. And as in prior years, the analysis of fraud reports received by the FTC in 2021 showed that adults aged 60 and over were less likely to report losing money to fraud than adults aged 20-59. However, when they did report losing money, they tended to report losing substantially more than younger adults. In 2022, Consumers 80 and older reported losing a median of \$1,500 to fraud, while those in their 70s reported a median loss of \$800. The FTC's analysis of reports filed by consumers nationwide helps the agency understand and respond to patterns and trends related to older adults, including the differences in how older adults in different demographic populations may experience fraud. It uses this analysis to inform the strategies it employs in its policy initiatives and its law enforcement priorities. (*Recommendation 1*)

⁹⁵ <https://www.ftc.gov/system/files/documents/reports/protecting-older-consumers-2020-2021-report-federal-trade-commission/protecting-older-consumers-report-508.pdf> and https://www.ftc.gov/system/files/ftc_gov/pdf/P144400OlderConsumersReportFY22.pdf.

FTC Enforcement Actions and Collaboration with Law Enforcement Partners

Protecting older consumers in the marketplace is one of the FTC's top priorities. Unfortunately, in numerous FTC cases, older adults have been targeted or disproportionately affected. The 20 enforcement actions highlighted in the FTC's *Protecting Older Consumers* reports for the current reporting period illustrate some of the key issues affecting older adults in this way. They include money transfer services; business opportunity and money-making schemes; deceptive or unsubstantiated product claims; and deceptive or unsubstantiated health claims related to products that purport to relieve, treat, or cure medical conditions such as chronic pain, age-related cognitive decline, cancer, arthritis, COVID-19, Parkinson's, and Alzheimer's through stem cell therapy, cannabidiol (CBD) products, or other products. The agency also sued a company that promised quick delivery of COVID-19 face masks and other personal protective equipment. (*Recommendations 1 and 7*)

The FTC coordinates with federal, state, and international law enforcement agencies, including agencies with criminal authority, to leverage resources to track down scammers, and build actions to stop them. The FTC, with the U.S. Department of Justice (DOJ), organizes and participates in the Global Anti-fraud Enforcement Network, a multilateral network of agencies that enforces laws that prohibit mass marketing fraud. The Working Group has been pivotal in enforcement actions against entities that have allegedly defrauded millions of older adults out of hundreds of millions of dollars. The FTC also refers reports received through its website and call center that meet certain criteria (typically larger dollar losses) to the Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3) Recovery Asset Team. In 2021 to 2022, the FTC referred over 700 reports through its Consumer Sentinel Network to the FBI IC3's Recovery Asset Team for review and potential action. In 2021, the team responded to 1,726 incidents and froze an impressive \$328.32 million of the \$443.48 million reported losses, making recovery possible for many victims. (*Recommendations 1 and 7*)

The FTC has continued to be an active member of the Elder Justice Coordinating Council, a multi-agency federal entity charged with identifying and proposing solutions to elder abuse, neglect, and financial exploitation. Part of the council's mission is to develop recommendations to the Secretary of the Department of Health and Human Services (HHS) for the coordination of relevant activities. This work connects the agency with other federal government offices that are working to combat elder abuse and facilitates valuable information sharing and coordination. (*Recommendations 1 and 7*)

FTC Enforcement Actions

In *RagingBull.com*, the FTC alleged in December 2020 that the defendants fraudulently marketed investment-related services that they claimed would enable people to make consistent profits and beat the market. Instead, the FTC alleged, consumers — including retirees, older adults, and immigrants — lost more than \$197 million in this scheme in the past three years alone. The defendants' pitches claimed that people did not need a lot of time, money, or experience to make a substantial income. And

the FTC alleged that, during 2020, the defendants employed additional marketing tactics based on the pandemic's impact on the stock market and the nationwide economic uncertainty, including, for example, claiming that this “may be the most exciting opportunity in decades!” The FTC reached a settlement with the majority of the defendants in March 2022, and the remaining defendant in September 2023. As part of the stipulated final orders, the Raging Bull defendants were required to pay over \$2.4 million, end the earnings deception, get affirmative approval from customers for subscription sign-ups, and provide them with a simple method to cancel recurring charges. In the 2023 stipulated final order, the remaining defendant is permanently prohibited from making any representations about potential earnings without written evidence that those claims are typical for consumers, and from making any false or misleading marketing claims in general. (*Recommendations 1 and 7*)

In *Seed Consulting*, the defendants allegedly partnered with companies, including the defendants in two FTC actions, Nudge and MOBE, to obtain “funding” for people to purchase pricey training or coaching programs. The FTC charged that the defendants in those two actions deceived people, including older adults and retirees, by promising lucrative income. In *Seed*, the FTC alleged that the defendants engaged in “credit card stacking,” which is the practice of charging people thousands of dollars to apply for personal credit cards on their behalf and inflating people's income many times over to get high credit lines — so that people could pay for training programs offered by the defendants' partners. In January 2021, the FTC and the *Seed* defendants reached a settlement that imposes a \$2.1 million monetary judgment, bars the defendants from charging people to obtain credit cards, and bars defendants from misrepresenting the financial status of anyone to a financial institution. (*Recommendations 1 and 7*)

In *Wellco*, the FTC asserted that the defendants sold hundreds of thousands of indoor TV antennas and signal amplifiers using deceptive claims. The respondents allegedly claimed, among other statements, that people could stop paying for cable or satellite TV subscriptions and still get all of their favorite TV channels. Similarly, the FTC alleged that the respondents claimed that their amplifiers increased the number of stations a user received, including HBO and AMC for free. According to the FTC, the defendants used “every trick in the book to sell their antennas and amplifiers to people,” including marketing that targeted Spanish speakers and older adults. In March 2021, the FTC and the defendants reached an agreement that bars the defendants from making certain claims about their products, including what channels a user will receive. The agreement also imposes a \$31.82 million judgment, but suspends the judgment upon payment of \$650,000, based on the defendants' inability to pay. (*Recommendations 1 and 7*)

In December 2020, the FTC announced the first law enforcement crackdown on six sellers of CBD-containing products for allegedly making a wide range of scientifically unsupported claims about their ability to treat serious health conditions, including cancer, heart disease, hypertension, Alzheimer's disease, and others. In May 2021, the FTC announced an additional action against a seller engaged in similar conduct. (*Recommendations 1 and 7*)

In *Bionatrol Health*, the FTC alleged that the respondents used deceptive marketing to sell CBD oil, CBD gummies, and other products containing CBD. The respondents allegedly claimed that their CBD product treats pain better than prescription medications like OxyContin and prevents and treats age-related cognitive decline and chronic pain. The respondents allegedly used claims like “medically proven” to entice consumers, and also changed the orders from one bottle of CBD oil to five bottles without their customers’ consent. The respondents agreed to an administrative consent order that prohibits them from making health-related product claims without competent and reliable scientific evidence. The agreement also requires the respondents to pay \$20,000 and notify their customers of the agreement.

In *Epichouse*, the FTC alleged that the respondents made false claims that their CBD products treated pain better than prescription medications. The respondents also allegedly made claims that their products could prevent a wide range of serious conditions, including cancer, diabetes, heart disease, chronic pain, hypertension, and age-related cognitive decline. The respondents agreed to an administrative consent order that prevents them from making health-related product claims without competent and reliable scientific evidence. The order also imposes a monetary judgment of \$30,000.

In *CBD Meds*, the FTC asserted that the respondents made several unsubstantiated claims that their CBD products effectively treat, prevent, or mitigate serious diseases and conditions like artery blockage, cancer, glaucoma, autism, and schizophrenia. According to the complaint, the respondents emphasized several CBD benefits for older adults, including preventing “age related bone disease” and in the treatment of neurodegenerative diseases, such as Alzheimer’s disease, Parkinson’s disease, and HIV dementia. The respondents allegedly falsely maintained that the U.S. government had confirmed the health benefits of CBD. The respondents reached an agreement with the FTC prohibiting them from making health-related product claims without competent and reliable scientific support and requiring them to notify their customers of the agreement.

In *Reef Industries*, the FTC alleged that the respondents made unsubstantiated claims about the health-related benefits of various CBD-infused products. The respondents allegedly claimed that CBD could prevent, cure, mitigate, or treat diseases and serious health conditions, including Alzheimer’s disease, arthritis, autoimmune disease, and irritable bowel syndrome. The respondents agreed to an administrative consent order that prohibits them from making health-related claims without competent and reliable scientific evidence and requires them to pay \$85,000.

In *Steves Distributing*, the FTC asserted that the respondents made unsubstantiated claims that their CBD and cannabigerol (CBG) products were effective alternatives to prescription medications. According to the complaint, the respondents claimed that their products could treat, mitigate, or prevent a wide range of diseases and serious health conditions, including Alzheimer’s disease, cancer, and diabetes. They also allegedly claimed that their products reduce the risk of heart attacks, strokes, and other diseases and conditions. In some instances, respondents falsely claimed that studies or scientific research proved the effectiveness of CBD and CBG in treating or mitigating certain diseases

and conditions. The respondents agreed to an administrative consent order that prohibits them from making health-related claims without competent and reliable scientific evidence and requires them to pay \$75,000.

In *Kushly Industries*, the FTC alleged that the respondents made false or unsubstantiated claims that their CBD products could effectively treat or cure a host of conditions, from common ailments like acne and psoriasis, to more serious diseases, including cancer, Alzheimer's, Parkinson's, and multiple sclerosis. In addition, respondents allegedly asserted without support that many of these statements were backed by scientific studies. The FTC claimed that the respondents have used these false or unsubstantiated claims to market or sell a range of products containing CBD, including gummies, soft-gel capsules, and topical ointments. In July 2021, the respondents agreed to an administrative consent order that bars them from making health-related claims without competent and reliable scientific evidence and requires them to pay \$30,583.14.

In *BASF SE*, the FTC charged the respondents with collaborating to deceptively market two dietary fish oil supplements as clinically proven to reduce liver fat in adults and children with non-alcoholic fatty liver disease (NAFLD). According to the complaint, the respondents advertised their supplements, Hepaxa and Hepaxa PD, as clinically proven to boost liver function, without the scientific evidence needed to back up the claims. In April 2021, the FTC filed its administrative complaint against BASF and fellow defendants. In May 2021, the FTC approved final administrative consent orders that bar the respondents from representing, without proper substantiation, the health benefits of certain products. The defendants also agreed to pay more than \$416,000 to settle the charges. (*Recommendations 1 and 7*)

In *Health Research Laboratories (HRL)*, the FTC issued an administrative complaint in November 2020 against two companies and their owner, challenging their unsubstantiated advertising claims about several supplements. Respondents specifically marketed products to older consumers and advertised their The Ultimate Heart Formula (UHF), BG18, and Black Garlic Botanicals products as preventing and treating cardiovascular disease, atherosclerosis, and hypertension. HRL also claimed its supplement Neupathic would cure, mitigate, or treat diabetic neuropathy without having substantiation for such claims. Litigation is ongoing. The FTC settled the administrative complaint in June 2022. The settlement banned the companies and their owner from advertising or selling dietary supplements and from making claims their products treat, cure, or reduce the risk of disease. (*Recommendations 1 and 7*)

In *Trend Deploy*, the FTC alleged in June 2021 that the defendant falsely promised consumers that he could quickly deliver face masks and other personal protective equipment (PPE). According to the FTC, the defendant took advantage of people's COVID-related fears by advertising the quick delivery of N95 face masks, among other products. In fact, the defendant failed to deliver the PPE on time, if at all, and failed to offer cancellations or refunds. The complaint also alleged that the defendant violated the COVID-19 Consumer Protection Act by making deceptive claims about the quality of the face masks. Litigation is ongoing. In June 2023, the court found in favor of the FTC and issued an order

that permanently enjoins the defendant from selling or offering for sale any protective goods or services, imposes a civil penalty, and enters a monetary judgment. (*Recommendations 1 and 7*)

In an action regarding counterfeit websites, the FTC sued the unknown operators of numerous websites, which played on consumers' COVID-19 pandemic fears to trick them into paying for Clorox and Lysol products that the defendants never delivered. According to the FTC, the defendants' counterfeit websites were aimed at people urgently seeking cleaning and disinfecting products. The fraudulent websites allegedly were designed to look like genuine sellers offering Clorox and Lysol products, despite no actual affiliation with those companies. In some cases where people sought chargebacks from their credit card companies, the defendants allegedly used falsified shipment information to make it harder for people to get the charges reversed. In other cases, defendants allegedly shipped worthless products that people did not order — such as a pair of socks — or used other deceptive tactics to thwart the chargeback process. In November 2020, a court issued a temporary restraining order and subsequently a preliminary injunction ordering that more than 100 websites be suspended. As a result of the suit, the websites were permanently disabled, and the scheme was disrupted. (*Recommendations 1 and 7*)

The FTC sued *Walmart* in June 2022 for alleged practices that allowed its money transfer services to be used for fraud. The complaint asserted, among other things, that older consumers were financially exploited by telemarketing scams that made use of money transfers from Walmart stores. The FTC complaint alleged, in many cases, older consumers (ages 65 and older) have been financially exploited by sending money transfers in connection with common telemarketing scams, such as grandparent scams, Good Samaritan scams, lottery or prize scams, and romance scams, from Walmart locations. The average loss suffered by older consumers is usually greater than for younger consumers. In addition, perpetrators of the scams, or those acting on their behalf, including fraud rings and money mules, frequently collect the proceeds of the frauds from Walmart locations, and in some instances, those individuals have even been employees of Walmart. The complaint further stated that among all of MoneyGram's complaints of fraud that involved Walmart from 2013 to 2018, MoneyGram reported 19,035 complaints about person-in-need or grandparent scams, more than any other single category. The complaint also alleged that at one location in Teterboro, New Jersey, 72.6 percent of complaints about fraud-induced transfers involved the grandparent or emergency scam. Money transfers have long been a common vehicle for fraud targeting older consumers. According to the FTC's complaint, Walmart has been a particularly popular processor for fraudulent money transfers, in large part because of Walmart's ineffective, poorly enforced anti-fraud policy. The FTC alleged that many of the Walmart staff handling money transfers had insufficient training or no anti-fraud training at all; Walmart employees were told "If you suspect fraud, complete the transaction." Walmart allegedly adopted this practice despite knowing that once the money transfers were paid out to suspected fraudsters, fraud victims usually could not get their money back. The FTC is seeking to obtain redress for consumers, as well as civil penalties. Litigation is ongoing. (*Recommendations 1 and 7*)

In *Universal Guardian Acceptance, LLC* (UGA), the FTC brought an action in October 2021 against defendants that had allegedly serviced and funded payment plans for expensive and often ineffective investment “trainings.” The case arose out of previously settled litigation against Online Trading Academy (OTA), a company that allegedly targeted older consumers with an investment trading strategy based on false or unfounded earnings claims. According to the FTC, OTA had secured payment using short-term, high-interest retail installment contracts. The FTC alleged that UGA facilitated OTA’s deceptive scheme by underwriting, funding, and servicing OTA’s retail installment contracts. The FTC further alleged that UGA ignored red flags that OTA was engaged in deception, including consumer complaints, a high cancellation rate, and the fact that the vast majority of purchasers were not paying off their debt within the six month no-interest grace period included in the contracts. The terms of the settlement required the UGA defendants to offer debt forgiveness to OTA purchasers whose debt was held by UGA. The settlement also requires the defendants to screen prospective clients that claim consumers can make money using their products or services, and to monitor such clients’ transactions and business practices. (*Recommendations 1 and 7*)

In *Gravity Defyer*, the FTC filed suit in May 2022 against a footwear company, claiming that the company made deceptive pain relief claims about its products. The FTC alleged that the defendants targeted older adults suffering from arthritis, joint pain, and other medical conditions. The company claimed in its marketing to offer “clinically proven pain defying footwear,” but the FTC asserted that it lacked competent and reliable scientific evidence to support such a claim. According to the FTC complaint, the defendants claimed that the unique technology in the soles of their shoes would relieve knee, back, and foot pain, as well as pain in people suffering from plantar fasciitis, arthritis, joint pain, and heel spurs. The owner of Gravity Defyer was previously barred from deceptive advertising by a 2001 FTC order, and the FTC alleged that the Gravity Defyer advertisements were violations of that order. Litigation is ongoing. (*Recommendations 1 and 7*)

In *Xlear, Inc.*, the FTC asserted that the defendant falsely marketed its nasal sprays as effective ways to prevent and treat COVID-19. According to the FTC, Xlear promoted its sprays by falsely claiming they can provide four hours of protection against infection from the coronavirus and called them “a simple, safe, and cheap option that could be an effective solution to the pandemic,” among other claims. Another ad claimed that “Xlear nasal spray provides additional tested protection for up to four hours, helping keep you and others around you safe.” The FTC alleged that the defendants’ advertising grossly misrepresented the purported findings and relevance of several scientific studies. Even after a warning letter from the FTC in 2020 to stop its unlawful advertising, the defendants continued to make such statements on their website and social media pages, even modifying or removing the unlawful claims, only to reinstate them or add additional deceptive statements later, according to the complaint. The lawsuit was filed by the Department of Justice (DOJ) in October 2021 on the behalf of the FTC and asks for monetary penalties and an order barring the defendants from making false and unsupported claims. Litigation is ongoing. (*Recommendations 1 and 7*)

In *Quickwork*, in a complaint filed by the U.S. Department of Justice (DOJ) on the FTC's behalf, the FTC alleged that the defendants deceptively marketed "Wellness Warrior" products as scientifically proven to treat or prevent COVID-19. According to the complaint, the defendants baselessly claimed, among other assertions, that Wellness Warrior products containing Vitamin D and zinc treat or prevent COVID-19, are scientifically proven to work, and are more effective at preventing the disease than approved vaccines. In May 2021, a court entered a stipulated preliminary injunction against the defendants, prohibiting them from continuing to deceptively market or advertise these products. The court also required them to remove all the links containing deceptive claims from all websites, social media accounts, and other domains under their control. Litigation is ongoing. (*Recommendations 1 and 7*)

Collaborations with Law Enforcement Partners

In August 2021, the FTC and the Georgia Attorney General's Office sued the co-founders of the *Stem Cell Institute of America* for allegedly marketing stem cell therapy to seniors nationwide using bogus claims that it is effective in treating arthritis, joint pain, and a range of other orthopedic ailments. The complaint also alleges that the defendants promoted the false or unsubstantiated claim that stem cell therapy is comparable or superior to surgery, steroid injections, and painkillers, and that they provided chiropractors and other health care practitioners with the means of deceiving consumers about such treatments. Litigation is ongoing. (*Recommendations 1 and 7*)

In February 2021, the DOJ began the claims process to send nearly \$125 million in redress to people allegedly defrauded by scammers who were aided by MoneyGram. A joint law enforcement action brought by the FTC, the DOJ, and the United States Postal Inspection Service (USPIS) charged that MoneyGram had failed to take steps required under a 2009 FTC order to crack down on fraudulent money transfers that cost U.S. consumers millions of dollars. Perpetrators of many different types of mass marketing scams — including those that affect older adults, such as prize and sweepstakes schemes — rely on money transfer systems such as MoneyGram as a means of fraudulently obtaining money from consumers. Money transfers are a preferred method of payment for scammers because money sent through money transfer systems can be picked up quickly and anonymously at locations all over the world — and once the money is paid out, it is all but impossible for people to get their money back. (*Recommendations 1 and 7*)

In *B4B Earth Tea LLC*, the Department of Justice filed a complaint on behalf of the FTC and FDA in March 2022 alleging that the defendants had falsely claimed their product was clinically proven to treat, cure, and prevent COVID-19. According to the complaint, the defendants claimed that the defendants' tea, which sells for \$60 for a 16-ounce bottle, could cure COVID-19 in 24 to 48 hours. Ads claimed that the tea was completely effective at preventing hospitalization ("100% effective with 0 side effects") and specifically claimed that it was better than vaccination ("Vaccines trial shows preventing hospitalization is 85%-96% while so far Earth Tea Extra Strength is 100%..."). According to the complaint, those health claims were unsubstantiated because the single small study cited by the

defendants did not meet the standard of competent and reliable scientific evidence. Litigation is ongoing. (*Recommendations 1 and 7*)

In *GDP Network LLC*, the FTC and the Office of the Attorney General of Florida reached a settlement with the operators of an alleged credit card interest rate reduction scam. The complaint, filed in July 2020, alleged that the defendants made telemarketing calls in which they promised to permanently and substantially reduce the consumer's credit card interest rates. After posing as representatives or affiliates of consumers' credit card companies, the defendants allegedly claimed they could save consumers thousands of dollars in credit card interest, thereby allowing them to pay off their debt much faster. All these claims were false or unsubstantiated, according to the complaint. At most, the defendants sometimes opened new credit card accounts at low introductory rates and transferred consumers' existing debt to the new cards. Instead of producing the savings that customers expected, the defendants' service allegedly often left people even deeper in debt after they paid upfront fees of between \$995 and \$4,995, as well as substantial fees to transfer their existing debt to new cards. As part of the court order, the defendants will be permanently banned from the debt relief industry. According to the complaint, the defendants often targeted financially distressed consumers and older adults. (*Recommendations 1 and 7*)

In December 2021, the FTC sent checks totaling more than \$1.8 million to people who were charged by *Lifewatch Inc.* for products that were advertised as free. The FTC joined with the Florida Attorney General's Office to assert that the defendants had made at least 1 billion robocalls to pitch medical alert systems available to senior citizens "at no cost whatsoever." The messages allegedly claimed that the system was endorsed or recommended by reputable organizations like the American Heart Association. According to the FTC, consumers eventually learned that they were responsible for monthly fees and that it was difficult to cancel without paying a penalty. The complaint alleged that "Many of the consumers who receive these unsolicited calls are elderly, live alone, and have limited or fixed incomes. They often are in poor health, suffer from memory loss or dementia, and rely on family members, friends, or health professionals to manage their finances and to make financial or health related decisions for them." (*Recommendations 1 and 7*)

Collaborations with Criminal Law Enforcement Partners

In March 2022, former FTC defendant Travis Peterson was sentenced to 41 months in prison for a fraudulent charity scheme that targeted older adults. Peterson's operation made millions of robocalls asking for donations and falsely claiming those donations are tax-deductible and would benefit veterans' charities. The FTC's action against Peterson was part of Operation Donate with Honor, a state and federal sweep combatting fraudulent charities that claimed to help veterans and servicemembers. (*Recommendations 1 and 7*)

In 2022, Maricopa County Attorney's Office in Arizona obtained guilty pleas against David Johnson and Brandon Randis, and sentenced Johnson to five years in prison, for their roles in a telemarketing

scheme that targeted older adults, among others. The FTC previously sued the ringleaders of this operation, which tricked consumers into purchasing ecommerce websites through false promises of substantial income and a money-back guarantee. The FTC obtained more than \$7 million in redress for consumers through the civil case. Maricopa County obtained at least 13 pleas in this criminal case, including the former-FTC-defendant ringleaders. *(Recommendation 1 and 7)*

Following extradition from Costa Rica, Jamaican nationals Derrick Levy and Maurice Levy pled guilty in January and June of 2022, respectively, for running a telemarketing scam targeting older adults in the United States. The scammers contacted older adults by telephone and falsely claimed the individuals had won sweepstakes prizes, sometimes even impersonating FTC officials, to induce the consumer to send “fees” to claim their prizes. The FTC provided assistance to DOJ in this case. *(Recommendations 1 and 7)*

In June 2022, an elder victim reported to the FTC that the victim had been contacted by an individual claiming to be from customer support at the victim’s bank. The subject then instructed the victim to complete a wire transfer to a fraudulent domestic account to “save their money.” Since the victim reported the incident quickly, the FBI IC3 Recovery Asset Team was able to contact the recipient bank and freeze the full wired amount of almost \$100,000 for possible recovery. *(Recommendations 1 and 7)*

In May 2022, an elder victim reported to the FTC that the victim had been contacted by an individual claiming to be from McAfee Anti-Virus, claiming that their protection plan was due to update. The victim called the number contained in the spoofed email and gave the victim’s bank account access to the subject, where the subject then initiated a wire transfer for almost \$50,000. Again, since the victim reported the incident quickly, the FBI IC3 Asset Recovery Team was able to contact the recipient bank and freeze the full wired amount for possible recovery. *(Recommendations 1 and 7)*

In May 2022, an elder victim reported to the FTC that the victim had been contacted by an individual claiming to be from Amazon Support. The subject claimed that the victim had a fraudulent purchase on their account and threatened they would be arrested if they did not complete a wire transfer to “protect their money.” The victim completed a wire to a fraudulent domestic account of almost \$100,000. The FBI IC3 Recovery Asset Team was able to contact the recipient bank and freeze a majority of the funds for possible recovery. *(Recommendations 1 and 7)*

Education and Information

To augment the agency’s enforcement efforts, nearly every FTC enforcement action is accompanied by relevant, targeted education in English and Spanish. In addition, the FTC distributes information in print and electronically, and shares it with websites, the media, libraries, legal services groups, law enforcement, and other community-based organizations for the broadest possible reach. As of 2022, The FTC has more than 413,000 subscribers for its consumer blogs in English and Spanish.

Local media and community partners that subscribe to the blogs, including local law enforcement, library staff, educators, and banks share and forward the information to their members and expand the reach of the messages. Consumer blog posts have covered, among many other topics, business and government impersonators, COVID-19 vaccine scams, romance, investment, prize or lottery scams, online safety, family emergency scams, mystery shopper scams, and demands for payment by gift card and cryptocurrency. (*Recommendations 5 and 7*)

Pass It On is the FTC’s ongoing fraud-prevention education campaign for older adults. *Pass It On*’s online and print materials show respect for the readers’ life experience and accumulated knowledge and provide resources they can read and “pass on” to family and friends to start conversations about fraud. Since the *Pass It On* campaign began in 2014, its print and online material has expanded, based in part on community partners’ requests, to include 13 common frauds. As of 2022, the FTC has distributed 17.2 million *Pass It On* items since the campaign began in 2014, including 2.8 million in the period covered by this report, to libraries, adult protective service offices, police departments, banks, state attorneys general, military support groups, and a variety of educational and community groups. Campaign materials are available at ftc.gov/PassItOn, ftc.gov/pasalo (Spanish), and ftc.gov/Bulkorder. (*Recommendations 5 and 7*)

The FTC also continued creating [educational videos](#) to underscore the importance of talking about fraud as a prevention measure. In January 2021, the FTC released the video [How To Avoid Income Scams](#), available in Spanish as [Cómo evitar estafas de ingresos](#), to help people who are often targeted with fake promises of income or financial independence, a topic which significantly impacts older adults. In the video, an FTC attorney explains warning signs of an income scam, plays an audio recording of a business coaching scam the FTC shut down, and tells viewers how to check out a money-making offer before they invest. The FTC distributes videos through partners including ethnic and mainstream media, legal aid offices, consumer advocacy groups, and fellow law enforcement agencies. (*Recommendations 5 and 7*)

COVID-19 Education and Outreach

Shortly after the coronavirus pandemic began, the FTC developed a multimedia campaign with consumer and business advice to respond to people’s needs, all available at ftc.gov/coronavirus. This webpage, available in English and Spanish, serves as a one-stop directory of the FTC’s coronavirus education resources for consumers and businesses. It also contains links to information about FTC enforcement actions related to the pandemic and connects to the FTC’s fraud reporting system. The site’s [consumer page](#) contains advice on how to stay safe in the face of the health and pandemic-related financial crisis; advice and resources to learn – and teach others – how to tackle financial issues resulting from or worsened by the pandemic; links to Consumer Alerts; a collection of shareable social media materials; infographics; links to resources in five Asian languages; and a list of additional government resources. As of this reporting period, visitors have collectively viewed approximately 9.6 million pages of the FTC’s coronavirus-related material. In addition, the FTC has issued more than 180 Consumer

Alerts on pandemic-related topics, including COVID-19 vaccines and test kits, vaccines, stimulus payments, health and treatment claims, government imposter scams, privacy issues, and scams targeting small business. The FTC has worked urgently to educate people of all ages about coronavirus-related scams, and published Consumer Alerts specifically for older adults and their loved ones. For example, it published a Consumer Alert about what to do if a nursing home or care facility wrongfully took someone's stimulus check, and a related Business Alert, warning nursing facilities that having residents sign over their check to the facility contradicts the law. (*Recommendations 5 and 7*)

During this reporting period, staff in Washington, D.C., and eight regional offices conducted more than 100 pandemic-related local and national outreach events with partners. The agency engaged with ethnic media, community organizations, community advocates, and many others through webinars, tele-town halls, Twitter chats, Facebook Live events, and interviews with local, state, and national media. Almost half of all education and outreach events were organized specifically for older adults and the people who work with them, including legal service providers, aging service providers, federal agency staff, and community advocates. A small sample of these COVID-related activities demonstrates the range of partners and audiences the FTC engaged. For example, staff were invited to join members of Congress on several tele-town halls held with constituents to talk about COVID-19, as well as issues of interest to older adults and veterans. FTC staff participated in nationwide AARP Facebook Live conversations and statewide events to talk about current COVID-19 and vaccine-related scams. Staff presented webinars in English and Spanish about COVID-19 scams with hosts that included, for example, the SEC, IRS, FEMA, and the California Association for Bilingual Education. FTC staff also worked with varied partners and channels to deliver information to older adults, especially to those in historically underserved communities targeted by COVID-19 scams and issues. Staff appeared on national television to warn about fake at-home COVID-19 tests and talked with more than 500 AARP members in California about the financial impact of the pandemic on the Latino community, including the emergence of job and mortgage scams. The FTC also sent folders with *Pass It On* and *Pásalo* material to 40,000 library, law enforcement, veterans', and older adult support group presenters and trainers to share with the older adults they contact, to help them better manage the financial impact of the pandemic and avoid scams. (*Recommendations 5 and 7*)

Education and Outreach Activities

The FTC actively collaborates with many organizations across the country to share its consumer education messages and inform the public about its work. Staff in Washington, D.C., and eight regional offices presented, exhibited, or participated in outreach events with the public, other law enforcement agencies, and stakeholders focused on protecting members of a wide range of communities from scams. During the reporting period, staff participated in more than 205 events that directly served older adults and the people who work with them or engaged partner organizations in discussions about issues that adversely affect older adults. A large part of the FTC's outreach and education work during the reporting period also focused on issues related to the coronavirus pandemic, including financial resilience and recovery from effects of the pandemic. (*Recommendations 5 and 7*)

During this reporting period, FTC staff participated in events for older adults together with local, state, and federal organizations, including the Better Business Bureau (BBB), Senior Medicare Patrols (SMP), public libraries, consumer organizations, legal services providers, as well as state attorneys general and consumer affairs offices, and federal agencies including the Consumer Financial Protection Bureau (CFPB), Federal Emergency Management Agency, the FBI, the Internal Revenue Service, the Social Security Administration Office of Inspector General, and the U.S. Postal Inspection Service.

For example, staff joined in dozens of events with AARP, including nationwide and statewide Facebook Live conversations in English and Spanish about COVID-19 scams, impersonators, identity theft, and romance, telephone, and cyberscams, and national tele-town halls. During a nationwide tele-town hall in December 2021, FTC shared information about holiday scams with 15,600 older adults. During a similar event the next month, staff talked about top scams with 32,000 older adults. For this reporting period, FTC staff also made 23 presentations to older adult Senior Medicare Patrol volunteers in 15 states to share updated advice about fraud, identity theft, impersonator scams, and COVID-19 scams, among other topics. The FTC also met virtually with SMP volunteers, along with staff in State Health Insurance Programs (SHIP) and Medicare Improvement for Patients and Providers Act (MIPPA)-funded programs, to explain the commission's efforts to address fraud and consumer issues affecting communities of color and older adults. (*Recommendations 5 and 7*)

The FTC also collaborated with the CFPB's Office for Older Americans to plan monthly educational webinars for members of the Village to Village Network. Network members are older adult volunteers who coordinate educational events and connect fellow members to support services that make it easier to age safely at home. During 2021, the CFPB and FTC each presented webinars to village residents in alternating months. The FTC talked about a range of topics from cyberscams and online safety to vaccine scams and other pandemic-related frauds. The CFPB's Office for Older Americans and FTC also worked in tandem to tell older adults about their agencies' resources during Older Americans Month, when they joined an AARP Facebook Live conversation, and on a webinar with SAGE, an advocacy and service organization for LGBTQ elders. Commission staff also discussed scams that affect older adults at several conferences, including events organized by the American Bar Association's Commission on Law and Aging, ADvancing States, the American Society on Aging, and Oregon Tax Practitioners.

In May 2022, the FTC and the CFPB also co-hosted the LGBTQ+ Elder Fraud Prevention and Response Network Summit in collaboration with SAGE, the advocacy and services organization for LGBTQ+ elders; the National Center on Elder Abuse; and the Keck School of Medicine of the University of Southern California. The summit was the first federal-led convening on consumer protection issues affecting LGBTQ+ elders. Together with CFPB staff, FTC staff facilitated conversations about addressing consumer protection issues. More than 70 representatives from advocacy, government, and industry groups participated.

The FTC continued its ongoing state webinar project to reach people in communities and rural areas. During this reporting period, staff organized and co-presented to people in eight states with local, state, and federal consumer experts and stakeholders, often including representatives from AARP and Senior Medicare Patrols. Presenters shared news and information about fraud and scams affecting residents, and where to find help. *(Recommendations 5 and 7)*

In this reporting period, the FTC convened six Ethnic Media Briefings with community leaders, local law enforcement, consumer education professionals, and ethnic media outlets around the country. The groups discussed fraud and consumer issues targeting diverse communities and resources available for media, civic leaders, and their communities. During the reporting period, the FTC held Common Ground conferences in Colorado and Tennessee with legal service, law enforcement, and consumer protection professionals to discuss, among other things, how to reach and protect older adults and people in underserved communities from consumer fraud. *(Recommendations 5 and 7)*

In 2021, the FTC launched the Community Advocate Center to support legal services organizations' fraud reporting and strengthen the FTC's connections with historically underserved communities. In October 2021, the FTC released and promoted The Community Advocate Center in a ReportFraud.ftc.gov video to introduce the center and explain the benefits of becoming a Report Fraud Community Advocate. FTC staff had 24 meetings with legal service providers to introduce the Community Advocate Center and give an overview of FTC education resources the providers could use to assist their clients. Six of the legal service providers operate programs dedicated to serving older adults. *(Recommendations 5 and 7)*

Pursuant to the Stop Senior Scams Act, during this reporting period the FTC established an Advisory Group composed of stakeholders from government, industry, and consumer advocacy groups to create new initiatives that address fraud impacting older adults. The Advisory Group held its first public meeting on September 29, 2022, and introduced several committees that will tackle four topics in the upcoming year: 1) expanding consumer education efforts; 2) improving industry training on scam prevention; 3) identifying innovative or high-tech methods to detect and stop scams; and 4) developing research on consumer or employee engagement to reduce fraud. The FTC also created a Senior Fraud Advisory Office pursuant to the Seniors Fraud Prevention Act of 2022. This office will advise the commission on fraud prevention strategies, monitor the market for emerging fraud trends impacting older adults, and coordinate with our law enforcement partners to disseminate consumer education regarding these new trends. *(Recommendations 5 and 7)*

Legal Services Corporation

In April 2022, LSC released its fourth Justice Gap study, “The Justice Gap: The Unmet Civil Legal Needs of Low-income Americans.” For the 2022 study, LSC once again partnered with NORC at the University of Chicago, surveying more than 5,000 American households of all income levels to provide an up-to-date baseline measure of civil legal need and insights into help-seeking behaviors of people facing civil legal problems, like eviction, foreclosure, domestic violence, and child custody disputes. The 2022 study revealed that 92% of the civil legal problems of low-income Americans did not receive any or enough legal help. Nearly three-quarters (74%) of low-income households experienced at least one civil legal problem in the previous year. Additionally, of the 50 million Americans who have household incomes below 125% of the poverty threshold, nearly 8 million are seniors, and 70% of senior households had at least one civil legal problem in the past year.

<https://justicegap.lsc.gov/> (*Recommendation 5*)

In May of 2022, LSC accepted an invitation to join the Elder Justice Coordinating Council. In 2022, LSC coordinated with the Administration for Community Living to develop a 2023 training series focused on Closing the Justice Gap for Older Adults. (*Recommendation 6*)

Social Security Administration

Office of the Commissioner and Office of the Inspector General

Recommendation 1: Support the Investigation and Prosecution of Elder Abuse Cases

Social Security Administration (SSA) Office of the Inspector General (OIG) conducts criminal investigations of imposter scams and representative payee fraud. It also develops cases and works with federal, state, and local authorities who prosecute wrongdoers. Additionally, SSA OIG strategizes with federal and state law enforcement to identify potential elder abuse situations, such as the discovery of unlicensed nursing homes, and shares data with those agencies to the extent permitted by law.

SSA OIG imposed civil monetary penalties totaling \$84,000 under Section 1140 of the Social Security Act against two telecommunications companies during FY 2022 for acting as gateway carriers and accepting SSA-related scam calls into the U.S. telecommunications system.

Significant SSA OIG Investigations, Prosecutions, and Civil Actions

SSA OIG, in conjunction with outside agencies, investigated the owners and board members of a nonprofit corporation which provided guardianship to special needs individuals and acted as an Organizational Representative Payee. The investigation found that the board of directors conspired to embezzle funds from their clients and convert the funds to their own use. This was done by transferring funds from client accounts to comingled accounts controlled by the corporation, which were then accessed by the board members. In March 2020 through July 2021, the owners and board members pleaded guilty to charges of conspiracy, mail fraud, aggravated identity theft, money laundering, and conspiracy to commit money laundering. Sentences ranged from 47 years to five years 11 months of incarceration followed by supervised release. They were ordered to pay a combined \$11,804,364 to the victims of the conspiracy, including \$1,572,709 to the SSA and \$2,400,243 to the VA. (*also Recommendation 7*)

SSA OIG investigated a man who owned and operated a guardianship organization for disabled and vulnerable adults. The guardianship organization managed the finances of approximately 24 clients a month and was the organizational representative payee for the Social Security benefits of at least 13 clients. The investigation found that from November 2010 to December 2018, the man stole approximately \$256,336 from 22 of his current or former clients by conducting ATM withdrawals and writing checks from the victims' bank accounts. The investigation further found that the man used the stolen funds to pay for his personal expenses. In October 2020, the man pleaded guilty to Social Security fraud and was sentenced to one year and one day of incarceration and three years' supervised release. The man was also ordered to pay \$256,336 to 22 individual victims. (*also Recommendation 7*)

The SSA OIG investigated an assisted living facility that primarily served elderly and incapacitated adults. The facility served as the Representative Payee Organization and received Social Security benefits and auxiliary grants on behalf of residents at the facility. The investigation found that the owner diverted \$823,374.73 for her personal use to include personal debts, personal travel, mortgage payments, and gambling expenses. The diversion of resident benefits led to significant deficiencies in the facility that endangered residents' health and safety to include the death of five residents. In September 2022, the owner was sentenced to 24 months incarceration and three years' probation. She was ordered to pay a combined \$823,474.73 in restitution to the Social Security Administration and to the Virginia Department for Aging and Rehabilitative Services. (*also Recommendation 7*)

SSA OIG launched a consumer protection initiative targeting U.S. telecommunications companies acting as gateway carriers who profit by accepting SSA-related imposter scam calls into the U.S. telecommunications system and passing them to unsuspecting consumers, including the elderly. By engaging the telecommunications industry, and when warranted, imposing civil penalties authorized by Section 1140 of the Social Security Act, SSA OIG is encouraging more proactive and responsible behavior by the industry in minimizing the harm of SSA-related imposter scam calls.

Recommendation 3: Study and test feasibility of improving information sharing with state agencies that provide adult protective services.

SSA conducted a study and test of the administrative feasibility of improving data sharing with state adult protective services agencies to help SSA identify when a beneficiary may need a representative payee to manage their benefits and to help it oversee representative payees. The study and test were required by section 103(b) of the Strengthening Protections for Social Security Beneficiaries Act of 2018 (Public Law 115-165). Please see SSA's summary of this law at https://www.ssa.gov/legislation/legis_bulletin_042418.html.

SSA administers an extramural research program titled "Retirement and Disability Research Consortium (RDRC)" through five-year cooperative agreements with research centers. Below is a list of projects funded under RDRC to support this effort:

- Consequences of and Response to Identity Theft Victimization among Older Americans (<https://cfsrdrc.wisc.edu/project/wi21-11>)
- Contextual and Social Predictors of Scam Susceptibility and Fraud Victimization (<https://mrdrc.isr.umich.edu/projects/contextual-and-social-predictors-of-scam-susceptibility-and-fraud-victimization/>)
- Epidemiologic Study of the Correlates of Scam Susceptibility, Financial Exploitation, and Fraud in Older Adults (<https://cfsrdrc.wisc.edu/project/wi21-09>)
- Assessing Vulnerability to Social Security Scams (<https://cfsrdrc.wisc.edu/project/wi21-03>)

- Mixed methods analysis of consumer fraud reports of the Social Security imposter scam (<https://mrdrc.isr.umich.edu/projects/mixed-methods-analysis-of-consumer-fraud-reports-of-the-social-security-impostor-scam/>)

Recommendation 5: Develop a Broad-Based Public Awareness Campaign

SSA OIG engages in Section 1140-related outreach and education. SSA OIG outreach program focuses on prevention and early intervention to minimize harm to the public, particularly to older adults because of their vulnerability. SSA OIG also focuses on protecting SSA's reputation and its ability to communicate with the public.

SSA OIG combats elder financial exploitation through its programs, including enforcement of Section 1140 of the Social Security Act, and Section 1140-related consumer protection outreach.

Section 1140:

- Prohibits people and companies from misleading consumers by giving a false impression of association with or endorsement by SSA in any type of communication. Prohibited communications can take many forms, including telephone solicitations, social media, internet websites, USPS mailings, emails, mobile applications, personally targeted advertisements, and text messages.
- Prohibits reproducing and selling of Social Security publications and forms without SSA's authorization and requires providing proper notice when charging for services SSA provides for free.

SSA OIG educates the public on scam avoidance and the business community on Section 1140 and its prohibitions and penalties.

SSA OIG also seeks opportunities to work with private sector businesses that fraudsters often use to perpetrate their schemes. SSA OIG encourages these businesses to protect their customers through education and awareness; improve business practices to prevent misuse of their services by fraudsters; and increase efficiencies in detecting and reporting such misuse when it does occur.

Significant National Outreach Activities

SSA and SSA OIG coordinated to educate the public on Social Security-related scams:

- Posted scam-related messages and warnings at least weekly on social media and contributed to existing social media campaigns, including World Elder Abuse Awareness Day and Medicare Fraud Prevention Week.

- Issued scam alerts on new or trending tactics criminals reportedly used to perpetrate Social Security-related scams.
- Participated in interviews with press and podcasters and presented scam information to various government and non-government organizations and advocacy groups, such as the Montana Governor’s Conference on Aging, the Senior Medicare Patrol, Senior Citizens Resource Fair, and others.
- Conducted an outreach campaign to major retail, gift card, and internet search companies to inform them about the dramatic increase in scams and potential for fraud loss. SSA OIG encouraged companies to share scam warnings with their customers. Walmart continues to display Social Security-related scam warnings nationwide in its in-store television messaging system, in rotation with other anti-fraud messages and videos.
- In FY 2022, SSA and SSA OIG combined their independent scam websites to provide the public with a single source of information for Social Security-related scams: ssa.gov/scam. The joint website resulted in a nearly 170 percent increase in visits to the scam webpage.
- Engaged with state attorneys general offices to highlight state-specific Social Security-related scam data and trends concerning older adults or vulnerable populations.
- SSA OIG Section 1140-related telephone scam outreach efforts:
 - Developed relationships with other federal agencies and state attorneys general offices to share knowledge and coordinate strategies for combating telephone scam calls.
 - Developed relationships with private sector telecommunication-related entities that develop relevant data useful in combating telephone scam calls.
- To develop a broad-based public awareness campaign, SSA regularly released blog posts, Monthly Information Package (MIP) articles to media, Social Security Update Newsletter articles to third-party groups, and consistent scam awareness messages on Facebook (English and Spanish), X, formerly known as Twitter (English and Spanish), Instagram, and YouTube.
- Blog Posts:
 - Beware of Scams During this Holiday Season (<https://blog.ssa.gov/beware-of-scams-during-this-holiday-season/>)
 - New Updates to Our Warning About Social Security Phone Scams (<https://blog.ssa.gov/new-updates-to-our-warning-about-social-security-phone-scams/>)
 - Social Security Protects Your Investment (<https://blog.ssa.gov/social-security-protects-your-interest/>)

- Top 5 Scam Resources You Need To Know (<https://blog.ssa.gov/top-5-scam-resources-you-need-to-know/>)
- SSA Inspector General: New Tactics for Government Imposters (<https://blog.ssa.gov/ssa-inspector-general-new-tactics-for-government-imposters/>)
- 10 Ways to Protect Your Personal Information (<https://blog.ssa.gov/10-ways-to-protect-your-personal-information/>)
- Protecting Your Identity is Important to Us (<https://blog.ssa.gov/protecting-your-identity-is-important-to-us-2/>)
- Guard Your Card: Protect What's Important to You (<https://blog.ssa.gov/guard-your-card-protect-whats-important-to-you/>)
- Social Security's Top 5 Data Privacy Resources (<https://blog.ssa.gov/social-securitys-top-5-data-privacy-resources/>)
- Use These Scam Tools to Spot Fraud (<https://blog.ssa.gov/use-these-scam-tools-to-spot-fraud/>)
- Federal Law Enforcement Agencies Warn of Impersonation Scam Involving Credentials and Badges (<https://blog.ssa.gov/federal-law-enforcement-agencies-warn-of-impersonation-scam-involving-credentials-and-badges/>)
- Monthly Information Package (MIP) Articles: During the period, SSA published six MIP articles related to scam prevention tactics and tools — including those related to protecting elders from scams.
- Social Security Update Newsletter Articles:
 - 2020 Articles (<https://www.ssa.gov/news/newsletter/archive.html#2020>):
 - Social Security Informing Your Clients About Recent Scams
 - 2021 Articles (<https://www.ssa.gov/news/newsletter/archive.html#2021>):
 - Warn Your Clients Against Scams
 - Protecting Your Clients from Scams
 - Top Five Fraud and Scam Prevention Tools
 - 10 Ways to Protect Your Personal Information
 - Need a Standardized Benefit Verification Letter? Get It Online
 - 2022 Articles (<https://www.ssa.gov/news/newsletter/archive.html#2022>):
 - How Your Clients Can Protect Loved Ones from Elder Abuse

- If You or Your Clients Fall Victim to a Scam
 - Fraudsters Never Go on Vacation
 - Older Americans Month and Protecting Seniors from Fraud
 - Online Reporting Form for Scam Calls
- Social Media:
 - Each May, Older Americans Month is recognized.
 - In 2021 and 2022 posts, SSA shared information on Facebook about retirement benefits.
 - In 2021, SSA shared a 30-second scam awareness PSA (<https://www.youtube.com/watch?v=MUIv5pcKVQQ>) on YouTube that has nearly 23,000 views and has been promoted widely via social media.
- Quarterly Scam Updates to Congress: Since October 2019, SSA OIG has shared information on its efforts to combat Social Security-related scams with the U.S. House of Representatives Committee on Ways and Means, Subcommittee on Social Security; U.S. Senate Committee on Finance; and U.S. Senate Special Committee on Aging. SSA OIG began publicly releasing quarterly scam updates in the third quarter of FY 2021 to provide information about these scams and its efforts to combat them. The reports share information about Social Security-related and government imposter scam allegation trends and provide examples of SSA and SSA OIG's recent efforts to disrupt and raise awareness of scams.
 - Public Quarterly Scam Updates can be located here: <https://oig.ssa.gov/quarterly-scam-reports/>
- Section 1140: SSA OIG Section 1140-related outreach and education focuses on prevention and early intervention to minimize harm to the public, particularly to older adults because of their vulnerability. SSA OIG educates the public on scam avoidance and the business community on Section 1140 and its prohibitions and penalties.
 - SSA OIG also seeks opportunities to work with private sector businesses that fraudsters often use to perpetrate their schemes. SSA OIG encourages these businesses to protect their customers through education and awareness; improve business practices to prevent misuse of their services by fraudsters; and increase efficiencies in detecting and reporting such misuse when it does occur. For example, SSA OIG Section 1140-related telephone scam outreach efforts included, shared knowledge and coordinated strategies for combating telephone scam calls with other federal agencies and state attorneys general offices to amplify efforts.

- Worked with private sector telecommunication-related entities to combat telephone scam calls using relevant data.
- Special Initiatives: SSA participated in several special initiatives to promote public awareness on elder abuse, fraud, and scams.
 - **Slam the Scam:** SSA and SSA OIG collaborate with all levels of government, leverages anti-fraud interests of private companies, and engages with special interest groups who focus on combatting fraud, protecting vulnerable populations, and reaching underserved communities. We regularly engage with the media to reach new audiences, including through television and podcast interviews, social media, and print media. We continue to expand our reach by fostering strategic relationships and identifying new alliances.
 - In the requested time frame, SSA hosted two Facebook Live events with SSA OIG and the Federal Trade Commission (FTC) to discuss impersonation scams for National Slam the Scam Day, resulting in 21,000 views combined. In addition to the Facebook Live and Reels for Slam the Scam Day, SSA continued to participate in the #SlamTheScam Twitter chats hosted by @USAgov and @FTC. In 2022, the agency collaborated with the OIG on a Slam the Scam webpage (<https://www.ssa.gov/scam/>) social media toolkit with the Social Media Community of Practice government listserv. Over the years, the agency shared several blog posts to publicize Slam the Scam Day and raise awareness of the importance of spotting the signs of imposter scams, including:
 - National Slam the Scam Day Approaching on March 10 (<https://blog.ssa.gov/national-slam-the-scam-day-approaching-on-march-10/>)
 - Slam the Scam: How to Spot Government Imposters (<https://blog.ssa.gov/slam-the-scam-how-to-spot-government-imposters/>)
 - Inspector General Announces 2nd National “Slam the Scam” Day (<https://blog.ssa.gov/inspector-general-announces-2nd-national-slam-the-scam-day/>)
 - 3 Ways to Fight Scammers Who Target Your Social Security Benefits (<https://blog.ssa.gov/3-ways-to-fight-scammers-who-target-your-social-security-benefits/>)
 - The agency also published Social Security Update Newsletter articles in 2021 (<https://www.ssa.gov/news/newsletter/archive.html#2021>) and 2022 (<https://www.ssa.gov/news/newsletter/archive.html#2022>) for Slam the Scam Day.

- SSA published Press Releases in 2021 (<https://www.ssa.gov/news/press/releases/2021/#3-2021-1>) and 2022 (<https://www.ssa.gov/news/press/releases/2022/#3-2022-1>) and shared information with advocates through Dear Colleague Letters.

Internally, SSA also released Acting Commissioner (ACOSS) broadcasts on Slam the Scam Day. This kept Social Security employees aware of the agency's ongoing efforts to combat elder abuse, fraud, and scams.

- SSA developed a television and radio public service announcement (PSA) that played nationally. Walmart stores shared a TV scam awareness slide. And CVS Pharmacy played the scam awareness PSA in 10,000-plus stores. The agency also shared information in its Social Security TV slides for people who visited its 1,200-plus local offices. In addition, its national and regional public affairs specialists conducted scam awareness outreach via telephone calls, emails, television and radio appearances, meetings, conferences, seminars, webinars, and presentations. These activities resulted in over 7,500 scam awareness outreach events nationwide from October 2020 through September 2022.
- **World Elder Abuse Awareness Day:** For World Elder Abuse Awareness Day (WEAAD), recognized on June 15 every year, SSA partnered with the National Center for Elder Abuse (NCEA) to share social media messaging in both English and Spanish on Facebook and Twitter and Social Security Update Newsletter articles publicly. Internally, the agency shared yearly ACOSS broadcasts and MIP articles to continue sharing the message about the importance of preventing elder abuse.
- In 2021, SSA participated in a Twitter chat hosted by NCEA and shared social media messaging in both English and Spanish. The agency also shared two guest blog posts (from NCEA, <https://blog.ssa.gov/world-elder-abuse-awareness-day-what-we-have-learned/> and the Administration for Community Living [ACL], <https://blog.ssa.gov/weaad-2021-building-strong-support-for-older-americans/>).
- In 2022, SSA continued to share social media messaging about WEAAD in both English and Spanish, and shared a guest blog post (<https://blog.ssa.gov/world-elder-abuse-awareness-day-advancing-equity/>) by the Elder Justice Coalition (EJC).
- SSA also published Social Security Update Newsletter articles in 2021 (<https://www.ssa.gov/news/newsletter/archive.html#2021>) and 2022 (<https://www.ssa.gov/news/newsletter/archive.html#2022>) for WEAAD.

SSA collaborated with the ACL and EJC on the following blog posts

- WEAAD 2021: Building Strong Support for Older Americans (<https://blog.ssa.gov/weaad-2021-building-strong-support-for-older-americans/>)
- World Elder Abuse Awareness Day: Advancing Equity (<https://blog.ssa.gov/world-elder-abuse-awareness-day-advancing-equity/>)

From October 1, 2020, to September 30, 2022, SSA worked closely with adult protective services (APS) agencies — both at the national level (through the National Adult Protective Services Association) and the local level — and met with them regularly to discuss ways the agency can collaborate in protecting Social Security beneficiaries, SSI recipients, and other topics of mutual interest to our agencies.

Recommendation 6: SSA engaged in agency-wide activities to improve awareness and prevention of elder abuse, neglect, and exploitation during 2020-2022.

In July 2022, SSA produced the Elder Financial Exploitation Video on Demand training segment as part of the agency's FY 2022 National Anti-Fraud Training package. This annual training is mandatory for employees and conveys information about fraud risks, related requirements, employees' responsibilities, and the impact of fraud on SSA programs. The Elder Financial Exploitation training segment:

- provides an overview of the most common types of fraud and scams targeting older adults;
- discusses scammer and victim profiles;
- explains red flags and reporting responsibilities;
- outlines best practices to mitigate fraud, elder abuse, and financial exploitation; and
- reviews a real-life case example of elder financial exploitation.

The training provides additional resources, such as a comprehensive checklist and sample screening questions to help identify signs of abuse and exploitation, as well as educational awareness tools for promoting the safety and well-being of older Americans.

Recommendation 7: Combat Elder Financial Exploitation, including Abuse by Fiduciaries

In June 2021, SSA OIG issued an audit report on SSA's Processing of Misuse Allegations of Individual Representative Payees who served 14 or fewer beneficiaries. The report is available here: <https://oig-files.ssa.gov/audits/full/A-13-18-50712.pdf>.

Recommendation 8: Improve Screening for Dementia and Cognitive Capacity, Financial Capacity, and Financial Exploitation

In July 2022, SSA OIG issued an audit report to determine whether SSA should use data from the Department of Veterans Affairs (VA) as a lead to trigger a capability assessment when beneficiaries with direct payment receive VA benefits through a representative payee (payee).

U.S. Department of Agriculture

National Institute of Food and Agriculture (NIFA)

Institute of Youth, Family, and Community (IYFC)

Division of Family and Consumer Sciences (DFCS)

NIFA funds research, extension, and education activities. From October 1, 2020-September 30, 2022, NIFA supported a multistate project that explored elder financial exploitation in communities in:

- Washington State (https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2524),
- Virginia (https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2527),
- South Dakota (https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2528),
- Wyoming (https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2529), and
- Minnesota (https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2530).

The multistate project largely focused on education and prevention, and project teams published findings in the *Journal of the National Extension Association of Family and Consumer Sciences*, *Victims and Offenders*, the *Journal of Elder Abuse & Neglect*, and the *Journal of Family Theory and Review*. The project corresponds to *Recommendation 6: Cross-disciplinary training on Elder Abuse*.

NIFA also supported Washington State University's Promoting Health and Wellness of Individuals, Families, & Communities project. The multidisciplinary project explored rural, low-income families' access to health care; prevention and management of heart disease; and financial exploitation of older adults. The project team used research findings to educate older adults, Extension educators, attorneys, victim advocate professionals and other groups working directly or indirectly with families. This project corresponds to *Recommendation 6: Cross-disciplinary training on Elder Abuse*, and the link to the project can be found at https://portal.nifa.usda.gov/enterprise-search/project_details/ss/2532.

Rural Development

Between October 2020 and September 2022, USDA Rural Development funded nearly 150 projects for more than \$400 million. This funding supported assisted living and retirement community facilities and elder and disability care projects.

U.S. Department of Homeland Security

Federal Emergency Management Agency

Resilience

Individual and Community Preparedness Division

FEMA developed all hazards disaster protective action guidance for older adults. (*Recommendation 6*)

U.S. Department of the Interior

Human Services

Indian Services

BIA provides non-medical institutional or custodial care to adults under the Welfare Assistance Program. The WA, Adult Case Assistance program provides monthly financial assistance on behalf of an Indian adult requiring non-medical personal care and supervision due to an advanced age, infirmity, physical condition, or mental impairment. This program provides homecare services to assist vulnerable adults who are able to stay in their own homes and residential care for those otherwise eligible Indians when necessary. This assistance is provided to disabled adults who are not eligible for care from any other county, state, or federal program.

The BIA collaboration/partnerships with other federal departments/offices was minimized from October 1, 2020 to September 30, 2022.

U.S. Department of Labor

Employee Benefits Security Administration

To carry out President Biden’s Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, the Department of Labor (DOL) focused on outreach and education efforts to reach underserved populations. As part of these efforts, DOL translated the “Top Ten Ways to Prepare for Retirement” and “What You Should Know About Your Retirement Plan” publications for workers into 11 new languages (Arabic, Simplified and Traditional Chinese, French, Haitian Creole, Korean, Polish, Portuguese, Russian, Tagalog, and Vietnamese).

In FY2022, DOL also conducted 765 events with underserved communities reaching 14,869 individuals. This includes two national webcasts related to workplace retirement plans conducted completely in Spanish. (*Recommendation 5*)

The DOL’s Employee Benefits Security Administration (EBSA) administers the Mental Health Parity and Addiction Equity Act (MHPAEA), which aims to ensure that health plans treat mental health and substance use disorder benefits as they do other health benefits. EBSA enforces MHPAEA with investigations of employee benefits plans and service providers, including insurance companies. EBSA investigators identify potential violations and work to obtain voluntary compliance and full correction. EBSA also reached out to underserved communities to increase awareness of the protections for mental health and substance use disorder benefits and the assistance available from EBSA. This includes providing information in 13 languages. (*Recommendation 5*)

In FY2022, DOL responded to 98,894 inquiries related to workplace retirement plans and saving for retirement with questions about the law or their plan, and recovered \$385.4 million in pension benefits for 28,196 individuals. DOL conducted 1,916 outreach events related to retirement benefits reaching 28,406 individuals and distributed approximately 123,000 printed publications on workplace retirement plans and saving for retirement (also available on the DOL website).

DOL conducted several webinars with partners to provide comprehensive information to help workers save for retirement. One webinar, “Steps to Improve Women’s Retirement Security with WISER,” provided information to help address the challenges faced by women in saving for retirement. “Countdown to Retirement: Are You Ready?” was conducted with the SSA, HHS (Centers for Medicare & Medicaid Services), and CFPB to help workers nearing retirement address the many issues involved in planning for retirement, including avoiding elder financial abuse. EBSA also continued to update its two publications and related worksheets to help workers nearing retirement plan for retirement to keep them current. (*Recommendation 5*)

DOL’s EBSA also assisted workers impacted by the COVID-19 pandemic. This included providing COVID-19 relief for workers by extending the timeframes for exercising their rights to continue health coverage after job loss or reduced work hours. This allowed workers more time to make decisions in a

challenging time. EBSA also implemented the relief provided by the CARES Act for diagnostic and treatment items and services related to COVID-19 that plans and issuers must cover without any cost-sharing requirements or prior authorization. EBSA issued FAQs for workers on key questions to safeguard their retirement and health benefits. EBSA also helped workers prepare for the end of the National Emergency, including information on health coverage options. (*Recommendation 5*)

U.S. Department of Veterans Affairs

Veterans Benefits Administration

VBA Central Office

Pension & Fiduciary Service

Loan Guaranty Service

Loan Guaranty Service (LGY) has not completed specific elder justice initiatives. However, there are program safeguards in place that impact all borrowers. LGY maximizes the opportunity for veterans and service members to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. LGY initiated the following measures during 2016 through 2018 to prevent abuse/neglect and financial exploitation:

- LGY maintains a robust IT system to electronically monitor and detect any missed payment within the first six-payment period of a new loan or loan modification.
- Staff review each case to determine if lenders properly followed Department of Veterans Affairs (VA) regulations and policies in underwriting the loan.
- Staff contact veterans/service members at risk for default and the lender. The IT system also alerts staff to early payment default cases.
- LGY can assess sanctions on lenders for not meeting VA underwriting standards or for potentially harmful lending practices.
- LGY maintains a quality assurance program to ensure that industry program participants adhere to the statute and VA regulations and policy, including those for sound underwriting and appraisals. (*Recommendation 7*)

Insurance Service

In addition to the items already listed on page 49 of [EJCC Report to Congress 2016-2018.pdf](#) ([acl.gov](#)), Insurance Service (INS) has other actions in place to prevent fraud/exploitation. INS maintains a policy that requires any employee who suspects fraud related to VA Insurance operations by either an employee or other individual (veteran, beneficiary, third party) to report the information to their supervisor, a management official, or VA Inspector General (IG).

INS also maintains a policy that requires all its employees to report fraud to the VA IG. Although these policies are similar, one speaks to reporting fraud and one talks about mandatory reporting of fraud, even if it is only suspected, such as the internally created “Insurance Service Circular 29-06-2017 (Revised 6-29-22) Insurance Fraud Reporting Procedures.” (*Recommendation 1*)

In addition, fraud is defined in the Insurance Service Manual (M29-1, Part 1, Chapter 31, Section 31.36) as a reference for employees. *(Recommendation 6)*

If fraud on a policy is suspected, sensitive access will be placed on the policy and the policyholder will be notified. *(Recommendation 2)*

INS collaborates with VA IG, Benefits Delivery Protection & Remediation, Prudential (primary insurer for the Servicemembers' Group Life Insurance (SGLI) program), and any other entity necessary to ensure all required actions are taken. *(Recommendation 1)*

Outreach, Transition, and Economic Development

In February 2021, Veterans Benefits Administration (VBA) began disseminating the [Pension Poaching Fact Sheet](#) at outreach events. This fact sheet contains information regarding:

- VA pension program
- Pension eligibility criteria
- What is pension poaching?
- Expected cost to file for pension
- Link to VA-accredited individuals (such as Veteran Service Organizations (VSO)) who can assist with applying for pension
- Who to contact to file a complaint (VA, Federal Trade Commission (FTC), state attorney general, and IG). *(Recommendation 5)*

On March 1, 2022, Outreach, Transition and Economic Development (OTED) presented on the topic of pension poaching to VHA program managers and social workers on their monthly Purchased Home and Community Based Services call. OTED provided an overview of pension poaching and resources which included the [Pension Poaching Fact Sheet](#). *(Recommendation 6)*

On May 19, 2022, OTED hosted an Elderly Veterans Outreach Symposium to provide information on benefits, services, and resources available for the elderly veteran population and those family members, caregivers, individuals, and/or organizations who support and advocate for them. This symposium featured speakers from Veterans Health Administration (VHA) and the National Cemetery Administration (NCA). VBA provided a presentation on fraud prevention. There were 258 in attendance. *(Recommendation 5)*

Veterans Health Administration

The Veterans Health Administration (VHA) requested to be included in the Elder Justice Coordinating Council and began attending meetings in December 2021.

National Social Work Program

- The National Social Work Program completed an assessment of the current state of elder abuse screening at 139 parent-station VHA medical centers from March to August 2021. The evaluation assessed the presence and characteristics of both elder abuse-specific and general abuse/neglect screening practices. A total of 130 sites (94%) responded to the evaluation. Sites were categorized according to screening practices, with 9% total conducting some form of age-specific elder abuse screening in older veterans. The characteristics of screening programs (e.g., frequency, clinical setting, provider type) varied widely between sites.

Elder Abuse Screening Practices in the Veterans Health Administration: Results from a Nationwide Evaluation Makaroun LK, Halaszynski JJ, Smith K, Dichter ME, Rosland M, Thorpe CT, Rosen T. *Innovation in Aging*, December 2022.

https://academic.oup.com/innovateage/article/6/Supplement_1/759/6939038?login=true

(Recommendation 8)

- The National Social Work Program collaborated with staff from emergency medicine to adapt the Elder Mistreatment Screening and Response Tool (EM-SART) for wider use in VHA with several VA Medical Centers participating in pilot use of the tool.

Leveraging VA Geriatric Emergency Department Accreditation to Improve Elder Abuse Detection in Older Veterans using a Standardized Tool Makaroun LK, Halaszynski JJ, Rosen T, Lees Haggerty K, Blatnik JK, Froberg R, Elman A, Geary CA, Hagy DM, Rodriguez C, McQuown CM. *Academic Emergency Medicine*, December 2022.

<http://doi.org/10.1111/acem.14646> *(Recommendation 8)*

- The National Social Work Program's Elder Abuse Tiger Team developed and released educational materials for VHA staff on how to detect, report, and intervene for veterans experiencing abuse and neglect and provided numerous presentations on these topics to interdisciplinary audiences across VHA, including:

1. **April 15, 2021:** Patient Aligned Care Team Summit: *20 attendees*
2. **June 15, 2022:** National Social Work Program World Elder Abuse Awareness Day National Call: *161 attendees*
3. **July 22, 2021:** Care for Patients with Complex Problems Promising Practices Webinar: *1,100 attendees*
4. **July 5, 2022:** Caregiver Support Program National Call: *1,000 attendees*
5. **July 28, 2022:** Caregiver Support Program National Call: *791 attendees*

6. August 16, 2022: Advance Care Planning via Group Visits National Call: 216 attendees

- The National Social Work Program initiated the development of a standardized note template to document suspicions of abuse and neglect in the electronic health record and completed the approval process for a new national note template with plans to pilot. (*Recommendation 6*)
- The National Social Work Program’s Elder Abuse Tiger Team collaborated with the National Adult Protective Services Association (NAPSA) to provide a plenary session at the August 2022 NAPSA conference providing education on eligibility and enrollment, VHA services, and how to connect with VHA social workers to improve veteran care outcomes, with about 700 participants. In addition, there was a follow-up educational call series to foster relationships on a local level with 1,631 VHA participants. (*Recommendation 6*)
- The National Social Work Program collaborated with the Department of Justice to co-brand a fact sheet on how to prevent abuse of older veterans with publication on the Department of Justice’s website. <https://www.justice.gov/elderjustice/elder-justice-flyers> (*Recommendation 7*)

Office of Financial Management

The Office of Financial Management (OFM) developed and launched a communications campaign on Pension Poaching and Elderly Veteran Protection to increase awareness amongst elderly veterans, their families, and caregivers about fraudulent activities and equip them with fraud prevention strategies. OFM collaborated with the Office of Communication (OC), OTED, and Pension and Fiduciary Service (P&F) to better educate the elderly veteran population on preventive measures. Below are the artifacts associated with OFM’s Pension Poaching and Elderly Veterans Protection Communication Campaign.

Published Date	Link	Artifact/ Activity Type	EJCC Recommendation
10/18/2021	“Help VA Communicate New or Updated Information to Elderly Veterans” https://www.instagram.com/p/CVLNPULImhy/	Instagram Post	#5
12/15/2021	“Pension Poaching Prevention: Spot a Scam, Stop a Scam! Be Prepared, Be Educated, Be Vigilant” https://www.instagram.com/p/CXhl4gSsicL/ https://www.facebook.com/photo?fbid=240993261495218&set=a.187692210158657 https://twitter.com/VAVetBenefits/status/1471253770373931008	Social Media Posts	#2 and #5

Published Date	Link	Artifact/ Activity Type	EJCC Recommendation
12/16/2021	“Pension Poaching Prevention: Spot a Scam, Stop a Scam! Be Prepared, Be Educated, Be Vigilant” https://www.facebook.com/photo/?fbid=241603064767571&set=a.187692210158657	Facebook Post	#2 and #5
04/14/2022	“Pension Poaching Prevention: Spot a Scam, Stop a Scam! Be Prepared, Be Educated, Be Vigilant” https://www.facebook.com/photo/?fbid=241603064767571&set=a.187692210158657	Blog/Article	#2, #5, and #7
04/25/2022	“Protecting your benefits: Beat pension poachers to the punch” https://news.va.gov/102769/protect-your-benefits-beat-pension-poachers-to-the-punch/	Blog/Article	#5 and #7
05/2022	Pension Poaching Publications: Hard copy letter to 160,270 veterans in receipt of pension benefits who were 65+	Publication	#2, #5, and #7
07/11/2022	Pension Poaching Video: Pension Poaching- What is It?	Video Post	#2, #5, and #7
10/27/2022	Pension Poaching Video: Pension Poaching – Who to Trust: Accredited Representatives and Financial Account Ownership	Video Post	#2, #5, and #7
10/31/2022	Pension Poaching Video: Did You Know About Pension Poaching?	Video Post	#5 and #7
11/09/2022	Pension Poaching Videos: Pension Poaching – Protect Your VA Benefits Pension Poaching – Preventative Measures and How to Report Fraud	Video Posts	#2, #5, and #7

OFM participated in outreach engagements and delivered presentations with the Consumer Financial Protection Bureau (CFPB) and the FTC from October 1, 2020, through September 30, 2022, that focused on general topics related to fraud. While not specifically focused on elderly exploitation, the presentations contained information on fraud prevention and exploitation topics pertinent to the elder veteran population; served to educate veterans, their families, and caregivers about fraudulent activities and tactics; and provided common-sense tips to protect their personally identifiable information and keep them from being victims of exploitation. (*Recommendation 6*)

U.S. Postal Inspection Service

Criminal Investigations Group

Mail Fraud

USPIS Activities:

- Member of the DOJ Transnational Elder Fraud Strike Force & DOJ Securities & Commodities Fraud Teams (*Recommendation 1 & 7*)
 - Two teams of inspectors embedded with the DOJ assigned to investigate large-scale fraud cases targeting consumers and businesses nationwide.
 - Consumer data companies Epsilon Data Management LLC, KBM Group LLC, and Wiland Inc. agreed to pay over \$160 million in victim compensation for the sale of consumer data to fraudsters. Compensation payments have and will be sent directly to eligible victims. All three companies agreed to implement significant compliance and reporting obligations to prevent the recurrence of misconduct.
 - Additional postal inspectors nationwide also investigate these large-scale fraud cases in collaboration with the DOJ.
- Federal Trade Commission's (FTC) National Consumer Protection Week (NCPW) 2022 USPIS theme was Work at Home Scams. (*Recommendation 5*)
- Fraud prevention and education outreach to all citizens inclusive of all demographics. USPIS messaging on COVID-19, unemployment insurance (UI) fraud, and other fraud schemes were created for the public, and included (*Recommendation 5*):
 - Public service announcements (PSAs) regarding various fraud scams available on USPIS.gov and social media channels.
 - Dedicated USPIS webpage on COVID-19 and other fraud scams.
 - Informational messaging on recognition and reporting of fraud schemes created and provided to USPS employees.
- Creation of the Unlicensed Money Transmitter letter (UMT) (*Recommendations 1 & 7*)
 - UMT letter sent to recipients suspected of operating as money mules for fraud syndicates. Totals:
 - 34,911 UMT letters mailed
 - 11 3005s
 - 3 arrests
 - 3 criminal cases filed

- 1 search warrant
 - 6 1345s
 - \$6,500 asset seizure
 - \$29,800 victim funds recovered
- Resulted in a significant reduction in the number of suspected fraud parcels sent via the U.S. Mail since the inception of the UMT letters.
- USPIS employs victim services specialists tasked with contacting older fraud victims, and others, to identify any needed social services, such as assistance with food and utilities. USPIS victim services specialists connect victims with local agencies for services needed (*Recommendation 2*). Victim services specialists also contact the victim's family at the request of the victim once it has been determined it is safe to do so. This facilitates delivery of fraud prevention materials to both the victims and their family members.
- USPIS' fraud prevention campaign utilizes the USPS' nationwide information-sharing network by disseminating fraud awareness and prevention messaging to USPIS and USPS employees and the public. Fraud prevention awareness and prevention messaging has been shared through, and is not limited to (*Recommendation 5*):
 - Messaging displayed in post offices nationwide
 - Public service announcements available on USPIS.gov and social media platforms
 - Consumer fraud prevention materials and tips available on USPIS.gov
 - Inspector presentations to the public in retirement homes, universities, schools, and to various state and federal partners.

USPIS Collaborations (Recommendations 1 and 7):

- Placement of a Postal Inspector Jamaica attache as part of USPIS' cross-border Jamaica Operations Linked to Telemarketing (JOLT) partnership with Jamaica with other law enforcement agencies.
 - Objective of the partnership is to identify, disrupt, and dismantle organizations perpetrating Jamaica-based telemarketing fraud.
 - Creation of a USPIS Jamaican Vetted Unit composed of Jamaican law enforcement and regulatory agencies to support USPIS' and Jamaica's cross-border partnership.
- Member of the Global Anti-Fraud Enforcement Network (GAEN): Global working group dedicated to identifying and investigating international mail fraud schemes affecting all demographics.

- Member of the FTC Stop Senior Scams Advisory Group: Committees are composed of various agencies, organizations, and others focused on consumer education and outreach, industry training, the use of new technologies to detect scams, and scam prevention research.
- Member of Canadian Cross-Border Partnerships investigating cross-border cases targeting citizens. The partnerships include:
 - Alberta Partnership
 - Pacific Partnership
 - Toronto Strategic Partnership
 - Quebec Strategic Partnership
- Member of the Interagency Elder Justice Coordinating Council (EJCC) & Elder Justice Working Group (EJWG).
- Member of the COVID-19 Fraud Enforcement Task Force (CFETF).

U.S. Securities and Exchange Commission

Office of Investor Education and Advocacy

The mission of the U.S. Securities and Exchange Commission (SEC) is to protect investors, maintain fair, orderly, and efficient markets, and facilitate capital formation. As part of this mission, the agency participates in initiatives to protect older Americans from abusive sales practices and investment fraud. This work includes educating senior investors so they can better protect themselves and regulating the sales practices of financial professionals, with a particular focus on sales practices associated with products and services frequently marketed to seniors. SEC staff also conducts examination and inspection programs with an eye toward issues affecting seniors. In addition, the SEC identifies violations against seniors as a priority for its enforcement actions and brings enforcement actions against individuals or firms for defrauding senior investors. All the elder justice work undertaken by the SEC relates to *EJCC Recommendation 7 – Combat Elder Financial Exploitation, including Abuse by Fiduciaries*.

Educating Seniors through Outreach

In FY 2021 and 2022, the staff of SEC’s Office of Investor Education and Advocacy (OIEA), in both headquarters and regional offices, participated in hundreds of in-person outreach events to older Americans that focused on senior investor issues, including identification of red flags of fraud. These events ranged from speaking at the National Adult Protective Services Association’s annual conference, to staffing exhibit booths at senior-related financial fairs and local events, to reaching seniors through tele-town halls hosted by SEC Office of Investor Education and Advocacy’s Director, Lori Schock. With a heightened focus on educating older investors and underserved and communities with older investors, SEC staff participated in events at the Washington, D.C., Department of Aging, AARP events, and presentations at senior centers across the country.

OIEA staff regularly collaborated with other Federal agencies and non-profit organizations, such as FINRA, NASAA, and AARP, to help protect older adults, including joint educational programs for older Americans and training programs for law enforcement personnel and victim advocates. OIEA distributes hard-copy brochures on investing to older Americans and others at outreach events and through various distribution channels including libraries and senior centers. These resources are available on [Investor.gov](https://www.investor.gov).

Issuing Investor Alerts and Bulletins

OIEA regularly posts educational content related to older investors through alerts and bulletins to the SEC’s website [Investor.gov](https://www.investor.gov). Topics include information on various fraudulent schemes, the importance of checking the registration status of an investment professional before investing, resources relating to the prevention and reporting of elder abuse, and initial coin offerings. In 2021, OIEA issued investor bulletins that are focused on older investor issues. Examples include “Social Media and

Investment Fraud,” “Digital Assets and Crypto Scams,” “Government Impersonators,” and “Social Isolation and Risk of Investment Fraud,” among others.

Investor Assistance

OIEA assists older investors who contact the SEC’s Office of Investor Education and Advocacy with investment-related complaints or questions. OIEA staff handles nearly 30,000 files annually relating to complaints, questions, and other contacts received from investors.

Conducting Examinations

In 2021 and 2022, the Commission’s Division of Examinations (EXAMS) stated that it would continue to prioritize the examination of firms’ interactions with older investors, including identifying financial fraud, abuse, and exploitation of older investors, and to establish effective supervisory programs and compliance controls relating to products and services directed toward older investors. Examinations have focused on, among other things, sales of variable insurance products and sales and management of target date funds, mutual funds, and exchange traded funds. Examinations have also focused on how firms implemented and are complying with SRO rule changes related to the financial exploitation of older investors (i.e. temporary holds on disbursements and trusted contacts), as well as the registrant compliance policies and procedures that address, among other things, possible issues associated with diminished capacity; change of beneficiaries, power of attorney, and/or trustees; what happens when a client transitions to retirement; what happens to an account upon a client’s death; communication with older clients; and any specialized training for employees related to older clients.

In addition, EXAMS has been focusing on broker-dealers’ and investment advisers’ standard of care because of the commission’s June 2019 adoption of Regulation Best Interest, the Interpretation Regarding Standard of Conduct for Investment Advisers, and the Form CRS Relationship Summary. These regulations have a direct impact on the retail investor experience, including for older investors. Specifically, the staff is examining for compliance with the requirement under Regulation Best Interest that a broker-dealer, or a natural person who is an associated person of a broker or dealer, among other things, acts in the best interest of its retail customers when making a recommendation of any securities transaction or investment strategy involving securities without placing their financial or other interests ahead of the interests of the retail customer. As a result of the efforts above the staff has:

- Referred firms for enforcement relating to issues of non-compliance with, among other things, Regulation Best Interest and Form CRS. See, e.g.:
 - “SEC Charges 27 Financial Firms for Form CRS Filing and Delivery Failures” (Action against firms for failing to timely file and deliver their client or customer relationship summaries – known as Form CRS – to their retail investors. The staff has strengthened the disclosures of numerous other firms through examinations.)

- “SEC Charges Firm and Five Brokers with Violations of Reg BI” (Action against broker-dealer and five of its associated persons for violating Regulation Best Interest when they recommended an unrated, high-risk debt security to retirees and other retail investors, a case that was referred from the examination program.)
- Made public statements in the form of risk alert, “Observations from Broker-Dealer Examinations Related to Regulation Best Interest,” detailing findings relating to compliance with Regulation Best Interest.

Bringing Enforcement Actions

In 2021 and 2022, the SEC continued to send a strong message of deterrence by bringing meaningful enforcement actions to protect senior investors from fraud. Staff in the SEC’s Division of Enforcement, including in collaboration with a retail investor task force formed in 2018, use well-developed investigative techniques and data analytics to uncover incidents of serious misconduct targeting older retail investors. Some examples of cases that the SEC brought against perpetrators of fraudulent schemes targeting seniors are described below:

- In August 2021, the SEC charged Martin A. Ruiz and two entities he controlled with conducting an ongoing fraudulent securities offering through which he misappropriated more than \$10 million from advisory clients that included elderly investors.
- In January 2022, the SEC brought fraud charges against former registered investment professional Allen C. Giltman with luring investors into buying fictitious certificates of deposit. The scheme resulted in victims, primarily seniors investing their retirement savings, losing at least \$40 million.
- In April 2022, the SEC filed an emergency action against broker and investment adviser Shawn Good, charged with operating a \$4.8 million Ponzi scheme that defrauded his retiree clients at Morgan Stanley.
- In August 2022, the SEC sued Anthony J. Mastroianni and his company, charged with orchestrating a \$1.2 million fraudulent promissory note scheme that targeted older Americans. According to the complaint, Mastroianni induced investors, who ranged in age from 64 to 82, to purchase the notes by promising exorbitant interest rates of 50% to 175%. Mastroianni was previously barred by the Financial Industry Regulatory Authority in connection with allegations of excessive trading in an elderly customer’s account.

Other SEC Elder Justice Activities and Accomplishments

- **FINRA – Rulemaking:** In January 2022, the SEC approved a FINRA proposed rule change permitting member firms to place a hold on a securities transaction in an account of a senior or vulnerable adult customer where there is a reasonable belief of financial exploitation, subject to specified conditions. In addition, the rule permits broker-dealers to extend a temporary hold on

a disbursement or securities transaction for up to 55 business days if the broker-dealer has reported the matter to a state regulator or agency, or a court of competent jurisdiction.

- **FINRA – Regulatory Notice:** In December 2022, FINRA published Regulatory Notice 22-31, describing member firms’ obligations to make reasonable efforts to obtain the name of, and contact information for, a trusted contact person upon the opening of all non-institutional customer accounts. The notice also describes the benefits of trusted contacts in administering customer accounts and provides customer education resources and effective practices member firms use in obtaining trusted contact information. Joint efforts among regulators to encourage investors to provide trusted contact information is an ongoing focus area.
- **FINRA – Examinations:**
 - In February 2022, FINRA published its exam findings related to broker-dealers’ obligations to make a reasonable effort to obtain the name and contact information for a trusted contact person for each non-institutional customer account. Examiners found that some broker-dealers were not making a reasonable attempt to obtain the name and contact information of a trusted contact for all non-institutional customers, and some were not providing a written disclosure explaining the circumstances under which the broker-dealer may contact a trusted contact person when seeking to obtain this information from customers.
 - In September 2021, FINRA, the North American Securities Administrators Association, and the SEC announced a campaign urging investors to provide their financial firms with the name of a trusted contact who can help investors when the firm cannot reach them.

Investor Advocacy for Older Investors

Following the report titled “Elder Financial Exploitation: Why it is a concern, what regulators are doing about it, and looking ahead” (<https://www.sec.gov/files/elder-financial-exploitation.pdf>), which was published in June of 2018, the staff of the SEC’s Office of the Investor Advocate (OIAD) developed a companion report in May of 2019, titled “How the SEC Works to Protect Senior Investors” (<https://www.sec.gov/files/how-the-sec-works-to-protect-senior-investors.pdf>), which described what the SEC was doing to protect senior investors. The report attempted to capture the multifaceted work being conducted by the commission, including public education and outreach, examinations, enforcement, and regulatory policy, as well as providing some suggestions for financial firms and professionals.

Additionally, the SEC’s Investor Advisory Committee (IAC) (<https://www.sec.gov/spotlight/investor-advisory-committee.shtml>) has maintained that protecting older investors is central to its efforts in

making recommendations to the commission, including maintaining a statutory member on the IAC who represents “the interests of senior citizens.”⁹⁶

Raising Elder Abuse Awareness

In June of both 2021 and 2022, the SEC participated in a Global Summit to recognize World Elder Abuse Awareness Day. The events were convened by the National Adult Protective Services Association, the National Center for Victims of Crime, and the International Network for the Prevention of Elder Abuse, in collaboration with national and international partners. (*Recommendation 7*)

⁹⁶ Exchange Act Section 39(b)(1)(C), 15 U.S.C. § 78pp(b)(1)(C)

U.S. Department of the Treasury (Treasury)

Office of Consumer Policy (OCP)

Internal Revenue Service (IRS)

Financial Crimes Enforcement Network (FinCEN)

Financial Literacy and Education Commission (FLEC)

Activities

Treasury's OCP produces policy analysis on developments in financial services that impact consumers and coordinates the work of the FLEC, an interagency body dedicated to advancing financial well-being through financial education and literacy. It is composed of the heads of 23 agencies and the White House Domestic Policy Council and is chaired by the Secretary of the Treasury. OCP works collaboratively with FLEC-represented agencies to address priority issues affecting consumers, including those disproportionately impacting certain populations, such as older adults.

The FLEC holds three public meetings a year per statute. In October 2020, the FLEC held a public meeting on *Financial Wellness Response and Recovery: Assisting Consumers in Navigating Pandemic Financial Challenges*. Agencies represented on the FLEC discussed efforts to provide government information to the public during the COVID-19 pandemic. Participants discussed the importance of interagency collaboration to reach vulnerable communities, such as older adults, that are often disproportionately affected during emergencies and can benefit the most from this information.

Interagency Collaboration: Scams Against Older Adults Advisory Group

Treasury's OCP and FinCEN have served as Treasury's designees to the Federal Trade Commission's (FTC) Scams Against Older Adults Advisory Group (Advisory Group), established by the FTC pursuant to the [Stop Senior Scams Act](#).

The Advisory Group, composed of 21 entities representing government agencies, industry, and consumer advocacy groups, first convened in September 2022, and launched four committees that focus on: 1) expanding consumer education and outreach; 2) improving industry training on scam prevention; 3) identifying innovative or high-tech methods to detect and stop scams; and 4) reviewing research on effective messaging to prevent scams.

Treasury's OCP participates in the Consumer Education Committee, which is focused on identifying and sharing effective methods of reaching older adults with information on spotting, avoiding, and reporting scams. This group is co-led by representatives from the FTC, AmeriCorps, Cuyahoga County Consumer Affairs, and Treasury.

Treasury's FinCEN participates in the Technology and New Methods Committee, which is focused on technology and new tools to detect and stop scams. This group of industry, consumer advocates, and government representatives continues to explore the development and enhancement of technological tools to disrupt scams initiated by text, gift card scams, and scams involving bank transfers as payment methods. The group is also promoting information sharing to leverage best practices that help stop scams affecting older adults.

As part of its ongoing work, members of the Technology and New Methods Committee conducted research about state laws that permit financial institutions and broker-dealers or investment advisers to hold transactions that are suspected of being related to scams. As part of the committee's efforts, FinCEN has highlighted its information-sharing authorities, including the FinCEN Exchange Program and Rapid Response Program (RRP).⁹⁷

FinCEN

On June 15, 2022, FinCEN issued an [advisory](#) to financial institutions on elder financial exploitation (EFE) amid increasing fraud and abuse targeting older adults. The advisory alerted financial institutions to the rising trend of EFE, which is defined as the illegal or improper use of an older adult's funds, property, or assets. The advisory highlighted new EFE typologies and red flags since FinCEN issued its first EFE-related advisory in 2011. FinCEN issued this advisory in support of World Elder Abuse Awareness Day, which seeks to promote a better understanding of abuse and neglect of older adults by raising awareness of the related cultural, social, economic, and demographic factors.

On April 18, 2024, FinCEN issued a Financial Trend Analysis (FTA) on EFE that highlighted trends associated with various EFE scams and thefts reported to FinCEN by financial institutions. The FTA examined Bank Secrecy Act reports filed between June 15, 2022, and June 15, 2023. Over this period FinCEN identified 155,415 filings associated with roughly \$27 billion in EFE-related suspicious activity.

IRS Tax Counseling for the Elderly (TCE)

The IRS manages the TCE program, which provides free basic tax help to taxpayers who are 60 years or older, specializing in questions about pensions and retirement-related issues unique to seniors. TCE sites are a reliable and trusted source for preparing tax returns. They are operated by IRS partners and staffed by volunteers in their communities.

⁹⁷ The [FinCEN Exchange program](#) is a voluntary public-private information-sharing partnership between law enforcement agencies, national security agencies, financial institutions, and FinCEN. The RRP is a program to interdict, freeze, and support the recovery of funds stolen through cyber-enabled crime, including fraud such as business email compromise schemes. The RRP has been used to confront cyber threats involving approximately 88 foreign jurisdictions, and since its inception in 2015 has successfully assisted in freezing over \$1.4 billion in fraudulently stolen assets. For more information on the RRP, including the process to activate the program, please see [FinCEN's RRP Fact Sheet](#).

Website Resources

In 2020, Treasury published a [resource page](#) on its website on Personal Finance and Consumer Protection — Steps for Quicker Financial Relief. The resource page contains information on how to avoid COVID-19 scams and how to manage financial obligations.