



WHITE PAPER

May 15th, 2024 Summit Summary **Victim Impact, Financial Fraud Prevention and Legal Rights** *“The Intersection of Elder Abuse, Traumatic Impact of Scams and Residual Health Repercussions”*

Why Are We here?

On May 15th, 2024, the [Juanita C. Grant Foundation](#) and the United States Attorney’s Office District of Baltimore co-convened the first state-wide summit in Maryland on elder abuse prevention and intervention, titled “Victim Impact, Financial Fraud Prevention and Legal Rights: The Intersection of Elder Abuse, Traumatic Impact of Scams, and Residual Health Repercussions.” This full day, highly interactive summit challenged participants to form new networks to develop innovative targeted and intentional interventions to interrupt and dismantle elder abuse. The summit presented a rare opportunity for new collaborations, bringing together 116 attendees from over 8 Maryland Counties. Attendees included a cross section of federal and state prosecutors, healthcare providers and elder abuse prevention trainers. Other participants were representatives of national and local nonprofits, diverse communities, adult protective services, social workers, educators and advocates. The sequence of events included sufficient time for participants to exchange contact information and begin germinating ideas to rethink current practices in deterring elder abuse and developing multi-agency collaborations and community engagement.

Key Highlights

Order of the Day

S. Orlene Grant, Founder and CEO of the [Juanita C. Grant Foundation](#) welcomed attendees, acknowledging funders, exhibitors, and dignitaries. Erek L. Barron, Maryland United States Attorney, gave opening remarks, underscoring a statewide commitment to dismantling elder abuse. In their remarks, both emphasized that prosecution alone cannot eradicate the overwhelming prevalence of elder abuse. Instead, we must develop new targeted and intentional interventions to dismantle elder abuse, setting the stage for the day’s discussions.



Erik L. Barron, U.S. Maryland States Attorney, Baltimore Office

The presentations explored how World Elder Abuse Awareness Day, acknowledged on June 15th, incorporates social isolation, which can create opportunities for elder abuse. A central theme is expanding on how social isolation can create opportunities for elder abuse. Panelists and speakers presented examples of how social isolation opens the door for scammers and elder abusers to pressure, isolate, and take advantage of older adults that lack social network support.



S. Orlene Grant, MSN, Founder and CEO, Juanita C. Grant Foundation Inc.

Speakers

Summit keynote speaker, Andy Mao, U.S. Department of Justice's National Elder Justice Coordinator and Deputy Director in the Civil Fraud Section, addressed national and statewide efforts to combat elder abuse. He highlighted the program, law enforcement efforts of Elder Justice and the need for an integrated approach to eradicate elder abuse, emphasizing federal, state, and local partnerships in addressing financial fraud, lived trauma, and social isolation.



Andy Mao, Esq. U.S. DOJ Elder Justice Initiative

Special guest speaker Deborah Royster, Assistant Director of the U.S. Office for Older Americans at Consumer Financial Protection Bureau, shared information on advancing innovative national efforts and local empowerment through the Elder Justice Initiative. Ms. Royster reviewed the OOA's efforts in changing the perception of "victims" from one of vulnerability and blame to resiliency. In adopting reframing "victim" to "elder abuse experienced", the focus shifts to "recovery and restoration." She also provided innovations developed by 19 OOA supported collaboratives across the country.



Deborah Royster, Esq., Assistant Director, Office of Older Americans/CFPB

Interactive Panel Discussions

The panel format fostered conversations among the panel members to share and connect areas of expertise. Evelyn Cusson, District of Maryland Assistant United States Attorney (AUSA) and National Coordinator for Human Trafficking, moderated the morning panel entitled *“Preventing and Interrupting Financial Exploitation of Targeted Communities.”* The panel included law enforcement experts from Federal, State and County efforts to combat elder abuse and fraud. Panel members were Lt. Joseph Bellino, Prince George’s County Police Department Financial Crimes Unit, FBI Special Agent Sarah Lewis, and Inspector Stephen Cohen, U.S. Postal Inspection Service. AUSA Cusson opened with financial fraud prevalence stats of targeted populations (older adults, those living alone, immigrants, LGBTQIA+, Latinx, adults with varying abilities-cognitive, mobility, physical, sensory) and why prevention/eradication of financial exploitation of targeted communities is critical. The panelists exchanged views on how to solve knowledge gaps. How would you prioritize the impact of initiatives? How do you nurture the culture of knowledge shared? What are the strategies to be developed? What are the knowledge/policy/structural gaps?



Morning Panel

The afternoon panel discussed community-based interventions and understanding elder abuse and fraud through a trauma informed lens. Denise McCain, PhD, Executive Director of Prince George's County Family Justice Center, moderated the panel titled "Dismantling the Trauma Caused by the Intersection of Elder Abuse, Exploitation, and Health Repercussions." Panelists included Tamera Fine, District of Maryland Assistant United States Attorney, Dr. Deborah "Debb" Dunn MBA, PA, Transgender Coordinator, FQHC Baltimore and Alonzo Robertson, Esq., Attorney and Homicide Victims' Services Coordinator, Maryland Crime Victim's Resource Center.



Denise McCain, PhD., Executive Director Prince George's County Family Justice Center

Dr. McCain addressed the immediate and long-term repercussions of trauma caused by the intersection of elder abuse, exploitation, and health impact. The panel members exemplified lived experience, professional expertise, unique cultural heritage and a history of resilience. Areas of discussion included sharing how lived personal experiences with trauma and restoration have informed their approach in combating abuse elder and supporting those who have experienced it.

Dr. Dunn discussed her perspective on what are the most significant health repercussions of LGBTQIA+ elder abuse trauma, and how communities can better integrate and support the healing process for those experiencing elder abuse in the LGBTQIA+ community. In particular, Dr. Dunn addressed how police officers play a role in determining whether to file a police report and advance the complaint. The panel rounded out the exchange with actionable solutions within the community. Communities will need to establish effective, scalable support resources that are adapted to diverse communities for older adults experiencing older adult abuse, ensuring access to necessary resources for recovery and resilience.



Afternoon Panel

The panelists concluded with speaking to the lasting health effects of trauma in elder abuse cases. They shared their personal and professional experiences on how to overcome cultural obstacles and cognitive biases, and the need to create support systems at crucial locations, such as emergency rooms, health clinics, senior centers, and retirement communities.



Collaborative Resource Hub

Ms. Grant introduced the development and launching of the “Elder Abuse and Social Isolation Collaborative Collective Resource Hub.” This initiative aims to capture and document future innovations, creative interventions, and community collaborations generated because of the summit.

Key Takeaways

- CDC Elder Abuse Prevalence Statistics quoted by Speakers:
Elder Abuse occurs in:
 - 1 in 3 older adults with cognitive impairment.
 - 1 in 10 older adults living in community dwellings.
 - 1 in 24 older adults report elder abuse.
 - Financial exploitation causes a loss of over \$50 Billion.
 - Older adults that have experienced elder abuse are at a 3 x increased risk of death.
 - LGBTQIA+ age 60+ has a 65% chance of experiencing elder abuse.
 - 50% of older adults age 60+ are at risk of social isolation.
 - 43% of older adults age 60+ reported feeling a sense of loneliness.
- Communities Benefit from the Justice Department Leadership: The U.S. Department of Justice and the Maryland United States Attorney work together to provide guidance and coordination of policies, programs, and practices for elder abuse prevention. Communities can adapt these policies, programs, and practices to their specific needs. This approach leads to ownership by the community residents and exponentially increases awareness and potential for targeted and intentional interventions.
- Reframing Elder Abuse: OAA is facilitating reframing how we communicate around aging and elder abuse as an essential first step in creating long-term social change. The Reframing Aging and Reframing Elder Abuse projects help the field reframe

communications to decrease ageist notions and increase understanding of aging, demographic shifts, and elder abuse. This approach moves from the current “victimization” view to one of empowerment and resilience.

- **Cross-Sector Collaboration:** The summit underscored the importance of collaboration across agencies, health providers, educators, social services, nonprofits, older adult advocates, law enforcement and organizations to develop effective, community-based targeted and intentional interventions that interrupt and dismantle elder abuse.
- **Informed Trauma Lens:** Anyone can find themselves on the receiving end of a scam or experiencing elder abuse at the hands of a family member or caregiver. First responders, health professionals, social workers, friends and family are on the front lines to notice changes in behavior, signs of stress, secretive behavior, social withdrawal and self-neglect. It is incumbent on each of us to be vigilant, notice, and take decisive action to interrupt the cycle of elder abuse and scams.
- **Stakeholder Commitment:** The summit organizers urged participants to engage actively as stakeholders in applying the strategies discussed during the summit. The strategies discussed during the summit encompass developing targeted and intentional legal and community-based interventions, enhancing cross-agency/program communications, building a broader network that reflects the intersecting planes of elder abuse and fraud, and advocating for systemic change. We urged participants to take on the role of stakeholders in applying these strategies.
- **Intersectionality:** The intersectionality of elder abuse, long-term health repercussions, diverse communities, lived trauma, and social isolation illustrates how multiple factors converge to affect the well-being of older adults from various backgrounds. Here’s a detailed exploration of these interconnected dynamics that result in:

Elder Abuse:

- **Categories:** Elder abuse can manifest as physical, emotional, sexual, financial exploitation, neglect, and abandonment.
- **Prevalence:** It occurs across all socioeconomic, racial, and ethnic groups. Additional factors, such as sexual identity, disability, social isolation and dependency, can increase vulnerability. Older adults may experience targeting by scammers and their financial losses are more severe, resulting in loss of nest egg and housing.
- **Impact:** Elder abuse erodes trust, causes physical injuries, psychological trauma, and financial instability, significantly impacting the overall health and quality of life of older adults.

Long-Term Health Repercussions:

- **Physical Health:** Elder abuse can lead to injuries such as fractures, chronic pain, and exacerbation of existing health conditions.

- Mental Health: Victims often experience anxiety, depression, post-traumatic stress disorder (PTSD), and a decline in cognitive functioning.
- Quality of Life: Chronic abuse can shorten life expectancy and diminish the ability to perform daily activities independently.

Diverse Communities Inequities:

- Cultural Factors: Different cultural norms, beliefs, and practices influence perceptions of aging, caregiving roles, and responses to abuse.
- Language and Communication: Language barriers and cognitive abilities can hinder access to services and understanding of resources.
- Immigration Status: Undocumented older adults may face additional barriers because of fear of deportation or lack of access to social services.

Lived Trauma:

- Cumulative Impact: Older adults who have experienced trauma throughout their lives, such as discrimination, violence, or loss, are more susceptible to the effects of elder abuse.
- Resilience and Coping: Past trauma can influence coping mechanisms and the ability to recognize and report abuse.

Social Isolation:

- Risk Factor: Social isolation and loneliness increase vulnerability to elder abuse as it reduces opportunities for social interaction and support.
- Community Support: Strong social networks and community engagement serve as protective factors against abuse.

Strategies for Addressing Intersectional Challenges:

- Culturally Respective Care: Training healthcare providers to understand and respect cultural differences and to recognize signs of abuse in diverse populations.
- Community Engagement: Empowering communities to create supportive environments and networks that promote social connectedness and prevent isolation.
- Legal and Policy Interventions: Advocating for laws that protect older adults from abuse, improve reporting mechanisms, and ensure culturally respectful services.
- Education and Awareness: Raising awareness about elder abuse within diverse communities, addressing myths and misconceptions, and promoting healthy aging practices.

In summary, addressing elder abuse within the context of diverse communities requires a holistic approach that considers the intersectional factors influencing vulnerability and resilience. By understanding these dynamics, communities and policymakers can develop more effective strategies to prevent elder abuse, support victims, and promote the health and well-being of older adults.

Commitment to the Future

[Juanita C. Grant Foundation](#), in partnership with the Maryland United States Attorney's Office and the United States Department of Justice, Elder Justice Initiative commits to support ongoing dialogue, networking, and promote ongoing education for professionals and community leaders involved in dismantling elder abuse. The Juanita C. Grant Foundation will present the outcomes of the summit and stakeholders' efforts nationally and locally.

At the conclusion of the event, all stakeholders received an urging to engage with health providers, local leaders, policymakers, educators, advocates, and social services in order to maximize the impact of collaborative action. The Foundation underscored the need to report back on actions and effectiveness, ensuring continuous progress in the fight against elder abuse.

The summit brought together a diverse range of law enforcements, professionals and the aging advocates dedicated to making a difference, who took a significant step forward in creating a unified approach to dismantling elder abuse in Maryland.



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