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SCHEMER, SCAMMERS, AND SWEETHEART DEALS: FINANCIAL PREDATORS OF THE ELDERLY

HEARING

BEFORE THE

SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE

ONE HUNDRED SEVENTH CONGRESS

SECOND SESSION

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MONDAY, MAY 20, 2002

U.S. SENATE,
SPECIAL COMMITTEE ON AGING,
Washington, DC.

The committee met, pursuant to notice, at 2:07 p.m., in room SD–215, Dirksen Senate Office Building, Hon. John Breaux (chairman of the committee) presiding.

Present: Senator Breaux.

OPENING STATEMENT OF SENATOR JOHN BREAUX, CHAIRMAN

The CHAIRMAN. The committee will please come to order.

I want to thank all of our guests and all of our panel of witnesses who are with us, as well as our witness who is here via telecommunications for his testimony. I want to thank also the ranking member of the committee, Senator Larry Craig, for his support that he has given us throughout these hearings that we are undertaking.

Over the years, we in the Congress have focused on different types of elderly mistreatment, including physical abuse and sexual abuse, emotional abuse or psychological abuse, abandonment or neglect, to name merely a few.

This afternoon, we are going to focus on yet another form of elder abuse: the financial and material exploitation of our elderly. Elderly abuse in general is difficult to quantify. There is a large disparity between the number of cases reported and the number of those cases that are, in fact, unreported. This disparity is referred to as the "iceberg theory," which is indicated on a chart that I have prepared.

According to the National Elder Abuse Incidence Study, only 16 percent of all elder abuse cases are actually reported. As you see, a large majority of the cases are not even ever reported to authorities. The financial and material loss is obviously devastating, but as my second chart points out, that is also just the tip of the iceberg. Financial independence is shattered, and long-term psychological and emotional scars may never be overcome. There is even data to conclude that a financially abuse elder has a higher risk of premature death.

Let me take a moment to define the issue of financial and material exploitation. It is the illegal or improper use of an elder's

funds, their money, their property, their assets. There have been a few attempts to quantify this crime. Most recently, the National Elder Abuse Incidence Study mandated by Congress was completed back in 1998. In this study, it was determined that 30 percent of all the reported and substantiated elder abuse cases were financial exploitation while 25 percent were physical abuse. There also have been studies outside of the United States, all of which indicate that the predominant type of reported elder abuse, after neglect, is financial abuse.

Today's hearing this afternoon will focus on those in our society who exploit our vulnerable elder population, depleting their lifelong savings and exposing them to financial ruin, to emotional despair, and even death. The hearing will address several specific forms of financial exploitation that the current system has difficulty in defining, let alone preventing.

It is not uncommon for these actions to evade the criminal justice system. What our panelists will show is that there are many psychological pieces to this criminal puzzle, such as diminished capacity, undue influence, and inability to consent. Seniors, like anyone, can be psychologically and intentionally manipulated for the purpose of taking their money. This is a tarnish on everyone's golden years, the period of our lives during which we all hope to be able to enjoy the fruits of our lifelong labors.

This afternoon, we will hear a sampling of these cases involving family, home repairmen, professional criminal groups such as Travelers and Rom Gypsies that target the elderly.

On this issue, let me say up front that it is not our intent to condemn all people who consider themselves Travelers or Rom Gypsies, but to focus on those within these groups where illegal activities are the main reason for their existence.

It has been estimated that 70 percent of our Nation's wealth is held by people 50 years of age or older. Over the next 10 years, there will be $10 trillion in assets invested by the elderly, and financial predators, therefore, target the elderly for the same reason that Jean Lafitte pirated ships and Jesse James robbed banks and trains. That is where the money is.

Looking into the future, even more opportunities for fraud and exploitation await senior citizens in the new millennium. A recent AARP survey revealed that 85 percent of individuals 60 years and older want to stay in their own homes and live independently for as long as possible. We all have the right of self-determination and to live as we choose. But when there are sharks in the water, someone needs to pull those at risk to shore.

As more and more of the baby boomers draw closer to senior citizen status, sons and daughters and grandchildren and our society must exercise vigilance in protecting those who have protected us during our vulnerable years.

What we have found is that in most States the protective system currently in place, although very well intended, is fragmented at best. Public service professionals across our country unanimously agree that protection services, law enforcement, and prosecutors lack the special skills and training and funding and legislative support to properly investigate and resolve increasingly complex cases of elder financial abuse. With the lack of comprehensive, ongoing,

reliable studies regarding the extent and the nature of elder financial abuse, there is very little information to help us focus on designing specific services and remedies to these problems. This hearing this afternoon will help to lift the veil from elder financial abuse and start us in a direction of creating a functional elder justice infrastructure.

[The prepared statement of Senator Breaux follows along with a prepared statement of Senator Craig:]

PREPARED STATEMENT OF SENATOR JOHN BREAUX

Good morning. I would like to thank all of you, especially my fellow members, for attending today's investigative hearing. I would also like to thank the Committee's Ranking Member, Senator Larry Craig, for his support throughout this investigation. Finally, and most importantly, I would like to thank the witnesses for being here today. Your testimony will assist the Committee greatly in determining how best to address the vital issues raised today.

Over the years, we in Congress have focused on different types of elder mistreatment including physical abuse, sexual abuse, emotional or psychological abuse, abandonment and neglect to merely name a few. Today we will focus on yet another form of elder abuse: the financial and material exploitation of our elderly. Elder abuse in general is difficult to quantify. There is a large disparity between the number of cases reported and those that go unreported. This disparity is referred to as "The Iceberg Theory" which is indicated on a chart I had prepared. According to the National Elder Abuse Incidence Study, only 16 percent of all elder abuse cases are actually reported. As you see, a large majority of these cases are not reported to authorities. The financial and material loss is obviously devastating, but as my second chart shows, that is also just the tip of the iceberg. Financial independence is shattered and long term psychological and emotional scars may never be overcome. There is even data to conclude that a financially abused elder has a higher risk of premature death.

Let me take a moment to define the issue of financial and material exploitation: it is the illegal or improper use of an elder's funds, property or assets. There have been a few attempts to quantify this crime. Most recently the National Elder Abuse Incidence Study, mandated by Congress, was completed in 1998. In this study, it was determined that 30 percent of all reported and substantiated elder abuse cases were financial exploitation while 25 percent were physical abuse. There have also been studies outside the US, all of which indicate that the predominant type of reported elder abuse (after neglect) is financial.

Today's hearing, will focus on those in our society who exploit our vulnerable elder population—depleting their lifelong savings and exposing them to financial ruin, emotional despair and even death. The hearing will address several specific forms of financial exploitation that the current system has difficulty defining, let alone preventing. It is not uncommon for these actions to evade the criminal justice system. What our panelists will show is that there are many psychological pieces to this criminal puzzle such as diminished capacity, undue influence and the ability to consent. Seniors, like anyone, can be psychologically and intentionally manipulated for the purpose of taking their money. This is a tarnish on our Golden Years, the period of our lives during which we all hope to be able to enjoy the fruits of our lifelong labors. Today, we will hear a sampling of these cases involving family, home repairmen, and professional criminal groups such as Travelers and Rom Gypsies that target the elderly. On this issue, let me say up front that it is not our intent to condemn all people who consider themselves Travelers or Rom Gypsies, but to focus on those within these groups where illegal activities are the main fuel for their existence.

It has been estimated that 70 percent of our nation's wealth is held by those 50 years old and above. Over the next 10 years, there will be $10 trillion in assets invested by the elderly. Financial predators therefore target the elderly for the same reason that Jean Lafitte pirated ships and Jesse James robbed banks and trains—it's where the money is. Looking into the future, even more opportunities for fraud and exploitation await senior citizens in the new millennium.

A recent AARP survey revealed that 85 percent of individuals 60 years and older want to stay in their homes and live independently for as long as possible. We all have the right of self determination and to live as we choose, but when there are sharks in the waters, someone needs to pull those at risk to shore. As more and more of the Baby Boomers draw closer to senior citizen status, sons, daughters,

grandchildren, and our society must exercise vigilance in protecting those who have protected us during our vulnerable years.

What we have found is that in most states, the protective system currently in place, although well intended, is fragmented at best. Public service professionals across our country unanimously agree that protection services, law enforcement and prosecutors lack the special skills, training, funding and legislative support to properly investigate and resolve increasingly complex cases of elder financial abuse. With the lack of comprehensive, ongoing, reliable studies regarding the extent and nature of elder financial abuse, there is little information to help us focus on designing specific services and remedies. This hearing will help to lift the veil from elder financial abuse and start us in the direction of creating a functional elder justice infrastructure.

PREPARED STATEMENT OF SENATOR LARRY CRAIG

Thank you Senator Breaux for holding this hearing on the financial exploitation of the elderly. As you may recall, I held a hearing on the topic of Elder Abuse last year. At that hearing, we heard testimony from JoAnne Hopper, a victim from Idaho, who was financially exploited by her son. I am pleased that this committee is continuing to examine various aspects of elder abuse, including financial crimes perpetrated against our most vulnerable citizens.

For the elderly, losing the fruits of a lifetime's labor can be devastating. Financial crimes can strip away a victim's independence, security, and dignity. These crimes destroy legacies, and may lead to depression, hopelessness, and despair. To the Seniors who have lost their life savings, financial crimes are no less devastating than violent crimes.

To effectively fight these crimes, it is critical that existing laws be vigorously enforced: Laws like the one that put Justin Ray White behind bars. Mr. White perpetrated crimes against seniors in at least five North Western states. In his long and shameful career, Mr. White robbed seniors of literally millions of dollars in assets. His financial assaults upon the elderly came to an abrupt end when he was caught and prosecuted by law enforcement officials in Clearwater County, Idaho.

Idaho laws also encourage banks to report suspected instances of elder financial abuse to local authorities. Banks in Idaho, in cooperation with state agencies, provide training to their employees on how to identify and prevent financial crime. Idaho is only 1 of only 5 states to implement such a program. I intend to have ongoing conversations with the Department of Justice on several issues.

We will discuss making training and technical assistance available to state and local law enforcement on the effective investigation and prosecution of crimes against the elderly .

We will also look at current resources and grant money that could target financial exploitation and other aspects of Elder Abuse. And overall, we will explore enhancing the effectiveness of inter-agency cooperation and multi-disciplinary approaches in responding to cases of elder abuse at both the state and Federal level.

These constructive steps will serve to put in place effective mechanisms for ensuring that our most vulnerable citizens are protected from financial abuse and other forms of elder crime.

I want to welcome all of our panel of witnesses. We are going to take Mr. Carl Fiosche. Mr. Fiosche, can you hear us? Am I pronouncing your name anywhere close to being to correct?

Mr. FIOSCHE. That is close enough.

The CHAIRMAN. Close enough. Well, thank you very much.

Mr. Fiosche joins us this afternoon from Tacoma, WA, and we would be very pleased to have you give us your statement if you would go ahead, Mr. Fiosche.

STATEMENT OF CARL FIOSCHE, GYPSY VICTIM, TACOMA, WA

Mr. FIOSCHE. My name is Carl Fiosche, and I am 79 years old. I live in Tacoma, WA. I am a World War II veteran. I served in the South Pacific in air-sea rescue.

I am the victim of a sweetheart scam by a woman named Angela, who I later learned is a member of the Romany Gypsy clan. Angela is probably about 50 years younger than me. In about 4 months, we now estimate that she took about $70,000 from me. She got my house worth more than $109,000. The damage would have been worse except that someone called Adult Protective Services and I got help. As it is, I had to file for bankruptcy.

Before I met Angela, I lived in my house alone. I have a few friends and some good neighbors, but I really don't have any relatives. Since my mother died about 12 years ago, I am by myself a lot. I have always been a bachelor. I took care of myself. I drove my car to go out grocery shopping. I had a lot of medical appointments at the American Lake Veteran Administration.

I had a sufficient amount of money that I saved over the years. My only income is Social Security and a small veteran's pension. I owned my own home free and clear. I had almost no bills. I paid all my bills every month on time. I had good credit.

I think it was around the spring or summer of 2001 that I had just gotten out of the hospital for double pneumonia. That is when I met Angela at my bank. When I was in the bank, I saw this guy on a cell phone walking back and forth. I later found out it was Angela's friend, Nic. Now, Nic spotted me in the bank and told her when I was coming out. When I went out to my car, Angela was in the parking lot. She asked if I was Italian. I had an Italian bumper sticker on my car, and I said yes. She said she is Italian, too. We started talking and she asked for my phone number. I gave it to her. That is how we met.

About a week later, she called me and asked me to go out for lunch. She said she was falling for me right then.

It wasn't long before she said she needed money. She asked if I could give her $600 for a telephone bill and rent. I said OK. I started to write a check, but she said she doesn't take checks, just cash. I gave her $1,000.

Angela got romantic really fast. She would say she is falling for me. She would kiss me and hug me. Angela said, "I will take care of you the rest of your life." She said, "You don't want to go into a nursing home. I will take care of you." She said she was in love with me. I said I loved her, too. I would say, "I love you." She would say, "I love you more," and we would go back and forth like that.

Angela would see me at least a few times a week. She took me to some doctor's appointments. She drove me to the bank. I would take money out and give most of it to her right then and the rest later. I heard her on the phone at my house one day, and I heard her say, "He would just go in the bank and come out with a handful of money." I sensed after a while maybe I was being taken. But I wasn't thinking clearly. I was sick and she said she would take care of me. I trusted her.

She would ask me for money, but she would never let me write checks to her. She said never put anything like that in her name.

She had to have cash. So I wrote checks to cash and gave her the money.

I gave her $27,000 in cash I had in a safety deposit box. She said she needed $25,000 to start a coffee business. Later she said she needed $1,000 for coffee. I gave it to her in cash. One day I asked her what happened to the money. She said they lost it gambling.

Sometimes Angela brought a young girl who goes to the fifth or sixth grade. I heard Angela tell the girl, "This is how you do it." Then Angela came and sat in my lap, and she would be sweet to me.

I asked Angela about Nic. I don't know if he was her husband or what. She said he didn't care, as long as she gave him the money everything will be all right.

On September 12, 2001, the day after 9/11, Angela came over, and when we were just talking, she asked me about the house. I told her I was going to make a will and leave it to my neighbors because they were good friends to me. Now that Angela was with me, I said I would put her in the will. Angela went into the kitchen and called someone. She said, "Let's go for a ride, pick up Nic."

They took me to a house. A notary lived there. Nic was telling the notary person what to write. I sat on the bed. I didn't say anything. I felt sick—I mean, I was sick—and I couldn't walk so I just listened. I was awake but couldn't comprehend. They said they made a deed and they wanted me to sign it. I said I wanted to talk to my attorney. They said that Nic knows what he is doing. It will all be done here. I thought they were going to beat me if I didn't sign. I didn't want to sign it, but I signed it. The deed put my home in Angela's name. They never paid me anything for my home.

Back then I couldn't hardly see or read. I felt like I was in a fog. I was pretty sick then.

Angela did a lot of shopping on my credit cards. She said she wanted everything. She took me to the mall and put me in a wheelchair and left me sitting. When she bought things, she would wheel me over and she told me to sign for them. What could I do? I signed. I didn't know what I was doing.

She got furniture, dishes, a sleigh bed. I don't know what all she brought. She got a watch for $2,000. But she took the watch back and got the money for it. One time she left me sitting in the car and had the salesman come out to the car.

Angela told me every place you go, you must always apply for a credit card. But I didn't need any more credit cards. Later, I found out that about 20 businesses did a credit check on me during the time I was with Angela.

Angela said she didn't have any transportation. She said if I gave her $10,000, she would get a pick-up truck from Nic. I gave her the money. But she never bought the truck.

The way that I got help was that one day I fell down and had to call for an ambulance. I must have said something about Angela. Adult Protective Services came to see me, and then a couple of police.

My lawyer from legal services helped me to file a lawsuit to sue Angela, but she probably doesn't keep any property or assets in her name. I got a protection order against Angela and Nic to keep them away from me. My house will be sold in the bankruptcy to pay all

of my creditors. I don't know what the police have done. They never talked to me since the first time they came to see me.

[The prepared statement of Mr. Fiosche follows:]

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STATEMENT BY CARL F. FIOSCHE
FOR SENATE SPECIAL COMMITTEE ON AGING HEARING ON MAY 20, 2002

My name is Carl Fiosche and I am 79 years old. I live in Tacoma, Washington. I am a WWII veteran. I served in the South Pacific in air sea rescue.

I am the victim of a sweetheart scam by a woman named Angela, who I later learned is a member of a Gypsy clan. Angela is probably about 50 years younger than me. In about 4 months we now estimate that she took me for about $70,000. And she got my house worth more than $109,000. The damage would have been worse except that someone called Adult Protective Services and I got help. As it is, I had to file for bankruptcy.

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I had a sufficient amount of money that I saved over the years. My only income is social security and a small veteran's pension. I owned my home free and clear. I had almost no bills. I paid all my bills every month on time. I had good credit.

I think it was around the spring or summer of 2001 that I had just gotten out of the hospital for double pneumonia. That's when I met Angela at my bank. When I was in the bank I saw this guy on a cell phone walking back and forth. Later I found out that was Angela's friend, Nic. Now I think Nic spotted me in the bank and told her when I was coming out. When I went out to my car, Angela was in the parking lot. She asked if I was Italian. I had an Italian bumper sticker in my car, and I said yes. She said she is Italian too. We started talking and she asked for my phone number. I gave it to her. That's how we met.

About a week later she called me and asked me to go out for lunch. She said she was falling for me right then.

It wasn't long before she said she needed money. She asked if she could have it for her $600 telephone bill and rent. I said O.K. I started to write a check but she said she doesn't take checks – just cash. I gave her $1000.

Angela got romantic really fast. She would say she is falling for me. She would kiss and hug me. Angela said, "I will take care of you the rest of your life." She said, "you don't want to go into a nursing home. I'll take care of you." She said she is in love with me. I said I love her

too. I would say I love you – she would say I love you more, and we would go back and forth like that.

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They took me to a house. A notary lived there. Nic was telling the notary person what to write. I sat on the bed –I didn't say anything. I felt sick -- **I mean I was SICK** -- and I couldn't walk so I just listened. I was awake but couldn't comprehend. They said they made a deed and they wanted me to sign it. I said I want to talk to my attorney. They said that Nic knows what he is doing. It will all be done here. I thought they were going to beat me if I didn't sign. I didn't want to sign it, but I signed it. The deed put my home in Angela's name. They never paid me anything for my home.

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She got furniture, dishes, a sleigh bed, I don't know what all she got. She got a watch for $2,000. But she took the watch back and got the money for it. One time she left me sitting in the car and had the salesman come out to the car.

Angela told me every place you go you should always apply for a credit card. But I didn't need any more credit cards. Later, I found out that about 20 businesses did a credit check on me during the time I was with Angela.

Angela said she said she didn't have transportation. She said if I gave her $10,000 she could get a pick-up truck from Nic. I gave her the money. But she never bought the truck.

Angela said you can get money off credit cards. I never knew that before. She showed me how and I got almost $30,000 dollars that way and gave it to her. I was worrying about how I was going to pay it back. Angela said you don't have to worry about paying it back – just show up in a wheelchair and they will write it off. But **I am not like that.**

The way that I got help was that, one day, I fell down and had to call for an ambulance. I must have said something about Angela. Adult Protective Services came to see me, and then a couple of police.

My lawyer from legal services helped me to file a lawsuit to sue Angela, but she probably doesn't keep any property or assets in her name. I got a protection order against Angela and Nic to keep them away from me. My house will be sold in the bankruptcy to pay all of the creditors. I don't know what the police have done. They never talked to me since the first time they came to see me.

The CHAIRMAN. Well, thank you very much, Mr. Fiosche, for that statement. How are you doing today?

Mr. FIOSCHE. I am doing better.

The CHAIRMAN. Do you know if anyone has ever taken any kind of enforcement action against Angela and Nic from the police standpoint? Was she ever arrested or anything, do you know?

Mr. FIOSCHE. No, she never was arrested. I don't think they had any investigation or anything on her.

The CHAIRMAN. Did you ever go to anyone for any help during this period when Angela was asking you for money? Was there anybody that you could go to for advice as to whether this was the right thing to do or not?

Mr. FIOSCHE. No, I didn't have anybody to go to.

The CHAIRMAN. When the police—how did they get involved in this case with Angela? Was it the Adult Protective Service that brought them in to talk to you?

Mr. FIOSCHE. Yes.

The CHAIRMAN. But you don't know if she has ever been prosecuted or arrested?

Mr. FIOSCHE. She has never been prosecuted or arrested that I know of.

The CHAIRMAN. Do you have any idea, Mr. Fiosche, how much money that you ultimately transferred over to Angela, approximately? A ball-park figure.

Mr. FIOSCHE. About $70,000.

The CHAIRMAN. I understand that you had to put your house——

Mr. FIOSCHE. Plus the house.

The CHAIRMAN. Plus your house you had to put up for sale, as I understand it.

Mr. FIOSCHE. $109,000.

The CHAIRMAN. So around $180,000 she was able to get from you. Over what period of time? How long was it, about? A year? Or how long was it?

Mr. FIOSCHE. About 6 or 7 months.

The CHAIRMAN. About 6 or 7 months. I take it you were living alone when all of this was occurring in your own home?

Mr. FIOSCHE. Yes, I had just gotten out of the hospital at the VA, and I was alone, and I met her when I went to the bank.

The CHAIRMAN. Well, Mr. Fiosche, we and the Congress want to say how sorry we are that this happened to you and that we are back here in Washington, DC., working on legislation which will hopefully create a system so that people like yourself will never have to go through this type of experience again. I just want to say thank you so very much for sharing your story. It is not easy to tell the story you just told to this committee, but I think that what you have done is give us an indication of what happens far too often. Don't feel like you are the only person that this has happened to. These groups in many cases are professionals, and a person like you or like any of us could be subjected to the same type of scam and never really realize it. So don't feel bad. You are not the only one that this has happened to. There are literally thousands and thousands of Americans that have had the same type of scam put upon them as you have suffered. So we thank you so very much. You have been very, very helpful.

Mr. FIOSCHE. Thank you, Senator Breaux, for having this hearing.

The CHAIRMAN. Well, I appreciate it, and we will stay in touch with you. We wish you the very best in the future.

Mr. FIOSCHE. Thank you.

The CHAIRMAN. OK. Bye-bye.

Mr. FIOSCHE. Good-bye.

The CHAIRMAN. We want to thank Mr. Fiosche for joining with us. He was not able to travel, but we do have an excellent panel who is going to share their stories as well.

I would like to welcome as our next witness from Delaware, from Hartly, DE, Ms. Gertrude Gingerich. Now, Ms. Gingerich, you and I have already talked, so we are glad that you are here. We just want to hear your story, and just feel free to tell us any way you want.

STATEMENT OF GERTRUDE GINGERICH, TRAVELER VICTIM, HARTLY, DE

Ms. GINGERICH. My name is Gertie Gingerich.

The CHAIRMAN. Mr. Blevins, if you would help her with that mike and put it right in front of her, there you go. That will be fine. You probably haven't spoken before too many mikes. Pretend it is not even there.

Ms. GINGERICH. My name is Gertie Gingerich, and I am 72 years old. My husband is 77 and confined to a wheelchair after his last stroke. We live alone, though some of our children live close by.

On December 19, 2001, my husband was away at the center. It was an unusually warm day, and as I was eating my lunch, there was a knock on the door. As I got up to answer, a young man walked in and asked if I had any roof leaks. I said I do. He said he would go get some more materials and be right back. He wasn't long. He went up on my roof and was spraying some black tar stuff on the roof. He also had two other men with him: one older man who claimed to be his father, and another man.

The father came into the house, and he was talking to me, and he told me how he had high blood pressure, and he talked about his son, that he had just got married, and that he would give me a good price on the work that he was doing. Then he went back outside, and when I looked out the window, I saw them scrubbing my car. They had gotten tar all over my car. In about an hour and a half, they were finished and brought me a bill. It had his name and cell phone number on it and it had a 5-year warranty. The amount was $4,850. I said, "My goodness." But I wrote him a check for the amount he wanted. He said he would be back the next day to put up a gutter for me over the back door.

He did come back the next day with his helper. They put up approximately a 16-foot piece of gutter and one downspout. He brought me another bill of $750, which I paid by check. I saw that he ran the downspout on my deck, and I said I didn't want it like that. He said if I didn't like it to call him later and he would fix it like I wanted it.

A few days went by, and my daughter-in-law asked me what those guys were doing on my roof, and I told her that I got the roof fixed. She didn't ask what it cost and I didn't tell her.

However, I did tell my sister that I got the roof fixed, sprayed off, and I told her what it had cost me. She then told her daughter, my niece, who had a fit. Her husband, who is a contractor, checked out the work that was done. He said they had used driveway sealer and that it was not intended for using on asphalt shingles. He said that I was intentionally misled by materials they had used. My niece then asked me if I would mind if she would check into this and see what she could do about getting my money back. I said, "No, I don't mind." I didn't tell my husband or the children or anyone else about this because I felt kind of dumb.

My niece called the Delaware State Troop 3 and spoke to a trooper who then transferred her to a detective. He didn't seem at all interested and told her to call back the second week in January. She then called 911 and they again placed her to Troop 3, and they again told her to—put her through to the detective's desk. She told her story to the trooper there. He said she would need to speak to a detective. She told him she did earlier and he didn't seem interested, that he told her to call back the second week in January. So he gave her the name of Lester Johnson and his phone number. Mr. Johnson works for the Attorney General's office, a unit which specializes in crimes against the elderly. She then called Lester Johnson and gave him my story, and he said to call 911 and get an officer out there to do a report. She did that, and they told her I had to call myself. When I called, they just gave me a runaround. I told my niece what they said, so she called Lester Johnson again. Mr. Johnson seemed irritated with the police and said he would take care of it himself. I wasn't long in getting a call from Troop 3. An officer was on his way to take a report.

Mr. Johnson, the trooper, and my niece all wanted to be there when this guy would come back. I called this guy, and he said he would come back out once the weather got nicer.

I called him a second time and left a message asking him to give me a day and time to be there. I told him I needed to know so I could be there.

I came home almost noon on January 29 when my daughter-in-law called me and told me I had just missed the man who had fixed my gutter. I called him on his cell phone right away, and he said he would be there in about 5 minutes. I then called my niece and told her, and I called Lester Johnson and left a message for him. I called the trooper, and they said they would get someone right out. Mr. Johnson called back and said he was on his way, try to keep them there, keep them long enough for everyone to get there. All three of the men were here again. My son, who lives next door, came over. They fixed the down spout. Then they pointed out how uneven my basement was. They took me down to show me what they needed to do to fix it. They wanted to get to work on the basement right away. Of course, I wouldn't let them. My niece came over and took pictures of the truck and wrote the tag down, trying not to be seen. Then the trooper came, and soon after that Mr. Johnson and his assistant, who is a senior volunteer, were there. Another trooper came out also. All three were checked out, and one of them was arrested. The other two were free to go. The guy who was arrested pulled out a big roll of cash from his pocket and gave some to the police officer, who counted it and gave it to

Mr. Johnson, who also counted it, and then passed it on to me and told me to count it. It was every dollar back that I had paid to the guy. The guy was handcuffed and placed in the back seat of the trooper's car.

I want to thank the officers and especially Mr. Johnson for all their help. If it wasn't for Mr. Johnson, this guy would still be out there taking advantage of the elderly. Mr. Johnson is here with me today, right here.

[The prepared statement of Ms. Gingerich follows:]

My name is Gertrude Gingerich,

I am 72 years old and my husband is 74 and confined to a wheel chair after his last stroke. We live alone though some of our children live close by. On December 19, 2001, My husband was away at the Senior Center. It was an unusually warm day and as I was eating my lunch there was a knock on the door. As I got up to answer a young man walked in. He asked me if I had any roof leaks. I said I do. He said he would go get some more materials and be right back. He wasn't long. He went up on my roof and was spraying some black tar stuff on my roof. This young man's name was Robert Branton. He also had two other men with him. One older man who claimed to be Robert Branton's father and another man. The father came in the house and was talking to me for some time. He told me he had high blood pressure and he talked about his son. He said his son had just married this year and that his son was a Reverend and that he teaches a Youth Group. He also said that his son was a good honest man and the he would do me right n this work and he would give me a good price. He then went back outside. When I looked out my window I seen them scrubbing my car. They had gotten tar all over my car. In about an hour and a half they were finished and Robert Branton brought me a bill. It had his name and cell phone number on it and a written five year warranty. The amount was $4850.00 I said my goodness! I wrote him a check for the amount he wanted. He said he would be back the next day and put up a gutter for me over my back door.

Robert Branton did come back the next day along with his helper. They put up approximately a 16 foot piece of gutter and one downspout. He brought me another bill for $750.00 which I paid by check. I saw that he just ran the downspout on my deck and I said I didn't want it like that. He said if I didn't like it to call him later and he would fix it like I wanted it.

A few days went by. My daughter-in-law asked me what those guys were doing on my roof and I told her I got my roof fixed. She didn't ask what it cost and I didn't tell her.

However I did tell my sister that I got my roof sprayed off and I told her what it had cost me. She then told her daughter (my niece) who had a fit. Her husband who is a contractor checked out the work that was done here. He said they had used driveway sealer and that it was not intended for using on asphalt shingles. He aid that I was intentionally misled by the materials they had used. My niece then asked me if I would mind if she would check into this and see what she could do about getting me my money back. I said no, I didn't mind.

I then didn't tell my husband or children or anyone else about this because I felt that I made a dumb mistake.

My niece called the Delaware State Police Troop 3 and spoke to Trooper Daddio who then transferred her call to Detective Durham. He didn't seem at all interested and told her to call back in the second week of January. She then called 911 and t hey again placed her call to Troop 3 and they again put her through to Detective Durham's desk. She told her story to the Trooper there. He said she would need to speak to Detective Durham. She told him that he did earlier and he had said not to call him till the second week of January. So he gave her the name Lester Johnson and his phone number. Mr. Johnson works for the Attorney General's office, a unit

which specializes in crimes against the elderly. She then called Lester Johnson and gave him my story and he said to call 911 and get an Officer out there to do a report. She did that and they told her I had to call myself. When I called they said they did not have any way of knowing that I was overcharged and that they couldn't do that. I told my niece what they said so she called Lester Johnson again. Mr. Johnson seemed irritated with the police and said he would take care of it himself. I wasn't long in getting a call from Troop 3. An Officer was on his way out to take a report.

Mr. Johnson, the Trooper and my niece all wanted to be here when Robert Branton would come again. I called Robert Branton and he said he would come back out once the weather was nicer.

I called him a second time and left a message asking him to give me a day and time to be here. I told him I needed to know so I could be here.

I came home almost noon on January 29 when my daughter-in-law called me and told me I had just missed the man who had fixed my gutter. I called him on his cell phone right away and he said he would be here in about 5 minutes. I then called my niece and told her and I called Lester Johnson and left a message for him. I called the Trooper and they said they would get someone right out. Mr. Johnson called me back and said he was on his way and for me to try to keep them here long enough for everyone to get here. All three of the men were here again. My son who lives next door came over. We took them down to the basement to show them more work down there just to kill some time. Robert Branton wanted to get to work on my basement right away. Of course I wouldn't let him. My niece came by and started taking pictures of their truck and wrote their tag number and stuff down trying not to be seen. Then the Trooper came. And soon after that Mr. Johnson and his assistant who is a senior volunteer were there. Another Trooper came out also. All three men were checked out and Robert Branton was arrested. The other two men were free to go. Roberr Branton pulled out a big roll of cash from his pocket and gave some of it to the police officer, who counted it and gave it to Mr. Johnson who also counted it and then passed it to me and tole me to count it. It was every dollar back that I had paid to Robert Branton. Robert Branton was handcuffed and placed in the back seat of the Troopers car and taken in.

I want to thank the Officers and especially Mr. Johnson for all their help. If it wasn't for Mr. Johnson, this Robert Branton would still be out there taking advantage of the elderly people. Thank you.

The CHAIRMAN. Ms. Gingerich, thank you very much. That was an incredible story, and you told it very clearly, and you did a terrific job, and we thank you very much for sharing that experience with this committee and with an awful lot of Americans.

Next we are going to hear from Mr. Bill Blevins on behalf of, I understand, your cousin, I think, Vaughan Blevins?

Mr. BLEVINS. That is correct.

The CHAIRMAN. Mr. Blevins, go ahead.

STATEMENT OF WILLIAM BLEVINS, ON BEHALF OF VAUGHAN BLEVINS, MANASSAS, VA

Mr. BLEVINS. Mr. Chairman, members of the committee, I am Bill Blevins from Prince William County, VA. I was born and raised in Fairfax County, VA. I am pleased to represent my cousin, 72-year-old Vaughan Blevins, of Fairfax County, VA, and over 200 others who have been exploited financially by a career con man—Larry C. Henderson. At present I am the legal guardian and conservator for Vaughan Blevins.

On November 12, 1997, I was notified through the Manassas Park Police Department that Vaughan had been found lost and confused adjacent to their headquarters building. He was very hungry, had only $3 in his wallet, along with instructions to contact a Mr. Larry Henderson in case of emergency. Larry was notified and came to pick him up. The officers on duty were suspicious and contacted Vaughan's insurance agent whose card fortunately was also in the wallet. This led to me being called.

When I confronted Larry—that was the next day—about his financial dealings with Vaughan, he denied everything. When Larry denied knowing anything about any previous dealings, Vaughan threw up his arms and charged Larry, not unlike a caged animal turned loose, and began shouting, "You know Larry, you know." Vaughan Blevins is a very timid, friendly individual. I had never seen him in this type of rage in my lifetime. Even Larry was obviously very surprised.

After that, I took Vaughan to stay with me at my mother's home in Fairfax County, VA. I also notified Adult Protective Services of Fairfax County. That was on November 13, 1997.

In the next few days, the following became very evidence: Vaughan only had $14.21 in the bank, with the account being emptied out monthly as soon as Vaughan's pension was automatically deposited; there were numerous outstanding loans using Vaughan's property as collateral; Vaughan was checked out medically and found to be severely malnourished, lacked necessary medical supervision for at least 2 years, suffering from dementia and mental abuse; Adult Protective Services made me aware that Larry Henderson was being investigated by Fairfax County Criminal Investigation Division regarding another victim and had been taking advantage of another victim for approximately 3 years who also had dementia, and had a history of seeking out that type of victim. He had a prior history with APS, not only in Fairfax County but in other jurisdictions.

I interviewed with Fairfax County CID and was told it would take about 60 days to formulate a case. I was told Vaughan made a poor witness because of his dementia. I was reminded that Larry

Henderson had certain rights, including the right to face his accuser. My response was the Constitution's guarantee of equal rights and protection for everyone. Let's let a judge and jury decide. I was reminded more than one that it wasn't a crime for someone to "give their money away." I found and still find this comment unsuitable and demeaning to a victim with diminished capacity.

I asked around and I heard of more past and present victims of Larry Henderson in Fairfax County and other jurisdictions. When notified, the Fairfax County Police Department seemed disinterested.

I was astonished to find that Larry Henderson had a civil and criminal background unrivaled by few, if any. I contacted as many victims as possible. All were very helpful. Nearly all were elderly. They in turn knew of others who had bad experiences with Larry Henderson. I asked many why they hadn't gone to the police. Some had, with few results. Some victims were second generation. Some victims were related. It was obvious Larry Henderson sought out a certain victim profile: elderly, preferably a widow or widower; diminished capacity; rural and/or older communities; they often had a recent obituary listing; small social group with other elderly persons; older residences in need of some repair or maintenance; and some religious interest.

To accommodate these profiles, Larry Henderson would often portray himself as: a former friend or business associate of a recently deceased loved one; a preacher or minister; a contractor down on his luck; and a nice guy, often buying a round of coffee, while sorting out a potential victim.

Larry began exploiting Vaughan as early as 1991, as well as each year thereafter, cleaning out nearly his entire bank account—in fact, his entire bank account for each year thereafter. Bonds cashed, existing bank accounts empties, subsequent earnings and money from unknown sources were laundered through Vaughan's account approaching $600,000. That is probably a very conservative estimate. I am still finding money, still finding assets. They come in periodically.

Larry Henderson developed a certain hold over Vaughan. Vaughan was conditioned to think he had to ask for permission to eat, to go somewhere, to use the bathroom and perform simple, everyday tasks. In the 6 weeks it took him to get him deprogrammed and to get his house habitable again with the assistance of APS, it was always, "Do I have to ask Larry?" "Where's Larry?" "What will Larry say?" et cetera.

During the 6 weeks of deprogramming sessions, Vaughan would sometimes, especially at night, want to talk. He would want to confide in me. He would ask, "Why did Larry do that to me?" "What's going to happen to me?" "Am I going to die?" Sometimes, as reality would set in, he would cry or sob and blame himself for allowing things to occur as they did.

Larry Henderson didn't confine himself to the extreme Northern Virginia area. He has a history in approximately the upper one-fourth of the State of Virginia, particularly Fairfax, Prince William, some in Arlington, Fauquier, Loudoun, Clarke, Frederick, and Warren counties, as well as the independent cities and towns. He has a history in eastern West Virginia—he is a serial bankruptcy filer;

the three filings would all bear that out—as well as Maryland, Delaware, New Jersey, southern New York, and Louisiana. I was told that he once took approximately eight to ten widows and widowers for about $100,000 in the Route 28 corridor in western Prince William and Fauquier County. All those names appeared on prior bankruptcy filings. Only the amounts were diminished. Two of those people lost their country store. One lost a farm. All the names appeared on Larry Henderson's previous bankruptcy filings, as I just pointed out.

Larry Henderson did a small amount of work for the homeowners' association president in the affluent Mantua Subdivision in Fairfax County. He gave her name as a reference and scammed several other homeowners in the community. She served as a prop for his many schemes in that community. He had one reported and he had to refund the money or face a conviction, and he was convicted in another jurisdiction, as that was where the money changed hands and technically that is where the crime occurred. That jurisdiction is the city of Manassas Park, VA. If not for the effort and diligence of Investigator Tony DeFelice, Larry Henderson would probably not be in jail today. Investigator DeFelice is sitting behind me today. He is very well thought of in the community, I might add, as a law enforcement officer.

It was Investigator DeFelice who was called in when I discovered Larry Henderson had a 186-day-old felony warrant in Fairfax County and he had it served on him. This is the only conviction in Fairfax County and they had sat on it for over 6 months.

I asked CID, by the way, if they would like a list of the victims that had occurred in that 6-month-plus period.

Investigator DeFelice was instrumental in getting Prince William County to prosecute two other cases against Larry Henderson. Unfortunately, Fairfax County could have added at least one year to Larry Henderson's present Virginia prison term. Despite the presence of five representatives from other jurisdictions, some on their own time, they dropped charges on a felony. In short, in the overall scheme of things, for whatever reason, Fairfax County has been very kind to Mr. Henderson.

I am told Larry Henderson will be out of the Virginia State Penitentiary next March 2003, having served 3 years of a 6-year sentence. He will then begin serving an 8-year Federal sentence.

Looking back, it has been very frustrating getting assistance and the proper representation for Vaughan Blevins, who, I might add, is a veteran and a former civil servant himself, and one of the victims that Mr. Henderson took advantage of, Dorothy Robertson, is also a former civil servant for years for Fairfax County. Her husband was a veteran.

I would recommending the following to Congress: Federal statute or statutes to protect people with diminished capacity; a national registry for those who victimize people with diminished capacity; mandatory statutes to make banks and lending institutions report suspicious activity and/or suspicious loan applications; and strict guidelines governing loan applications.

I would like to point out that Mr. Henderson often used the very weak statutes and guidelines in the State of Virginia governing contracting fraud. They are among the weakest, if not the weakest

in the country. Despite complaints to State delegates, the State Attorney General's office, the Crime Prevention Bureau, the Director and Assistant Director, not one law in the last five general sessions since 1997 has been strengthened. If anything, some have been weakened.

I ask what will be the result of today's hearing. Others and I have been forced to settle with disappointment in the last 5 years. I often wonder if this will be another disappointment, and I will anxiously await the results.

[The prepared statement of Mr. Blevins follows:]

STATEMENT OF WILLIAM BLEVINS

U.S. SENATE SPECIAL COMMITTEE ON AGING

RE: FINANCIAL EXPLOITATION OF THE ELDERLY

May 20, 2002

Mr. Chairman, Members of the Committee, I am Bill Blevins from Prince William County, Virginia. I am pleased to represent my cousin, 72 year old Vaughan Blevins of Fairfax County, Virginia and over 200 others who have been exploited financially by a career conman – Larry C. Henderson. At present I am the legal guardian/conservator for Vaughan Blevins.

On November 12, 1997 I was notified through the Manassas Park Police Department that Vaughan had been found lost and confused adjacent to their headquarters building. He was also very hungry, had only $3.00 in his wallet along with instructions to contact Larry Henderson in case of emergency. Larry was notified and came to pick him up. The Officers on duty were suspicious and contacted Vaughan's insurance agent whose card was fortunately also in his wallet. This led to me being called.

When I confronted Larry about his financial dealings with Vaughan, he denied everything. When Larry denied knowing anything about any previous dealings, Vaughan threw up his arms and charged Larry, not unlike a caged animal turned loose, and began shouting "YOU KNOW LARRY, YOU KNOW".

After that, I took Vaughan to stay with me at my Mother's home in Fairfax, County. I also notified Adult Protective Services of Fairfax County. In the next few days the following became evident:

- Vaughan had only $14.21 in the bank, with the account being emptied out monthly as soon as Vaughan's pension was automatically deposited.
- There were numerous outstanding loans using Vaughan's property as collateral.
- Vaughan was checked out medically and found to be severely malnourished, lacked necessary medical supervision for at least 2 years, suffering from dementia and mental abuse.
- Adult Protective Services made me aware that Larry was being investigated by Fairfax County C.I.D. regarding another victim with dementia and had a history of seeking out that type of victim.

I interviewed with Fairfax County C.I.D. and was told it would take about 60 days to formulate a case. I was told Vaughan made a poor witness because of his dementia. I was reminded that Larry Henderson had certain rights, including the right to face his accuser. My response was the Constitutions' guarantee of equal rights and protection for everyone – Let a Judge and Jury decide. I was reminded more than once that it wasn't a crime for someone to "give their money away". I found, and still find, this comment unsuitable and demeaning to a victim with diminished capacity.

I asked around and I heard of more past and present victims of Larry Henderson in Fairfax County and other jurisdictions. When notified, the Fairfax County Police Department seemed disinterested

I was astonished to learn that Larry Henderson had a civil and criminal track record unrivaled by few, if any. I contacted as many "victims" as possible. All were very helpful. Nearly all were elderly. They in turn knew of others who had "bad experiences" with Larry H. I asked many why they hadn't gone to the police. Some had, with few results. Some victims were 2nd generation. It was obvious Larry H. sought out a certain victim profile –

- ξ Elderly, preferably a widow or widower,
- ξ Diminished capacity,
- ξ Rural and/or older communities,
- ξ Recent obituary listing,
- ξ Small social group with other elderly persons,
- ξ Older residences in need of some repair or maintenance, and
- ξ Some religious interest.

To accommodate these profiles, Larry H. would often portray himself as –

- ξ A former friend or business associate of a recently deceased loved one,
- ξ A preacher or minister
- ξ A contractor down on his luck.
- ξ A nice guy, often buying a round of coffee.

Larry began exploiting Vaughan as early as 1991, as well as each year thereafter, cleaning out nearly his entire bank account. Bonds cashed, existing bank accounts emptied, subsequent earnings and money from unknown sources were laundered through Vaughan's account(s) approaching $600,000+-.

Larry H. developed a certain "hold" over Vaughan. Vaughan was conditioned to think he had to ask for permission to eat, go somewhere, use the bathroom and perform simple, everyday tasks. In the 6 weeks it took to get him deprogrammed and get his house habitable again, it was always "ask Larry", "where's Larry", "what will Larry say", etc. During the 6 weeks of deprogramming sessions, Vaughan would sometimes, especially at night, want to talk. He would ask "why Larry did that to him", "what's going to happen to me" and "am I going to die". Sometimes, as reality set in, he would cry or sob and blame himself for allowing things to occur as they did.

Larry H. did not confine himself to the extreme Northern Virginia area. He has a history in approximately the upper ¼ of the State of Virginia, particularly Fairfax, Prince William, Arlington, Fauquier, Loudoun, Clarke, Frederick and Warren counties as well as the independent cities and towns. He has a history in Eastern West Virginia, Maryland, Delaware, New Jersey and southern New York as well as Louisiana. I was told that he once took approximately 8-10 widows/widowers for about $100,000. All their names appeared on Larry H.'s previous bankruptcy filings.

Larry H. also did a small amount of work for the homeowners association president in the affluent Mantua Subdivision in Fairfax County. He then gave her name as a reference and scammed several other homeowners in that community. She served as a prop for his schemes. He had to refund one and was convicted on another in a different jurisdiction, as that was where the money changed hands. That jurisdiction is the City of Manassas Park, Virginia. If not for their effort and the diligence of Investigator Tony DeFelice, Larry H. would probably not be in jail today. Investigator DeFelice, who is sitting behind me today --- ***(POINT TO INVESTIGATOR DEFELICE)*** ---was who I called when I discovered Larry H. had a 186-day-old felony warrant in Fairfax County and he had it served on him. This is the only conviction in Fairfax County and they sat on it for over 6 months.

Investigator DeFelice was instrumental in getting Prince William County to prosecute two other cases against Larry H. Unfortunately, Fairfax County could have added at least one year to Larry H.'s Virginia prison term. Despite the presence of 5 representatives from other jurisdictions, they dropped charges on a felony. In short, in the overall scheme of things, Fairfax County has been very kind to Mr. Henderson, for whatever reason.

I am told Larry H. will be out of Virginia State Penitentiary next March 2003, having served 3 years of a 6-year sentence. He then will begin serving his 8-year Federal sentence.

Looking back it has been very frustrating getting assistance and the proper representation for Vaughan Blevins, whom I might add, is a Veteran and former civil servant himself.

I would recommend the following to Congress:

- Federal statute to protect people with diminished capacity,
- National registry for those who victimize people with diminished capacity,
- Mandatory statutes to make banks and lending institutions report suspicious activity and/or suspicious loan applications and
- Strict guidelines governing loan applications.

What will be the result of the May 20, 2002 hearing?

Others and I have been forced to settle with disappointment the last 5 years. Will this be another disappointment?

I anxiously await the results.

The CHAIRMAN. Well, thank you very much, Mr. Blevins. I hope, too, that you won't be disappointed, and that is going to be our real effort here.

Next we will hear——

Mr. BLEVINS. Could I point out one thing, please? I don't mean to interrupt.

The CHAIRMAN. Sure.

Mr. BLEVINS. Each day, that is, the end of today, tomorrow, and each day thereafter, $1 million passes hands in the State of Virginia—and that is a very conservative number—through contractor fraud.

The CHAIRMAN. Thank you. Strong statistics.

Next we will hear from Detective Brad Graham with the Tacoma Police Department. Mr. Graham, thank you very much for being with us.

STATEMENT OF BRADLEY R. GRAHAM, DETECTIVE, TACOMA POLICE DEPARTMENT, ON BEHALF OF MARIE BOBO, TACOMA, WA

Mr. GRAHAM. Thank you. Good afternoon, Mr. Chairman. I am a detective with the Tacoma, WA, Police Department assigned to the Special Assaults Unit. In January of this year, I became involved in the case of *State of Washington* v. *Margaret M. Bobo,* a case of criminal mistreatment.

The victim, 81-year-old Marie Bobo, lived in a single-family home in Tacoma. She retired from her civil service job over 20 years ago and lived solely on her retirement check. There is no record of her ever applying for or receiving any State public assistance.

On January 14 of this year, the victim's daughter, Margaret, made a 911 call asking for assistance with her mother who had fallen in the house. Margaret told the dispatcher she was unable to pick her mother up. When Fire/Rescue arrived, they found Marie, naked from the waist down, on the floor inside the home unable to move. They found her in that first picture you see, sir.

Fire fighters had to remove the outer door from the hinges and climb over stacks of garbage and household trash that in places went from floor to ceiling. They found her literally stuck to the trash by her own feces. Pieces of her skin were pulled from her body as they lifted her for transport to a hospital. The home was filled with feces and rodents.

Police were summoned to the hospital to interview the victim. The responding officer was required by hospital staff to don a protective suit because the victim had unidentified inset life coming out of the wounds on her body. She was clearly disoriented and unable to give officers a clear picture of what had happened.

The victim weighed 88 pounds, was malnourished and dehydrated. She suffered from a condition called contracture of the legs and hips. This condition results when a limb has not been moved for a significant period of time. In this case, the legs and hips were stuck in the fetal position, as you see, sir. She got this way from having been left, unmoved, for several months. The skin around her toes was blackened and dead. Any attempt to manipulate her legs was and still is painful to her. She had bedsores on her but-

tocks and elbows. Her skin was dry and scaly and began to come off as it was being cleaned for the first time in months.

There is no hope now that her legs will ever function again. There was concern that she would require some amputation to prevent infection. Only now, after 5 months of treatment and evaluation, is she able to be placed into a reclining chair. The medical plan calls for treatment of the tendons in her legs to release them to point of getting her into a wheelchair, hopefully. This will give her something she really has not experienced in over a year—mobility.

Interviews with the victim were limited due to her mental state. She was able to recall that her daughter lives with her but doesn't spend the night. Her daughter visits her daily to bring her food and water. She was not able to recall where she slept, when she last used a bathroom, when she was last able to move her legs, or how much money she got from a retirement check which she did know she received.

Her daughter was arrested for criminal mistreatment and criminal abandonment. In a post-arrest interview, the daughter admitted that she shared a joint bank account with her mother. A direct deposit of the mother's retirement check of approximately $910 was made monthly to that account.

Asked to account for the money being withdrawn, the daughter said she used the money to repay a home loan in her mother's name, her mother's utility bills, and for food. Reminded of her mother's malnourished condition, she still insisted that roughly $200 a month went to feed her mother. She further indicated that her mother wanted to contribute enough money to pay for the daughter's rent on an apartment across town.

The daughter indicated that she visits the home daily, in the afternoon, to bring her mother a meal consisting generally of soup, sandwiches, and cookies. Asked what her mother did for meals when there was no one there to help, she said, "My mother just doesn't eat breakfast." A check of the home's utility records showed that the home's power and water usage were significantly below normal. At times during the past year, there were months when the home showed no measurable water usage. The home's gas was shut off some time ago, thereby cutting off the primary source of heat.

Subpoenas to the victim's bank showed a shared account between the victim and the daughter. Records show that each month a retirement check was deposited into that account and on the exact same date that entire amount was withdrawn in cash. This left a constant balance of less than $5 in the checking account.

Financial records show that in early 2000, at the age of 80, the victim was given a loan against her home for household repairs. The deed shows the loan to be for $20,000 payable over a 25-year period. Her monthly payments on that loan were $350 a month.

Proactive intervention in elder abuse by law enforcement is, at best, difficult. Last year, Tacoma PD responded to approximately 175,000 calls for service. Nearly 2,000 offenses were reported to be against victims age 62 and older. When police have to struggle to keep up with reported crime, any proactive efforts will suffer. Most crimes-against-persons cases must be triaged by detectives to de-

termine the level of solvability before investing time and resources into an investigation. Sadly, the threshold of what is solvable tends to be inversely proportionate to the increase in our caseload.

I believe a big part of the solution lies in public awareness. We need to make people as focused on elder issues as they are to child abuse issues. We must teach people with regular elder contact to be more attuned to the signs and symptoms of this problem. Educating people like letter carriers, power meter readers, neighborhood shop owners, and beat cops could go a long way toward early intervention and prevention.

Financial abuse is a particularly difficult case to work. The suspects are often relatives, close friends, or caregivers who have been given access to the funds, such as was in the Bobo case. Twenty years of retirement payments and the bank account had a near-zero balance. Of additional concern has to be the loan and the lack of guidance in her obtaining of it. We have here in this case an 80-year-old woman who was given a 25-year home loan with monthly payments in excess of 30 percent of her monthly income. There has to be some way to exercise some oversight against predatory lending agencies who see the elderly as an easy target.

In my 15 years of law enforcement, I have never experienced the same roller-coaster ride of emotions as I did with this case. I will never forget the images indelibly printed in my mind of this poor old woman lying crippled in her own little chamber of horrors there and my bewilderment as to how this could have happened right in front of us.

Thank you, sir.

[The prepared statement of Mr. Graham follows:]

Statement of Detective Bradley R. Graham, Tacoma Police Department

Case of Marie Bobo

I am a Detective with the Tacoma, Washington Police Department assigned to the Special Assaults Unit. In January of this year I became involved in the case of State of Washington vs. Margaret M. Bobo, a case of criminal mistreatment of a vulnerable/elder adult.

The victim, 81-year old Marie Bobo, lived in a single family home in Tacoma, Washington. She retired from her civil service job nearly twenty years ago and lived solely on her retirement check. There is no record of her ever applying for, or receiving, any state public assistance.

On January 14th of this year, the victim's daughter, Margaret, made a 911 call to the Fire Department asking for assistance with her mother who had fallen in the house. Margaret told the dispatcher that she was unable to pick her mother up. When Fire/Rescue arrived, they found Marie, naked from the waist down, on the floor inside the home unable to move.

Fire Fighters had to remove the outer door from the hinges and climb over stacks of household trash that in places went from floor to ceiling. They found the elderly victim literally stuck to the trash by her own feces. Pieces of her skin were pulled from her body as they lifted her for transport to an area hospital. The home was filled with human feces and rodents. The home's other rooms were accessible only by crawling over piles of trash.

Police were summoned and responded to the hospital to interview the victim. The responding officer was required by hospital staff to don a protective suit because the victim had unidentified insect life coming out of wounds on her body. She was clearly disorientated and unable to give officers a clear picture of what happened.

The victim weighed 88 pounds. She was malnourished and dehydrated. She suffered from a condition called contracture of the legs and hips. This condition results when a limb has not been moved for a significant period of time. In this case, Ms. Bobo's legs and hips are stuck in the fetal position. She got this way from having been left, unmoved, for several months. The skin around her toes was blackened and dead. Any attempt to manipulate her legs is still painful to her. She had bedsores on her buttocks and elbows. Her skin was dry and scaly and began to come off as it was cleaned. The charge nurse reported that it most likely took several months without bathing to reach that condition.

There is no hope her legs will ever function again. There was concern that amputation might be necessary to prevent infection. Only now, after five months of therapy and evaluation, is she able to be placed in a reclining chair. The medical plan calls for treatment of the tendons in her legs. This will release them to the point of getting her into a wheelchair. This will give her something she has not experienced in over a year - mobility.

Interviews with the victim were limited due to her mental state. She was able to recall

that her daughter lives with her but doesn't spend the nights there. Her daughter visits her daily to bring her some food. She was not able to recall where she slept, when she last used a bathroom, when she last was able to move her legs or how much money she got from a retirement check she knew she received. She knew that her daughter took care of her money and her bills.

Her daughter was arrested for Criminal Mistreatment of a Dependant Person and Abandonment of a Dependant Person. In a post-arrest interview, the daughter admitted that she shared a joint bank account with her mother. A direct deposit of her mother's retirement check of approximately $910.00 was made monthly to that account. She admitted to withdrawing cash from the account to care for her mother's bills.

Asked to account for the money withdrawn, the daughter said she used the money to repay a home loan in her mother's name, her mother's utility bills and food. Reminded of her mother's malnourished condition, she insisted that roughly $200.00 monthly went to feed her mother. She further indicated that her mother wanted to contribute enough money to pay for the daughter's rent on an apartment across town.

The daughter indicated that she visits the home daily, in the afternoon, to bring her mother a meal consisting generally of soup, sandwiches and cookies. Asked what her mother did for meals when no one was there to help, she said her mom "isn't ever hungry for breakfast."

A check of the home's utility records showed that the home's power and water usage were significantly below normal usage. At times during the past year, there were months when the home showed no measurable water usage. The home's gas was shut off some time ago thereby cutting off the primary source of heat.

A complete inspection of the home was not completed due to health concerns of those entering. The City's building inspector has been called in to evaluate.

Subpoenas to the victim's bank showed a shared account between the victim and the daughter. Records show that each month a retirement check was deposited into that account and on the same date the entire amount was withdrawn in cash. This left a constant balance of less of than $5.00 in the checking account. The joint savings account showed a balance of 10 cents. The suspect does maintain a separate bank account at another bank that doesn't show any significant deposits corresponding to dates of withdrawals from the joint account. This leads us to believe the money taken out by the daughter was used for her own spending habits and not any organized savings effort.

Financial records show that in early 2000, at the age of 80, the victim was given a loan against her home for household repairs. The Deed shows the loan to be for twenty thousand dollars payable over a 25-year period. Her monthly payments on this loan were $350.00 a month.

Proactive intervention in Aging Abuse by Law Enforcement is, at best, difficult. Last

year, Tacoma PD received approximately 175,000 calls for service. Nearly 2,000 offenses were reported to be against victims age 62 and older. When police must struggle to keep up with the reported crime, any proactive efforts will suffer. Most crimes-against-persons cases must be triaged by detectives to determine the level of solvability before investing time and resources into an investigation. Sadly, the threshold of what is solvable tends to be inversely proportionate to the increase in caseload.

I believe a big part of the solution lies in public awareness. We need to make people as focused to elder abuse issues as they are to child abuse. We must teach people with regular elder contact to be more attuned to the signs and symptoms of this problem. Educating letter carriers, power and utility meter readers, neighborhood shop owners, and beat cops could go along way towards early intervention and prevention.

Financial abuse is a particularly difficult case to work. The suspects are often relatives, close friends, or caregivers who have been given access to the funds, such as were in the Bobo case. 20 years of retirement payments and the bank account had a near-zero balance. Of additional concern has to be to the loan and the lack of guidance in her obtaining of it. An 80-year-old woman was given a 25-year home loan and her monthly payments were in excess of 30% of her monthly income. Were efforts made to see if she qualified for any public assistance programs to help with the home repairs? There must be a way to exercise some oversight against predatory lending agencies who see the elderly as an easy target.

In 15 years of law enforcement, I've never experienced the same roller coaster ride of emotions as I did in the Bobo case. I will never forget the images indelibly printed in my mind of that poor old woman living crippled in her own chamber of horrors and my bewilderment as to how this could have happened right in front of us.

The CHAIRMAN. Mr. Graham, that story is almost too difficult to tell. Just unbelievable.

Mr. GRAHAM. Yes, sir.

The CHAIRMAN. Thank you very much for telling it because it is very important.

Next we are going to hear from Mr. Justin Ray White who is with us from the Idaho State Correctional Institute in Boise, ID. Mr. White.

STATEMENT OF JUSTIN RAY WHITE, PRISONER, IDAHO STATE CORRECTIONAL INSTITUTE, BOISE, ID

Mr. WHITE. Hello. My name is Justin White.

The CHAIRMAN. Mr. White, pull that mike down a bit closer so we might hear it more clearly.

Mr. WHITE. My name is Justin White, and I am an ex-Traveler from the Pacific Northwest. I am an inmate at the Idaho State Correctional Institute, and I am currently serving a 10-year sentence for grand theft and using a false ID. I was born in Idaho into the Traveler way of life.

When I was a young boy at the age of 10, I can remember peddling flowers and candy and cheap leather wallets at bars, stores, and beauty salons. I would get a percentage of whatever I sold for the night from my father, who was a Traveler. I was a poor salesman at the time, but as the years advanced, I got better at it. When I turned about 13 years old, I started working on the road with my father, and I can still remember him telling me if anyone asked where we were from, tell them we lived at such and such town, lane and address. We always had a story ready. I remember my dad having me roll down the windows so I could hear him talk to the elderly people and pick up pointers on how to hustle them.

When we were looking for a job, I would watch out my side looking for old people while my father paid attention to his side of the street and drove. We would pick our houses by the looks of them: old cars, no toys lying around, yards that are kept up real nice, single names on the mail boxes. By the time I was 15 years old, I had heard enough and seen enough to know this was a great life and an easy life. I didn't need much schooling or any kind of education as far as that went. All the Traveler kids hardly ever went to school. We learned what we had to do from our fathers, and that was to lie and cheat and scam for the almighty dollar. All I ever wanted was to be like my dad and my uncles and be like a high roller.

The Traveler's way of life was the only way of life, easy money all the time. You wore the best of clothes, $500 to $1,000 western boots, gold rings on all your fingers, gold watches, bracelets on your wrist, new trucks all the time, all chromed out, and you had new Lincolns and Cadillacs, Lexuses. What more would you need to see to know that this was the way of life that you wanted, all the Travelers telling you camp fire stories on how much money they had made on some old mark they had found somewhere out in the country and how easy it was to take them for their money.

Most Travelers when I was a kid would stay in a town for about a week or two, then move to another town as soon as they worked the area or did a real good job where they made a couple thousand

dollars and were scared it might draw a little heat. So the Travelers' kids never had time for school. They learned that the only way to make a living was to lie, cheat, and scam.

Most of your Travelers today are all home owners with homes that range from $70,000 to $500,000. They stay in one place longer, have their kids in school part of the time, and have businesses such as car lots, blacktop paving, RV sales, and septic tank pumping. When things slow down and the money isn't coming in every day, they will start tripping off, away from the house to other States and scam for money from the senior citizens.

You can always spot a Traveler by his outfit, known as his truck. Most of them like fancy 1-ton's with fancy wheels and tinted windows, with the front plate off so you can't tell where he is from. They don't like older vehicles because they can't depend on them. When it is time to leave town, they want something dependable that will get them out real fast. Some of the Travelers like to put magnets on their license plates, so all they have to do is pull the plate off. When they get a job, they tell the senior citizens that they just bought the truck and haven't had time to put plates on it.

Most of the Traveler girls are very beautiful women, and when it is time for them to marry, the fathers hook them up with good Travelers or "hummiechill" boys who will be good providers and will take care of her in the way that she is accustomed.

Traveler girls are also sold to their husbands, and sometimes that is a very large sum, $20,000 to $30,000 if she is a good hustler and can make money every day. They do all kinds of scams but mostly shoplifting or conning old men out of hundreds of even thousands by playing with their hearts.

The reason the elderly are a good target is because they are very trustworthy. They are very lonely and want someone to talk to. They also save their money more than younger people. The elderly like their house in good shape because of all the good memories they have with their family there. The main target of the Travelers is an elderly person who lives alone. There is no one they can confide to, so they are very easy to trick.

When a Traveler or myself works for an elderly person, we try to quickly learn as much as we can about their lives. One way is by asking about their yard: "Who does your yard work for you?" "You have a beautiful yard." They will tell you anything and everything about how they have to do it themselves, how their kids moved away, and how this new generation doesn't want to work and how lazy the kids are today. When you ask that one question, they usually tell it all.

Fake IDs are a must when you do this kind of work because if you get caught scamming somebody out of their money, you don't want to bring heat on your real name. Nothing like a good piece of ID with a different name. Almost all of your Travelers have good driver's license numbers under a fake name. That is a very important tool. I myself had as many as 60 aliases, and once I used an alias just to get out of jail. When I got pulled over by the police, they would run a check on the alias. It would come back clean, and they would let me go. The aliases are very important, and I would use them more than my own name.

The Travelers could make anywhere from $50,000 to $500,000 a year, depending on how good he was. I know of a Traveler that got $50,000 from one mark in one day and probably about $250,000 in a year's time off the same mark. The most I ever made in one day on a job was about $8,400. I remember a lot of $2,000 days, and there were days I never made a cent. I am not sure what I made in a year's time, but if I was to guess, I would say probably $60,000 or $70,000 a year. I was too busy spending it to keep an account of it.

There are many Traveler scams floating around the country, and when one gets burnt, they think of new ones to do. My favorite was getting into attics and spraying for termites. I would take an old piece of wood with me and put bugs in it. I would then show it to them and tell them that the wood came from their attic and that I could fix the problem by spraying and they could save a lot of money. Over the years, I have been involved in all kinds of scams: blacktop paving, blacktop seal coating, roofing, home repair, septic tank pumping, tree trimming, yard care, and pest control. There are probably a few more, but these are my favorite and the most common ones that the Travelers do to the senior citizens.

What I would suggest to all senior citizens is to never hire anyone to do work for you that shows up on your doorstep. They are there to steal your money. They don't care about you at all. All they want is your money. Another thing I would suggest is to buy a few toys and lay them around in your front yard so it doesn't look like an old person lives there, like a tricycle or a swing set, a basketball or Tonka toys. Just a couple of these is enough to throw a Traveler off.

Never have anything done on the spur of the moment. I suggest calling up friends, family, police, or your sheriff's office and ask them what they think. Never let anyone talk you into anything. If it sounds too good to be true, that is because it isn't true. Nothing is for free. Travelers don't get rich doing stuff for free. They get rich by the kindness and by you trusting them.

[The prepared statement of Mr. White follows:]

JUSTIN RAY WHITE TESTIMONY

My name is Larry White and I am an Ex-Traveler from the Pacific Northwest. I'm an inmate in the Idaho State Correctional Institute and I'm currently serving 10 years for Grand Theft and using a false ID. I was born in Idaho into the Traveler way of life.

When I was a boy at the age of 10 I can remember peddling flowers, candy and cheap leather wallets at bars, stores, and beauty salons. I would get a percentage of what I sold for the night from my father who was a Traveler. I was a poor salesman at the time, but as the years advanced I got better at it. When I turned about 13 I started working on the road with my father. I can still remember him telling me if anyone asked where we were from to tell them we live at such and such lane and address (we always had a story ready). I remember my Dad having me roll my window down so I could hear him talk to the elderly people and pick up pointers on how to hustle them.

When we were looking for a job, I would watch out my side looking for old people while my father paid attention to his side of the street and drove. We would pick our houses by the looks of them: old car, no toys laying around, yards that are kept up nice and single names on mail boxes. By the time I was 15 years old I had heard enough and seen enough to know this was a great life and an easy life. I didn't need much schooling or any kind of education as far as that went (all the Travelers kids hardly ever went to school), we learned what we had to do from our own fathers and that was to lie, cheat, and scam for the almighty dollar. All I ever wanted was to be like my Dad and Uncles and be like a high roller.

The Traveler way of life was the only way of life, easy money all the time, you wore the best clothes, $500 to $1,000 western boots, had gold rings on your hands, gold watches and bracelets on your wrist, new trucks all the time, all chromed out and your new Lincoln's, Cadillac's, Lexus'–what more would you need to see to know that this was the life you wanted, all the Travelers telling you camp fire stories on how much money they had made on some old goat or "kushtia" they had found somewhere out in the country and how easy it was to take them for their money.

Most Travelers when I was a kid would stay in a town for a week or two, then move to another town as soon as they worked the area or did a real good job where they made a couple thousand dollars and were scared it might draw heat. So the Traveler's kids never had time for school. They learned that the only way to make a living was to lie, cheat and scam.

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The CHAIRMAN. Thank you, Mr. White, for your statement.

Next we are going to hear from a retired detective of the Los Angeles Police Department and their Elder Person's Estate Unit, Mr. Cesario "Chayo" Reyes.

STATEMENT OF CESARIO "CHAYO" REYES, RETIRED DETECTIVE, LOS ANGELES POLICE DEPARTMENT, ELDER PERSONS ESTATE UNIT, CURRENTLY ELDER FINANCIAL PROTECTIVE SERVICES, CERRITOS, CA

Mr. REYES. Again, thank you, Mr. Chairman. My name is Chayo, and I am a retired detective from the Los Angeles Police Department, and developed the Department's first Elder Estate Unit back in 1987. I am also a co-founder of the Los Angeles County Financial Abuse Specialist Team, and co-authored, along with Los Angeles attorney Marc Hankin and my former partner Dave Harned, California Senate Bill 1742, enacted in January 2001, which enables investigators to secure the assets of vulnerable elder and dependent adults during the course of a criminal investigation in order to prevent further losses. I have remained active in this field as a consultant and instructor, and currently on the Board of Directors for the National Committee for the Prevention of Elder Abuse here in Washington, DC.

Ever since vulnerable elders and dependent adults have had assets, there have been individuals to financially exploit them. Our elders are the fastest-growing segment of our society, and they are also the financial backbone of our country's economy. They are living longer. I should say "we" are living longer, and saving more than ever before. But we as a society do not always recognize this population as being at risk. There are a number of circumstances that put an elderly person at risk. There are physical and mental health issues such as stroke, Alzheimer's, depression, isolationism and other causes still exist in spite of our best efforts to protect our seniors.

Throughout my 15 years in working elder abuse cases, there has been a common theme. The victims generally live alone, may be in poor health, and in 95 percent of our cases, suffer from diminished mental capacity. These conditions make them at risk to exploitation through undue influence or duress. They are easily swayed and are likely to place their entire estate in the control of befriending suspects.

It was not until medical experts such as Dr. Margaret Singer of Berkeley, CA shed light in the phenomenon of undue influence were we able to begin to understand how this all happens. Undue influence is when people use their role in power to exploit the trust, dependency and fears of an individual to gain control over the decisionmaking of that person. Training from medical experts in the field of undue influence is paramount for investigators of elder abuse cases.

The most common suspects I have come across have been family members, in-home care providers, friends and neighbors, but anyone in a position of trust who can exert undue influence over a vulnerable person. It may be a fellow church member, attorneys, accountants, befriending strangers, ex-con caretakers and predators who specifically target the elderly. It is troubling to conclude that

if there is an endless list of silent culprits. There is also an endless list of silent victims.

The suspects often isolate and/or will relocate the victim in order to obtain complete control. The suspects then create what my former partner, Dave Harned, and I refer as a civil mirage, by coercing the victims into signing powers-of-attorneys, contracts, quitclaim deeds, wills, living trusts, and adding their names onto the victims' bank accounts and obtaining numerous credit cards under the victim's name. In some cases the suspects marry the vulnerable elder as another means of obtaining total control of their estate through community property.

Once in so-called legal control of the estate, the suspects operate as though they have a license to steal. They withdraw the victim's life savings, obtain loans on the property, making it subject to foreclosure, and max out the credit cards. They may even file bankruptcy to conceal the theft.

Ultimately, the elder becomes a double victim, first, by not having the benefit of their assets which were depleted by the suspect, and second, the victim is responsible for any accumulated debt and tax penalties.

Most people who discover or suspect these matters, and that includes social workers, law enforcement and prosecutors, often do not have the training or experience in gathering evidence to support the allegation. They too often assume that the documents show the suspect had legal access to the elder's estate. For these reasons many reporting person are automatically misinformed by authorities that it is a civil matter, when in fact they are hidden and silent crimes. It is imperative that anyone in the position or recognizing elder abuse or exploitation be given specific training so they can adequately protect our vulnerable population.

Due to the victim's age and poor health and the suspects' ability to quickly deplete the estate, timely preliminary investigations and court proceedings are extremely critical. Unlike other financial crime victims, these victims are not able to financially, and many times emotionally, recover. As a result of being swindled, the victim may go into depression and ultimately suffer from a condition known as self neglect. They start out as productive, self-sufficient citizens and ultimately end up relying on government and/or family aid for the rest of their lives. Financial abuse is also related to more elder homicides and suicides.

Our mission at LAPD was to network with multiple government and private organizations in order to maximize resources and utilize experts from different fields in an effort to pro-actively put a halt to the exploitation, while at the same time address the elders' long-term needs to prevent them from falling victim again.

From 1987 through 1999, along with members from the Los Angeles County Area Agency on Aging Financial Abuse Specialist Team or FAST, our unit prevented the loss of and/or recovered over $91 million in victims' assets, which includes homes, vehicles and life savings. This figure only reflects LAPD cases. It does not include the millions of losses prevented or recovered while networking with law enforcement agencies across the country. The LA FAST team was the first in the country, established in 1993 and is coordinated by WISE Senior Services in Santa Monica, CA.

With the growing elder/dependent adult population, the abuse of this vulnerable population will continue to be a growing problem and major concern for social workers, law enforcement, prosecutors, financial institutions and health care providers.

There is a nationwide lack of training, expertise and resources to properly investigate, prosecute and litigate these cases. For example, most states lack legislation to address consent by victims who may be subject to undue influence or duress.

It is imperative that such matters involving victims suffering from dementia, subject to undue influence or duress be handled with the same attention, sensitivity and resources given to juvenile and domestic violence crime victims.

This hearing, Mr. Chairman, it is a very important step to protect and serve those who have taken care of us, and I thank you for having me here today, sir.

[The prepared statement of Mr. Reyes follows:]

U.S. Senate Special Committee on Aging
Hearing Statement
Chayo Reyes
May 20, 2002

Mr. Chairman, members of the committee, my name is Chayo Reyes I am a retired Detective from the Los Angeles Police Department and I developed the Department's first Elder Person's Estate Unit in 1987. I am also a co-founder of the Los Angeles County Financial Abuse Specialist Team and in 1993, I co-authored (with attorney Marc Hankin and former partner Dave Harned) California Senate Bill 1742 (enacted in January 2001). This law enables investigators to secure the remaining assets of a vulnerable elder or dependent adult during the course of a criminal investigation in order to prevent further loses. Since my retirement, I have remained active in this field as a consultant and educator and I am currently on the Board of Directors for the National Committee for the Prevention of Elder Abuse, here in Washington, D.C.

Ever since vulnerable elders and dependent adults have had assets, there have been individuals to financially exploit them. Our elders are the fastest growing segment of our society and they are also the financial backbone of our country's economy. They are living longer and saving more than ever before. But we as a society do not always recognize the threats to this vulnerable population. There are a number of circumstances that put an elderly person at risk: Physical and mental health issues, such as stroke, Alzheimer's, isolationism and other causes still exist in spite of our best efforts to protect our seniors.

Throughout my 15 years in working elder abuse cases, I have identified a common theme: The victims generally live alone, may be in poor health and in 95 % of our cases suffer from diminished mental capacity. These conditions make them at risk to exploitation through undue influence or duress. They are easily swayed and are likely to place their entire estate in control of befriending suspects.

It wasn't until medical experts such as Doctor Margaret Singer of Berkeley, California shed light on the phenomenon of undue influence were we able to begin to understand how this all happens. Undue influence is when people use their role and influence to exploit the trust, dependency, and fear of others. They use this power to deceptively gain control over the decision making of the second person. Training from medical experts in the field of undue influence is paramount for investigators of elder abuse cases.

The most common suspects I've come across have been family members,

in-home care providers, friends and neighbors but anyone in a position of trust can exert undue influence over a vulnerable person. It can be fellow church members, attorneys, accountants, befriending strangers, Ex-con caretakers, and predators, who specifically target the elderly. It is troubling to conclude that if there is an endless list of "silent" culprits there must also be an endless list of "silent" victims.

The suspects often isolate and/or relocate the victim in order to obtain complete control. The suspects then create, what my former partner Dave Harned and I refer as a "civil mirage", by coercing the victims into signing powers of attorney, contracts, quitclaim deeds, wills, living trusts, adding their names onto the victim's bank accounts and obtaining numerous credit cards under the victim's name. In some cases, the suspects marry the vulnerable elder as another means of obtaining total control of their estate through "community property".

Once in so-called ***legal control*** of the estate, the suspects operate as though they have ***a license to steal***. They withdraw the victim's life savings; obtain loans on the property, making it subject to foreclosure, and max out the credit cards. They may even file bankruptcy to conceal the theft.

Ultimately, the elder becomes a "double victim". First, by not having the benefit of their assets which were depleted by the suspect, and secondly, the victims are responsible for any accumulated debt and tax penalties.

Most people who discover or suspect these matters (to include law enforcement and prosecutors) often do not have the training or experience in gathering evidence to support the allegation. They too often assume that the documents show the suspect had "legal access" to the elder's estate. For these reasons, many reporting persons are automatically misinformed by authorities (social workers, law enforcement and prosecutors), that "***it is a civil matter***," when in fact they are "hidden and silent" crimes. It is imperative that anyone in the position of recognizing elder abuse or exploitation be given specific training so they can adequately protect our vulnerable population.

Due to the victims age and poor health and the suspects' ability to quickly deplete the estate, timely preliminary investigations are extremely critical. Unlike other financial crime victims, these victims are not able to financially or emotionally recover. These cases may also cause physical harm and even death to the victims. As a result of being swindled, the victim may go into a depression and ultimately suffer from a condition know as "self-neglect". They start out as productive, self sufficient citizens and

ultimately end up relying on government and/or family aid for the rest of their lives.

Our mission at LAPD was to network with multiple government and private organizations in order to maximize resources and utilize experts from different fields, in an effort to proactively put a halt to the exploitation and at the same time address the elders' long term needs to prevent them from falling victim again.

From 1987-1999, along with members of the Los Angeles County Area Agency on Aging "Financial Abuse Specialist Team" or "FAST, our unit prevented the loss of and/or recovered over $91,000,000 in victim's assets (e.g. homes, vehicles and life savings). This figure only reflects LAPD cases, it does not include the millions of losses prevented or recovered, while networking with law enforcement agencies across the country. The LA FAST team was the first in the country and is coordinated by WISE Senior Services in Santa Monica, California.

With the growing elder/dependant adult population, the abuse of this vulnerable population will continue to be a growing problem and major concern for social workers, law enforcement, prosecutors, financial institutions and health care professionals.

There is a nationwide lack of training, expertise and resources to properly investigate, prosecute and litigate these cases. For example, most states lack legislation to address consent by victims who may be subject to undue influence or duress.

It is imperative that such matters involving victims suffering from dementia, subject to undue influence or duress be handled with the same attention, sensitivity, and resources given to juvenile and domestic violence crime victims. We must continue to take care of those who have taken care of us.

Thank you for having me here today.

Chayo Reyes
Retired LAPD Detective

The CHAIRMAN. Thank you very much, Mr. Reyes.

We now will conclude and very honored to have the Attorney General of the State of Delaware with us, whose office did such good work on behalf of our first witness, Ms. Gingerich, when she testified, Ms. Jane Brady, Ms. Attorney General.

STATEMENT OF JANE BRADY, ATTORNEY GENERAL, STATE OF DELAWARE, WILMINGTON, DE

Ms. BRADY. Thank you, sir, and thank you for hosting this event and this hearing and for looking at this issue.

It is a very, very secret and private crime that occurs, and we are glad to help shed some light on it. I do serve as the Attorney General of Delaware, and Delaware is one of three states in the country where the Attorney General is also the DA, so I actually handle the cases within my office of criminal acts against the seniors.

This issue is a personal one for me. I moved in to help my grandmother for a few days when my grandfather died, and ended up staying 7 years and caring for her until just a few months before her death, and in that time we were the victims of a not-leaky-roof fix by some people who were Traveler scam artists while I was at work one day.

She developed Alzheimer's and I understood what it meant to lose confidence in your capacity to manage your affairs, and she lost a son, and I understood what it meant to be isolated emotionally for her, and to try and help her with those things. So I think I have an appreciation personally of some of the issues our seniors face.

Every state has a Medicaid Fraud Control Unit that has responsibility, in addition to any Medicaid fraud, to investigating patient abuse and neglect, and so we actually have some resources in the states to look at people who are residents in facilities receiving Medicare funds, but there really is no dedicated resource for the investigation, detection and prosecution of crimes against seniors who live in the community. One of the first things I did when I became Attorney General was seek Victim of Crime Act money, VOCA funds, to help hire Mr. Johnson, about whom you have heard and two others, into my office to investigate and work as a liaison with law enforcement for crimes against seniors. I have to say that I was not involved in Ms Gingerich's case during the time that it was pending, I was made aware of it after it had been resolved, but the program worked exactly as I had hoped, because we had a trained and dedicated law enforcement professional, and the people I hired into this job were retired police officers to liaison with the police. Mr. Johnson had worked at Troop 3, which is why when he made the phone call, Troop 3 came out to Ms. Gingerich's home.

They liaison with law enforcement. They make sure they know about the social service agencies that are available and they coordinate the delivery of services on a very comprehensive basis to the seniors who are victims of crime in the community.

With regard to financial exploitation, that most often happens in the community, and some of the stories you have heard today are unfortunately played out over and over in our country, day after

day. Particularly, you saw the emotion during the press conference and during some of this testimony. That is because the people who victimize seniors in financial exploitation most largely either have a long-term relationship or have developed a relationship of trust that is breached. They question their judgment. They worry for fear of reporting it that they will lose confidence of their other family members in their ability to manage their affairs. They worry that they will be taken from their home and placed in a facility if they report the crime, and there are huge emotional issues tied to financial exploitation for the victims of those crimes that we cannot underestimate because it is part of the reason that you only see 16 percent of them, because people are embarrassed and they are afraid they will lose their independence if they report them.

Let me talk about the police officer's response, or law enforcement responding. One of the problems is—and Chayo touched on this a little bit—is that in most cases involving dispute over who owns a piece of property, who had the right to write a check, who has the right to exercise the power of attorney and under what circumstances, most of the kinds of cases involving financial exploitation, whether there is rent owed, are related to matters that between any two other parties would be referred to a civil court. So it takes the training and attention to those specific facts relative to the financial exploitation of the elderly to take it out of the context out of if it were anyone else and put it into the context of the reality, that it is not just anyone else. It is someone with whom a person had responsibility, who had entrusted responsibility in care of their resources and assets. So it is one of the reasons law enforcement I think has been reluctant historically to become involved.

I appreciate the opportunity also to talk about some of the things that we either can do or have done in Delaware, and we have not done everything, believe me, but we have worked really hard on this issue, because as I said, it is personal to me.

I have brought a number of materials that are outside. Some of the brochures that we have developed to help with public education on financial abuse of the elderly, investment scams. We hold consumer universities and investment education seminars. We have developed a program for volunteer senior advocates. I handled a rape case in 1979 involving a 73-year-old rape victim, who said to me, when I told her I understood something about her story, said, "You know, you are a very nice young lady, but you have no idea what I am going through." I brought senior peer advocates trained—we specially train them to work with seniors who are victims. They go out with Mr. Johnson and his peers into the community to the interviews. They are somebody that provides a little extra phone contact, sits with and accompanies these victims to court to make them feel more comfortable, one way to expand our resources without costing a lot of money.

The other is we have a senior volunteer program. We are replicating one that Joe Hynes, the DA in Brooklyn has, where he has retired senior attorneys take the cases at the Grand Jury level for senior victims of crime, and provide extras services and a little better understanding for them of what the process is.

We have put together a Senior Victim Task Force and brought everything from Meals on Wheels, who are great eyes and ears in the community on what is happening in the homes of seniors who are victims of crime, to the government agencies like Adult Protective Services, Division of Aging, the bank commissioner, private nonprofits that work for seniors, ER physicians, and put them all at the same table. We are developing a report. Law enforcement developed a model policy on how to respond to crimes involving seniors in their communities.

Delaware has been fortunate. We have actually the Clearinghouse for the Abuse and Neglect of the Elderly for the country located at the University of Delaware. Karen Stein runs that, and it is a resource of information. They responded to nearly 300 inquiries last year for resources, journals and documents and things that have been done or relating to information about the abuse and the neglect of the elderly, which I think would be a great compliment to what you are doing with the training information, the training resources you want to provide.

We also have adopted some good laws that help us, and we have revamped our home improvement laws and some of our mortgage laws, and our door-to-door sales laws and our charitable solicitation laws, to make them better. We have provided enhanced penalties for crimes when seniors are the victims of those offenses. We have, I think, one of the few laws in the country relating to emotional abuse of seniors and infirm adults, and we have a law that allows a hearsay exception in proving cases in court for seniors and infirm adults, also dealing with the mentally disabled. We have actually had one case where the victim never went to the courthouse, and we got a conviction.

So those are the kinds of things we are doing. I think that this is the most secret of crimes, as I said, the kind of physical violence that occurs in the homes of some of these seniors is the most secret kind and hidden kind of domestic violence that there is.

I appreciate the opportunity and the wonderful work that this committee has undertaken to try and help raise the national awareness, the professional expertise, and the integrity with which we look at these cases.

[The prepared statement of Ms. Brady follows:]

TESTIMONY OF ATTORNEY GENERAL JANE BRADY
Senate Special Committee on Aging
May 20, 2002

I want to thank the Senate Special Committee on Aging for inviting me to speak and for addressing this important issue. It is particularly fitting that you would hold this hearing in May, the month we honor older Americans.

As was already noted, I serve as Attorney General of Delaware. In Delaware, the Attorney General is also the District Attorney for the entire state. I served as a criminal prosecutor in the office for over 12 years. Personal experiences, and others I had as a prosecutor, have shaped my perspective and my priorities as Attorney General. I appreciate the opportunity to outline some things we are doing, or that can be done, to assist senior victims of crime. In light of the specific area of inquiry, I will direct my comments to the financial exploitation of seniors.

I lived with my grrandmother for seven years just prior to her death. She suffered from Alzheimers for most of that time. There were many difficult and emotional times. I learned firsthand many of the issues seniors must face. One day while I was at work, she was the victim of Romers, who fixed the "leak" in our roof (which did not exist).

One of my dearest friends is now 81 years old. A few years ago, she called me in great distress. When I went to her home, she showed me her closet, the floor of which was covered by unopened mail, all telling her she had won. She confessed that in the beginning, she felt important that she was receiving so much mail. Eventually it became a significant burden. To this day I do not know how much she spent – she will only acknowledge "a small King's ransom."

I have no tolerance for persons who victimize seniors.

Most Attorneys General offices in the county have Medicaid Fraud Control Units, which, in addition to handling financial fraud against the state Medicaid program, are also given responsibility for the investigation and prosecution of patient abuse and neglect.

But, there are few resources specially designated for the detection, investigation and prosecution of crimes against seniors who live in the community, and that is where most of the crimes involving financial exploitation occur. In my experience as a prosecutor, I know there were times when law enforcement was not equipped to make a determination that a crime occurred – most particularly in financial matters. They often referred complainants in matters involving joint checking accounts, powers of attorney, title to property and abuse of guardianship responsibilities to the civil courts. After all, if two persons have a dispute about who is actually entitled to assets, the matter is most often handled there.

I hired retired police officers to act as liaison between the social service agencies for seniors, the law enforcement community and our office. The program is entitled the

Elder Abuse and Exploitation Project. They have conducted training, responded to complaints, assisted in the investigations of financial exploitation and physical abuse, and prepared witnesses for trail. To date, we have trained in every police department in our state. We train in every police academy, we train first responders regarding what to look for to detect possible financial or physical abuse, and we have trained bank tellers and staff in nursing homes and other senior facilities. They are my designees to the local TRIAD and SALT Council meetings, a national initiative to prevent crime against seniors between law enforcement and the AARP.

Young prosecutors may have difficulty understanding the impact of crimes on seniors. I recall a 73 year old rape victim telling me in 1979, "You are a very nice young lady, but you have no idea what I am going through." Twenty some years later, I know she was right. That conversation has never left me. I have developed the Senior Victim Advocate Program, a training program for peer advocates for seniors. These volunteers, who can better understand what senior victims are going through, attend interviews, maintain phone contact, and accompany seniors to court. Another innovative program, which we are seeking to replicate in some form, is in place in the office of Brooklyn District Attorney Joe Hynes, who uses volunteer retired and senior attorneys to present cases involving senior victims to the Grand Jury.

Public education is a big part of our responsibility, and our office has developed brochures, and regularly speaks at senior centers and other meetings in order to prevent seniors from becoming victims of crime. We reach hundreds of persons each year through our Consumer University programs, and Investor Education Conferences. At every opportunity we ask those who attend to become our eyes and ears when they interact with their friends and neighbors, to look for signs of withdrawal, concern, or anxiety, to notice changes in their habits or lifestyle, and to take the time to inquire how they are doing.

We have adopted laws in Delaware that are an important component to our efforts to address senior victimization. We have an exception to the hearsay rule for infirm adults. We have enhanced penalties for offenders who victimize seniors, require background checks for personnel who care for them, and we have instituted an Adult Abuse Registry, a civil registry which includes anyone who has victimized a senior.

We have been aggressive in our prosecutions. We brought, and successfully prosecuted the first case in the nation against a corporate owner of a nursing home for felony neglect and fraud. We brought the first case in the nation for emotional abuse of a resident in a nursing home. We have convicted a stockbroker, homebuilders, investment advisers and caretakers, and several went to jail, for defrauding seniors.

Senior victimization remains one of the most secret of crimes. I want to thank this Committee for your leadership on bringing light to this important issue. I look forward to working with you to bring training, expertise and other resources to local prosecutors and law enforcement offices throughout the country.

The CHAIRMAN. Well, thank you, Madam Attorney General, and obviously, Delaware is a real leader in this effort through your efforts, and we congratulate you for what you have done.

I think that I want to particularly thank every one of the members of the panel who have been with us all afternoon, and many have come from long distances to present their stories. I think that what we have heard today, that a crime can be committed with a pencil as well as with a gun. It depends on the type of activity, but it is still a crime, whether it is with a pencil or a gun or by some other type of scam that is perpetrated on people who are very vulnerable.

Ms. Gingerich, yours was a roof. How did you figure out that something was wrong, that these people were not really honest, what they were doing to you?

Ms. GINGERICH. Well, I do not know. I did not really figure it out. I just—well, it was a lot of money and I just did not say anything to my kids and my husband. I was talking with my sister, that is when it all started.

The CHAIRMAN. I guess because of the efforts of the Delaware Attorney General's Office, I forgot—were these people prosecuted, or they gave you your money back?

Ms. GINGERICH. Yes.

The CHAIRMAN. Do you know if they were prosecuted, Ms. Brady, do you know, Attorney General?

Ms. BRADY. They paid her back everything including no compensation for the work they had done, in lieu of prosecution in this particular case. One of them was, however, arrested and taken into custody because he was wanted out of the State of Florida for other crimes.

The CHAIRMAN. Were they part of a pattern? This was not their first effort in this type of endeavor I take it?

Ms. BRADY. No. We do see them come through. As I say in 1977, 1978 my grandmother was the victim of the same kind of thing, a roof, tar on the roof, not driveway sealer that time, but just goop on the roof.

The CHAIRMAN. Well, Ms. Gingerich, we thank you very much. Do not feel bad about what happened to you. I mean do not blame yourself, because there are specialists out there that try to do that to an awful lot of people in your situation, so you should not feel bad. They were real professionals in what they were trying to do.

Mr. Blevins, your story, thank goodness you were there for your 72-year-old cousin. I was really interested. Was there no other family there; I guess you were sort of it, or was not in a position to help or did not?

Mr. BLEVINS. Vaughan's parents died in the late 1980's about 9 months apart, and we check on Vaughan. You have to remember he and his family was a very private, reclusive family and people that lived in a remote area, somewhat remote area of Fairfax County, a rural area. We checked on him from time to time, and to be honest, I feel terrible that I did not get an eye awakener at some point in time earlier.

The CHAIRMAN. I think the most astounding thing that I got from your testimony, that when you first went to, I guess, the local po-

lice I guess in Fairfax County, that someone said to you, in essence, that it was not a crime for people to give their money away.

Mr. BLEVINS. That is exactly what I was told. I just could not believe what I was hearing, to be honest about it.

The CHAIRMAN. You were talking about the information that we need to get out there, and the training that we need to get to law enforcement officials. It is not a crime to give your money away, but if you are scammed out of it, it is a crime, and it is just like if you had a gun pointed at you, what they were doing to—Mr. Henderson was doing to your cousin.

Mr. BLEVINS. We are talking about a person here with diminished capacity, who cannot reason with that particular line of thinking anyway. That logic means nothing to him or her.

I would like to point out that in the past Mr. Henderson has run his various scams, et cetera. He took advantage of lawyers in the past. Two sitting judges in Northern Virginia were duped by Mr. Henderson in the past.

The CHAIRMAN. Henderson must have been quite a character. He was a real pro, was he not, at this?

Mr. BLEVINS. We are talking, and two members of a local city council, and I think a vice mayor, and members of a historical society. So when you look at that, the people, with elderly and the people with diminished capacity, did they really stand a chance with Mr. Larry Henderson?

The CHAIRMAN. What did he pose as? What was his come-on to your cousin and others?

Mr. BLEVINS. He developed a friendship with my cousin in the local—I have several eyewitness accounts and written accounts, where he would have these little coffee circles like at McDonald's or a drugstore, a little dairy bar or something of that nature, little meeting at hardware stores. There was 5. He got victims at every one of them.

The CHAIRMAN. But he was not trying to sell anything to them. He was just becoming a friend and then getting money from them.

Mr. BLEVINS. Isolating, studying his victim, and then he would maybe pick a victim out. Maybe he would not even cozy up to them at that point in time. Then he would find out where they live or reside or whatever. Then he would often go door-to-door and solicit his home improvement services. This was his usually main avenue to these people.

The CHAIRMAN. Was that what he did to your cousin? Did he try to sell him services or what?

Mr. BLEVINS. He did solicit, I was told one time, at his residence for home improvement repairs, yes.

The CHAIRMAN. Well, thank you very much for telling us his story.

Mr. Graham, as I said, the work that you did, the congratulations for performing the services that you did. I mean the conditions that that 81-year-old women was required to live in are just almost unbelievable. You think about something like that happening in America, you cannot imagine it happening anywhere in the world, but particularly in our country, that that was something that was so shocking. I mean the daughter, what was her problem? Was this woman a person who had any sense of being a human?

Mr. GRAHAM. She did. She said that is the way her mother wanted to live.

The CHAIRMAN. Was she determined to be capable mentally to stand trial? Did she know what she was doing?

Mr. GRAHAM. She was found competent to stand trial, and a week ago a jury convicted her of both counts, criminal mistreatment and abandonment of a dependent adult. She awaits sentencing at the end of this month.

The CHAIRMAN. Just out of curiosity, it sounds like a very technical thing, statute that she was tried under, criminal mistreatment of a dependent person and abandonment of a dependent person. To me it looked like this was a crime as violent as anything you can imagine. What is the potential sentencing for this? Is this a felony?

Mr. GRAHAM. It is a felony. It is a low-grade felony. Sadly, the standard sentencing range for this is 12 to 14 months.

The CHAIRMAN. This woman was killing that woman just as if she had taken a pistol and shot her, but it was probably much worse because it was gradual.

Mr. GRAHAM. We believe that she was trying to crawl out of there, and that is when the fall took place. Had that not happened, she most likely would have died in that residence.

The CHAIRMAN. How old was the daughter?

Mr. GRAHAM. 42-years-old, sir.

The CHAIRMAN. Did she have a family?

Mr. GRAHAM. She has a daughter and grandchildren of her own, and there were 3 adult male sons of the victim, who have moved out of the area. No one else in the family has had contact with the victim in years.

The CHAIRMAN. That is, I mean we have had some tragic stories, and this is right up there with absolutely the worst that I have ever heard. It just shows you that this is, as I think Madam Attorney General mentioned in her statement early on, a silent crime in many cases.

Mr. GRAHAM. Right under our noses.

The CHAIRMAN. How long had this been going on, maybe not to that extent; how long had this problem been in the condition that you found it in?

Mr. GRAHAM. In talking to neighbors and canvassing the neighborhood, nobody around her had seen or heard of her in years.

The CHAIRMAN. Even next-door neighbors?

Mr. GRAHAM. Even the next-door neighbor. A gentleman across the street had indicated to us that he could not remember ever seeing a light on in this house.

The CHAIRMAN. Well, this is just a horrible, horrible story, but the committee thanks you very much, Detective, for coming and sharing it, because it is only by making these type of silent crimes, if you will, public can we get the Congress and all of us to be involved in trying to find a solution. One of the press questions was why has it taken so long? I do not really have a good answer for that, but perhaps the public has not understood it. To the extent that we are now understanding it in the year 2002 and your story, and all of your stories certainly have contributed to making that case, as to the necessity of doing something about this. I mean we

are very glad that you all were informed and took action. Two-thousand offenses you said reported?

Mr. GRAHAM. Yes, sir.

The CHAIRMAN. Against elderly?

Mr. GRAHAM. Against people aged 63 and older.

The CHAIRMAN. That is just in Tacoma?

Mr. GRAHAM. That is just our city.

The CHAIRMAN. All right, Mr. White. We are glad to have you here. What is, if you can tell me, what are the Travelers? You used the term "Travelers." What does that refer to?

Mr. WHITE. Well, what they are is they are American Gypsy, a lot of them. You have got some clans that are Scottish, and then you have got some of your Irish Travelers, and then you have got your regular American Travelers, and they just live here in the United States and travel around the United States.

The CHAIRMAN. I said in my opening statement that we are not trying to indict all Travelers or Roamers or whatever term we use, but is there a large percentage of Travelers, in your opinion, that are engaged in the type of activities that you described?

Mr. WHITE. Why sure, there are thousands, I would say probably around 50,000.

The CHAIRMAN. Of the ones that you knew, what percentage of them were engaged in the type of activities that you talked about, all of them, half of them?

Mr. WHITE. A good half of them.

The CHAIRMAN. This is all you ever learned, was it not?

Mr. WHITE. Yes. Ever since I was a little kid, I have seen it all. I was brought up into it.

The CHAIRMAN. Where did you learn it from?

Mr. WHITE. From my family mostly, my uncles, father, and cousins.

The CHAIRMAN. Are you the first one in your family to be convicted of this type of activity?

Mr. WHITE. Yes.

The CHAIRMAN. Are the rest of the ones that you associated with still doing their work?

Mr. WHITE. Yes, pretty much so. There are a lot of them, they got real businesses now that they work at, and then in the wintertime they take off and go out and do their scamming in home and repair work.

The CHAIRMAN. Is there any type of activity that is done more than other type of activities? Is it repair work, I mean is that the basic?

Mr. WHITE. Yes. Repair work is mostly what is done. Usually the roof, a lot of them, they like to do roof work, driveways. But the roofing and the driveways is probably the biggest part of their scams.

The CHAIRMAN. Did you all do enough to make it look like it was a normal job, or you just got the money and took off?

Mr. WHITE. Well, we would do enough on a job, and we kind of played a role like you were playing in a movie or something. You know, everybody had their own little part. You had your guy up on the roof. You had the guy inside the house, talking to the elderly, finding out what he could in information, and find out where the

family was at, find out about how well they were financially wise. Then they would go ahead and go in there and charge a big amount of money, sometimes 4 or $5,000, and if they had seen that the money was easy to get in these cases down here, well, then they would go back. Well, that is too good to pass up. They would go back again and do it again. Then if it was really good that time, well, then they might start buddying up and being friendly and taking them out to eat, and the next thing you know, they are signing over houses and putting their name on accounts.

The CHAIRMAN. You were convicted of what, Mr. White?

Mr. WHITE. I was convicted of grand theft. What my charge was, I was doing pest control work, and what I was doing is I was knocking on the doors, getting the elderly to the door and explaining to them that they had shingles out and they need to get them put in, and I had shingles that I could put in there if they would want it done. I would do it for free. I was around the corner putting on a new roof, and I was just finishing up, and if they wanted it, well, I would do it for free.

The CHAIRMAN. You never finished high school?

Mr. WHITE. No, sir.

The CHAIRMAN. You ever went to grammar school?

Mr. WHITE. No, sir.

The CHAIRMAN. In a way you are a victim, are you not?

Mr. WHITE. Well, yeah, you might put it that way.

The CHAIRMAN. Well, we appreciate you being here. I mean obviously you have done a great deal of damage to a large number of people, but hopefully your story can help enlighten a lot of people about the problems that are out there and for that we thank you for being with us.

Mr. Reyes, I was interested in one of your comments about some of the law enforcement think that this is a civil matter, and the State's Attorney General also spoke to that same problem. Like I said it is theft with a pencil, but just as violent as a theft—I mean theft with a pencil is just as violent as theft with a gun. But a lot of people think that well it is just a civil matter because they did not use a pistol. This is sort of a scam, but it is not a crime, and go sue them for it. Is that—I guess that in itself is a problem because a lot of law enforcement people do not want to get involved.

Mr. REYES. It is true. Part of the problem is the way we are all trained because some of the elements of theft is to permanently deprive. Well, how do you permanently deprive when you have documents that show the suspect has legal access to everything, you see? The other part is, then who do we have to report the crime? Any of us in here, when we are victimized of a theft, we can report the elements regarding it, but what has been discussed here is we are talking about vulnerable elders or dependent adults, where because their own financial situation, house situation, their living conditions, well, they become vulnerable, and the suspects take the time to give that extra attention to them to explore, to find out what that situation is, the way Mr. White explained here, and use it to their advantage, and that is when they start finding out the likes, dislikes and start tapping into their heart, their feelings. The devastating side effect of this, Senator, Mr. Chairman, is that it is not only a theft that takes place, but because of that close relation-

ship that is established in some of these cases, they feel as if it was their own daughter or son, someone that close that committed the theft from them.

The CHAIRMAN. It is a personal thing as well.

Mr. REYES. Pardon me, sir?

The CHAIRMAN. It is a personal involvement that causes problems in addition just to the loss of the money.

Mr. REYES. Right. So along with the pencil part, it is who has that pencil versus the gun? It is someone that they have that close relationship with.

We have one suspect who was Hispanic and he was Catholic, and he got so close to his mark, his victim, that he changed faiths. He changed his last name, and became Jewish. He would accompany the victim to the synagogue for services, everything, and then hit him hard, hit him hard financially, and that was very devastating for the victim.

The CHAIRMAN. You really make the point very well. I kept saying to Ms. Gingerich, do not feel bad about being a victim because there are literally thousands of people. I think people are sort of embarrassed by feeling that someone has scammed them out of perhaps their life savings, and they hesitate to report it, and they just say, you know, I should not have been that dumb, when they really were not, because they were being taken advantage of by a professional who in many cases, like this Mr. Henderson, was very good at what he did.

Madam Attorney General, I guess the question for you, we talked about trying to outline what our legislation, the Elder Justice Act of 2002 was going to do, was to try to put into the Health and Human Services Administration and within the Department of Justice agencies that would be directing their activities at elder abuse, and one from the standpoint of defining it and from a health standpoint in the Health Department and the other from a prosecution standpoint in the Department of Justice. Do you think there is a legitimate role? Can you maybe comment on that, for Federal Government to play, or do we just let the states do it on their own?

Ms. BRADY. Well, I have to say that I generally believe that prosecution of crime belongs with the local jurisdictions, and firmly committed to that principle.

I do believe that historically and also approximately, the Federal Government has a role with regard to research and development, technology support, training support, and in those roles I see the Federal Government as having a very legitimate and important role that it could play.

I think that while I was able to get VOCA funds and made that a priority for me in developing the Elder Abuse and Exploitation Project within my office, there are many DA's offices that do not have access to as much of the VOCA money as I do because I am a statewide jurisdictional office and they are local county jurisdictional offices. So I think providing training through, even through the NDAA and the American Prosecutors Research Institute would be a wonderful way to assure that they get trained.

I think too that there is a good avenue for training for law enforcement, and we have talked about that, but I do not think you can leave the prosecutors out of it. It is important that they have

an understanding of the special emotional needs of these particular victims. The proof issues with regard to their ability to recall and relate events. We often, in a case involving a very elderly individual who is not mentally capable and may be incompetent to testify as a witness, have to evaluate the case much like we would a very young child who has never learned to speak, in terms of what we can prove, whether we can prove the elements, how we can use creativity to establish the elements of the crime, and portray a sense of the loss of the victim without the victim necessarily being a participant in the case.

The CHAIRMAN. Well, that is exactly what we are envisioning, not to have Federal prosecution, but maybe a Federal information library and technical resources and training, so that people out there will know exactly what we are tackling here and what the challenge is and not to take over the prosecutions, but in order to better allow information to flow and funds to flow to the local jurisdictions to take whatever steps are necessary.

I want to thank each and every one of you individually for being with us. Each one of you has made a unique and I think a very, very special contribution to this panel this afternoon. I want to thank the U.S. Marshals for their cooperation in providing Mr. White being with us, and for his statement as well. But each one of you had a very unique perspective on this and you have really clearly told a story, and that story needs to be heard by everyone in this country, and certainly everyone in this Congress in order to do more than just have another hearing.

I pledge my total support to getting this done and not just having another hearing for the sake of a hearing, and you all can know that you all have made a major contribution in helping us reach that goal.

With that, this committee will stand adjourned.

[Whereupon, at 3:46 p.m., the committee was adjourned.]

APPENDIX

STATEMENT OF THOMAS W. RICHARDSON, ACTING DEPUTY ASSISTANT DIRECTOR
FEDERAL BUREAU OF INVESTIGATION

Good Morning Mr. Chairman and Members on the Committee of Aging. I am pleased to appear today on behalf of the Federal Bureau of Investigation and share with your committee a brief overview of what are referred to as "transient" or "nomadic" criminals. The two groups that your committee especially requested be addressed are the "Travelers" and the "Gypsies."

First of all, I would be remiss if I did not stress from the onset that there are no law enforcement agencies alleging or implying that all or even a majority of either of these groups are criminals. Historically both groups have endured centuries of prejudices and persecution. In fact, the Gypsy race was targeted by Adolph Hitler for genocide. However, there are criminal enterprises have a preference for certain types of criminal activities. The criminal elements within the traveler groups and Gypsy groups participate in a variety of fraudulent schemes to include ones that target the elderly.

The information I am providing was developed through a review of FBI investigative efforts, queries of other law enforcement agencies and from insurance investigators. Most of the FBI's investigative efforts concerning this crime problem has relied heavily on assistance from other law enforcement officials, particularly local and state, who have more extensive experience in crimes involving members of these transient criminal enterprises.

The Travelers are an ethnic group whereas the United Nations recognizes the Gypsies as a race. The Travelers consists of three subgroups, the English Travelers, the Scottish Travelers and the Irish Travelers.[1]

Although, one Chicago tribune article alluded to a fourth group called Welsh Travelers.[2]

The majority of the traveler groups migrated to the United States in the mid to late 19th Century from the British Isles and are labeled according to ethnic background.

The Gypsies have two subgroups, both of which operate in the United States. These are the American Gypsies, the majority of whom immigrated to the United States in the late 18 hundreds, and the European Gypsies, who have been in North America for 30 years or less. The 1984 changes in the Canadian Refugee program resulted in an influx of Gypsies through Canada, particularly from Poland and Yugoslavia. The Anglicized pronunciations of the more accurate terms for Gypsies are "Rahm," spelled "R-O-M" or "Rahma," spelled "R-O-M-A." We were advised by a law enforcement officer, who is a Gypsy, that the term "ROM" is singular (usually for a male) and Roma is plural.[3]

However, among the law enforcement community the terms are becoming interchangeable. Consequently, I will refer to this group as either Rom or Gypsies.

The Rom are believed to have originated in the Punjab Region of Northern India and then migrated to Europe beginning in the 14th Century. It is also thought they migrated through Egypt and, as a consequence, may have been called Gypsies as a form of the word "Egyptian."

It is unknown how many Travelers and Rom are in the United States. Estimates for the Travelers range from 7,000 to as high as 50,000, depending on the source. The estimate for the Rom living in the Untied States is about 500,000, but there

[1] Source' "Criminal and Consumer Fraud Activity of Nomadic Groups," South Carolina Department of Public Safety Booklet, April 1995.

[2] Chicago Tribune Tempo, "The highway is their home," March 17, 2000.

[3] Source: John Nicholas, Jr., Special Deputy U.S. Marshal, Court Security Officer, U.S. Marshal's Service, Los Angeles, CA.

was also one estimate claiming the number could be as high as 1,000,000. There is no accurate census data available so these figures are basically educated guesses.

Some anthropologists believe that the English and Scottish Travelers may have Rom ancestors due to the slightly darker features of some members. The Rom were known to have traveled and settled in these regions several centuries ago. In fact, some the earliest Rom to migrate to America were those deported in the early 1700s from Scotland to Virginia. The Irish Travelers, on the other hand, may have predated the celts and are not believed to have evolved from any Rom migration into Ireland.

The Travelers and Gypsies have similar cultural practices for example: both maintain a "closed society" wherein the family and group rules are more important than laws of the jurisdiction in which they live.

Both have nomadic lifestyles. Most Travelers essentially are migrant workers who travel throughout the United States performing tasks such as painting, roofing, pressure-washing and home repair work. Many traveler groups have permanent residences, such as Murphy village in North Augusta, SC, but will spend between 40 and 70 percent of the time on the road. The traveler groups favor rural America for both legitimate and illegitimate work. The American Rom tend to live in or near the big cities. European Rom, many of whom are here illegally, are usually nomadic, but also favor the larger cities to travel to. Welfare and relief programs of the 1930s are believed to have been responsible for the American Rom establishing permanent residences in metropolitan areas. Additionally, it is easier for the Rom to blend into larger cities where there is cultural, ethnic and racial diversity.

Both groups tend to marry within their own culture to include through arranged marriages. Many of the Rom women get married between the ages of 12 and 16.

The Travelers and the Rom have a distinct language or dialect unique to each subgroup. The Gypsy language is often referred to as "Romany." The Travelers have more Gaelic oriented dialects with a mixture of English and possibly some bastardized romany. The Travelers dialects are referred to as "cant," "gammon" and "shelta."

These transient cultures have patriarchal family structure with a male serving the head of each family or extended family.

The family livelihood of these groups, to include criminal activity, is passed down among family members.

The traveler children usually attend school for some of their early life, but seldom go beyond the high school level. The Rom, particularly the European Rom, tend to have little formal education.

Those criminal enterprises within the various traveler and Gypsy groups participate in similar illegal activities which fall into, more or less, the categories of insurance fraud, burglary (and theft), and the one most applicable to the elderly, consumer fraud. Both groups typically avoid violence or the threat of violence.

The goal of the insurance frauds and consumer frauds is usually to "con" rather than use a "strong arm" tactic. Both groups are aware that consumer frauds are not often a law enforcement priority, which reduces their risks of prosecution unless they aggravate a "con" with the use of violence or threats, or get too greedy. Related illegal activities that furthers the theft and fraud schemes include:

Tax evasion. Travelers view themselves as U.S. citizens and many file tax returns, but usually understate their income. As a rule, the Rom do not consider themselves U.S. citizens and usually do not file taxes. Many of the Rom do not have legitimate social security numbers. Both groups prefer cash payments for their work, which facilitates the tax evasion. Many of the Rom groups, particularly the European Rom, do not maintain accurate records of births, marriages and deaths. They also avoid census efforts. Consequently, the transient nature and lack of accurate identification makes tracking of the suspected criminal elements of these groups all the more difficult.

Both groups make use of fraudulent documents to include false identifications, Social Security numbers, date of births, business permits and so forth. The Travelers are known to practice identity theft to both elude police and effect other crimes.

The Rom are known to use bribery of law enforcement officials to assist in getting cases dismissed or in learning of existing investigations.

Travelers have impersonated government officials, such as posing as IRS agents to collect "taxes" in cash.

Many European Rom as either illegal aliens and/or assist in smuggling other Rom into the United States, particularly from Canada.

A known traveler scheme is to sell inferior products, such as travel trailers, at inflated prices with fraudulent bills of sale. This was particularly lucrative in the 1980s among the English and Scottish Travelers and appears now to be making a comeback.

The Travelers are suspected of various forms of financial institution frauds to assist in other schemes, such as setting up accounts with phony names and/or addresses on a short term basis.

The Rom are particularly adept at working as police informants in order to eliminate competition. For example, they may provide information on illegal fortuneteller activities of persons that have moved into their "turf."

The insurance frauds typically are for staged accidents, false claims for weather damage to vehicles and trailers, and "slip and fall" scams.

With respect to crimes involving the elderly. Older Americans are often targeted because they are vulnerable. The Travelers and Rom use salesmanship and pressure tactics to take advantage, particularly if it appears the victims suffer from any form of diminished capacity due to aging, senility or related ailments. Often the elderly do not know they have been swindled or are too embarrassed to report it. The uniform crime report does not have a vehicle in place to capture victims age date (except for murders), so it is unknown the percentage of elderly that comprise that portion of the population who are the victims of various consumer frauds. The primary crimes employed by the Travelers and Rom against the elderly include:

Home repair scams wherein the transient criminals will use a variety of methods to approach the elderly and offer to make certain repairs or provide certain services. Home repair scams usually involve, painting, roofing, driveway projects, sealant type work, pest extermination or tree pruning. The work and/or materials used are inferior, or the work is not performed at all. If the victim seems particularly gullible, then the scam may continue over a period of time with claims of additional costs, telling the victim they need to collect taxes for the work, and so forth.

Burglary is a common offense. Often the burglaries occur during home repair projects or by distracting the homeowner. The Rom will use Women and Children to gain access to a home through a ruse. The Women will distract the homeowner while other women and/or the children steal cash and jewelry. That is, they steal harder to trace items and usually try to leave the home undisturbed so that it may take a while for the victims to know they have been robbed.

Fortuneteller scams (now referred to as "psychic readings") are commonly used against the elderly. The Rom manipulate clients, often by preying on any superstitions they may have. The concern over "evil spirits" is a prevalent theme among Gypsy fortunetellers. One scam is for the fortuneteller to ask for "clean" money to burn in a handkerchief and then through sleight of hand, substitute the original handkerchief and money for an identical handkerchief and paper. These are the easiest scams in many respects since the victim usually seeks out the psychic reader. In other words, the victim is predisposed to become a victim. There were reports of losses to single individuals in a Los Angeles case of nearly $500,000 and in Deland, FL of $350,000.

Sweetheart swindles are a growing Rom favorite wherein young female Gypsies manipulate elderly men into providing money, extravagant gifts, access to bank accounts and so forth. These are difficult crimes to prosecute due to the victim frequently being "willing" participant. Law enforcement often has to be creative to find a prosecutive strategy.

In respect to FBI cases and initiatives, there is no specific initiative or agenda targeting the transient criminals within the FBI. There have been cases opened against group members and there have been successful prosecutions for a variety of offenses. A New Orleans case resulted in the prosecution of two Irish Travelers, a third member is a fugitive, for the type of home repair fraud against the elderly. The Columbia, SC, office prosecuted seven members of the Irish Travelers for various insurance related fraud schemes. The Oklahoma City office helped in the prosecution of English Travelers who not only did a home repair scam, but later posed as IRS agents to obtain an additional $14,000 from the same elderly victims. The Newark office helped prosecute a Rom leader for attempting to bribe a police official. The Detroit FBI prosecuted a police officer and members of a Gypsy group for corruption and bribery. This particular Detroit case also helped solve a buffalo, New York, home burglary investigation with losses in excess of $400,000. The FBI had had recent cases in Omaha, Pittsburgh, Miami, Oklahoma City and several other cities. However, usually these types of FBI cases are in the smaller offices of within smaller resident agencies. Generally, FBI offices do not have the resources to pursue these scams and often do not have federal jurisdiction.

The criminal elements of these groups are without a doubt a type of organized criminal enterprise usually comprised of family members related by blood and/or marriage. However, they are not typically targeted as organized crime by federal authorities. The overall losses to consumers are often very significant but the individual losses, with some exceptions, are comparatively small, and usually there is no violence. Consequently, the resources within the federal law enforcement community

are most often devoted to other criminal enterprises where there are more significant monetary losses and/or the criminal enterprises are more prone to using violence.

There are federal tools and statutes that have been and can be used to pursue the types of offenses peculiar to the transient criminals. These include: interstate transportation of stolen property, IRS violations, immigration violations, fraud by wire, mail fraud, unlawful flight to avoid prosecution, and fraudulent use of social security numbers. In particularly egregious circumstances, rico statutes could also be employed. The unlawful flight to avoid prosecution statutes could assist local law enforcement agencies pursuing major burglary cases, theft by deception matters and similar state law violations. Overall, Since 9–11 the FBI does not have the resource to pursue these groups as a national FBI initiative. A viable option however could be assistance to local agencies or as part of task forces in regions where these crimes are prevalent. As noted previously, in many of the FBI cases the matters were and are pursued jointly with other law enforcement entities.

The FBI is cognizant of all the difficulties facing the Senate's Special Committee on Aging in protecting the elderly from persons who prey on them simply because they are vulnerable. It is hard not to feel personally outraged at persons who target older Americans in much the same vein as when persons target children. One recommendation for the committee would be to consider amending current sentencing guidelines that would include significant enhancements for criminal enterprises that target the elderly, or a person with mental or physical handicaps. California, and a few other states, have instituted such legislation.

The FBI is committed to protecting all segments of society to the best of its abilities. However, in light of the many criminal enterprises, most of whom use violence and intimidation as part of their criminal activity, it would be difficult to institute a national initiative to target the transient criminals without more resources, particularly personnel, and without the assistance of other law enforcement agencies, both federal and state.

Thank you.

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May 17, 2002

To the United States Senate Special Committee on Aging

Adult Protective Service Client:
Velda Ballard
SS# 220-66-2760
7727 Dividing Creek Road
Pocomoke, Maryland 21851
DOB: 3/14/59

Ms. Ballard had a stroke five years ago and has partial paralysis of the right side. She attends Adult Medical Daycare in Westover, Maryland.

Ms. Ballard's statement:

For several years my 25-year old son lived in Philadelphia. He got into some trouble there with a girlfriend and she got a restraining order on him and he had to leave there. He thought he could move in with his father in Virginia, but they don't get along. No one in the family would take him in. He begged me to come home. Being a mother, I felt I couldn't turn my own son out into the cold.

He came to stay with me last December and my life has been hell ever since. My son refuses to work, he lays around the house all day watching television. He does not help me with any chores. I had a stroke five years ago and am paralyzed on my right side. It is hard for me to even stand and do a few dishes.

My income is only $575.00 a month. My son ran up $1,000.00 in telephone bills that I have to pay. I did not know he was doing this as he used my calling card. He would order $100.00 Pay Per View shows on cable. (I live in the country where there is no TV reception.) Whenever I would complain about his behavior, he would get all up into my face and tell me there was nothing I could do about it. One night, he brought a girl up into my home and she was in his room screaming half the night. I was afraid to say anything. I went to visit relatives for a few days. When I came home, he had had a party and trashed my house.

I could not say anything to him; he would threaten me and tell me it was my fault and his father's fault for the way he was. I have other children who turned out just fine and his father was not a mean abusive man.

I was afraid to tell my family what was happening because they are not in good health and I was afraid my son would get in a fight and hurt them. Besides, it is hard to tell people that your own child is so mean, disrespectful, and is telling you that you are a joke in your own home.

The last straw was when I asked him again to leave and he told me if I throw him out, he will "set the trailer on fire with you in it." After that, I was even afraid to sleep at night. I was scared of my own child. I told the social worker at Adult Medical Daycare where I go. She said she saw me change in the last few months and she felt something was wrong.

She called the Somerset County Department of Social Services and reported my problem to the Adult Protective Service worker. The APS worker came right up to AMDC and explained to me about an ex-parte/protective order. She asked me if I wanted my son to leave my home. I told her I certainly did. I could not take it anymore. She explained that the Sheriff's Department would serve my son with a paper. He would have to leave my home right away, and he was not allowed to call me or be anywhere near me or he would be arrested. I told her I understood all this and wanted to do it.

The APS worker took me to District Court and helped me fill out the ex-parte papers. She took me into the courtroom and explained everything that was going to happen so I was not nervous. Afterward, we talked to a Sheriff's deputy and he said that my son would be served that night and if he didn't take all his things, he would have to have a police escort to pick up the rest.

The APS worker felt I would be safer staying with my parents for the night. She had added my mother and Adult Medical Daycare to the petition so my son could not bother me anywhere. The worker drove me to my mother's home where she spoke to my brother and explained the situation. My brother took me back to my own home the next day. My son called three times before the permanent ex-parte hearing, but I have not heard from him since. I am so glad there are Adult Protective Services and the workers that helped me. I was so afraid and I did not know there was anywhere I could turn for help. I can now sleep at night. My home is peaceful.

Velda Ballard

Velda Ballard

Characteristics and Service Utilization Patterns of Maryland Adult Services Customers

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Introduction

The Office of Adult Services (OAS) of the Community Services Administration, Maryland Department of Human Resources operates a variety of programs which serve the needs of adults with disabilities as well as those who are elderly and/or vulnerable. Although the OAS assists approximately 30,000 state residents each year through Maryland's 24 local departments of social services, there is little published information about who receives services, what services they receive and for how long. This lack of information presents a formidable challenge to both policy makers and program managers in developing and managing OAS programs.

This report presents an analysis of the characteristics and service use patterns (including OAS programs, Temporary Cash Assistance, and Food Stamps) of individuals who received services from OAS in Maryland at some point during Fiscal Year 2001. The Family Welfare Research and Training Group at the School of Social Work, University of Maryland-Baltimore conducted a study of the services provided by OAS at the request of the Community Services Administration (CSA) and Family Investment Administration (FIA) of the Maryland Department of Human Resources. Taken together the data richly describe the diversity among OAS customers and indicate how the OAS population overlaps with the population served by FIA programs.

Background

Before presenting the results of the study, it is important to consider the context in which it takes place. The following paragraphs present a review of literature and statistics on the U.S. elderly and disabled adult populations.

Size and Vulnerability of the Elderly Population

In 1999, 34.5 million Americans were at least 65 years old (Administration on Aging, 2000). In that year alone, 2.0 million turned 65, producing a net increase of approximately 200,000 elderly individuals for the year or 558 per day.

While the U.S. population has been "aging" (i.e. increasing median age and increasing proportions of the population age 65 and older) for as long as statistics have been collected, the older population is expected to grow significantly in the next few decades (Siegel, 1996). Much of the expected increase results from the "baby boom" cohorts, the large numbers of children born between 1946 and 1964, reaching old age. In general, a moderate increase (about 17%) in the elderly population is expected until 2010, followed by a rapid increase (approximately 75%) until 2030, and returning to a moderate increase after 2030. By 2030, there will be twice as many older persons (approximately 70 million) as there are today. While those 65 years of age and older represented approximately 13% of the population in 2000, they will be about 20% of the population by 2030 (Administration on Aging, 2000).

Projections of growth among the oldest old, those age 85 and older, have raised the greatest concerns (Siegel, 1996). Between 1995 and 2010 expected growth among this population is 56%, compared with 13% for the population age 65 to 84. The percent of the population over age 84 could reach 4.6% by 2050, compared to 1.4% in 1995.

Anticipated trends are similar for all racial/ethnic groups, although expected rates are higher among African-Americans, Asians and Hispanics, producing a change in the racial composition of the elderly population over the next 50 years (Siegel, 1996). For example, Hispanics are expected to represent 17.0% of the elderly population in 2050, compared to 4.5% in 1995. Similarly, the proportion of elderly within the Hispanic population is expected to increase from 6% to 14% during this period.

Most elderly, especially the older aged, are women. This trend where women are in the majority results largely from gender differences in mortality and is expected to continue over the next few decades.

Maryland has already witnessed a significant increase in its population of older persons. In 1999, 11.5% of Maryland residents were over the age of 64. This is a 15.3% increase since 1990.

The aging of the population has significant implications for a variety of social institutions including education, the family, business, and government. The elderly dependency ratio which is the number of persons age 65 and older for every 100 persons age 18 to 64 is expected to increase from 20.9% in the late 1990s to 36.0% by 2030 (Siegel, 1996). Historically, children have been the predominant group of dependent or non-working household members. While 22.3% of men and 14.7% of women age 65 to 74 continue to participate in the labor force, it is expected that by 2010 the majority of "dependents" will be elderly.

As people age, they generally require more special services in areas such as health, recreation, housing, nutrition, and transportation. Moreover, the older population is more likely to participate in various entitlement programs and to require formal and informal care. A number

of factors affect the elderly's need for special services and participation in programs, including marital status, children, living arrangements, household status, education, labor force participation and economic dependency, and income and poverty (Siegel, 1996).

The majority of elderly men (about 71%), but only a minority of elderly women (about one-third) are currently married and living with their spouses. However, these rates decline with age such that only three-fifths of men and one-fifth of women age 75 and older live with their spouses. Among those 85 years and older, 51% of men and 14% of women are married.

After spouses, children are the next most important potential source of support. Approximately 85% of elderly white women have at least one child. However, a substantial proportion of the elderly live alone and solitary living increases with advancing age. In 1990, 31% of all elderly lived alone, and four-fifths of those who lived alone were women.

On average, poverty rates among the elderly compare favorably to those of the rest of the population (U. S. Bureau of the Census, 1996). However, there is pronounced economic disparity within the elderly population. Women, African-Americans, persons living alone, very elderly persons, and those living in rural areas are most likely to live in poverty (Siegel, 1993). Early projections of income to 2030, compared with 1990 figures, indicated rising income among the elderly and lower rates of poverty (Rivlin, Wiener, Hanley, and Spence, 1988; Zedlewski, Barnes, Burt, McBride, and Meyer, 1989). Approximately one in ten elderly Maryland residents lives below poverty (Administration on Aging, 2000).

As individuals age they may experience health problems which interfere with their ability to care for themselves. Half of those 75 years and older, as well as 30% of those 65 to 74 report being limited by chronic health conditions (Administration on Aging, 2000). While most older

persons with disabilities live in the community, roughly 10% are unable to complete basic personal activities (such as getting out of bed or getting dressed) without help (Feder et al., 2000; Johnson and Sasso, 2001). An additional 11% have difficulty performing these basic activites unaided. African-American elderly report poor health almost twice as often as Caucasians and other minorities.

It is difficult to project the health of the growing elderly population because of potential changes in a number of influencing factors such as lifestyle and behavior patterns, as well as medical diagnoses and treatment. Kunkel and Applebaum (1992) project that the number of disabled persons at all levels of disability will grow rapidly at least until 2040. The number of those severely or moderately disabled is estimated to more than triple from 1986 to 2040.

Prevalence of Disabilities among the Non-Elderly Adult Population

In contrast to information about the elderly population, statistics on the prevalence of disabilities among the non-elderly adult population are much more difficult to obtain and, at times, to interpret. Much of the difficulty arises from the fact that there is no standard definition of disability. Some definitions rely on the respondents' reports of health quality while others focus specifically on limitations in functional areas such as work, mobility, and activities of daily living. With these definitional issues in mind, it is still useful to examine the literature on the prevalence, correlates, and trends of disability among the adult population.

Data from the 1997 Survey of Income and Program Participation (SIPP), reveal that approximately 20% of Americans have some kind of disability (defined as difficulty performing certain functions (e.g., seeing, hearing, talking), performing activities of daily living or with certain social roles). One in ten has a severe disability where he/she needs an assistive device or

help from another person to perform basic activities (U. S. Bureau of the Census, 1997). Among those receiving Supplemental Security Income (SSI), 56% are between the ages of 18 and 64 (Social Security Administration, 2000).

Disability rates are higher among members of racial or ethnic minority groups. One-third of African Americans and 28% of Hispanics age 55 to 64 have a severe disability, compared to 20% of Caucasians.

The 1990 Census indicates that about one in ten Marylanders (9.7%), age 16 to 64 have a work disability, mobility limitation, or self-care limitation (U.S. Bureau of the Census, 2002). Disability rates increase with age. The rate among 16 to 34 year olds is 6.5%, while for 35 to 54 year olds it is 10.1%. One in five Marylanders age 55 to 64 (20.3%) report a work disability, mobility limitation, or self-care limitation.

Almost half of those with a disability (46.7%) live with a spouse. An additional 11% live alone and few (0.8%) live in group settings.

Given that health limitations or disabilities often interfere with employment, it is not surprising that poverty rates are higher among disabled Marylanders than among the general population. Seven percent of Marylanders age 16 to 64 have incomes below the poverty level. In contrast, almost one in five disabled residents (17%) have incomes below the poverty line.

The Present Study

The literature reviewed in the previous sections indicates that, given projected demographic trends in the next few decades, policy makers and program managers will likely need to serve a growing population, with perhaps changing needs. In order to begin the process of setting goals and designing future programs, it is important to assess what services are being

provided presently and to whom. This report provides a beginning look at the current context of OAS programs.

Two types of information are presented within this report. First, a summary of the characteristics and service utilization patterns of Adult Service recipients (during Fiscal Year 2001) in general is provided. Second, program-specific findings are summarized for each of five major programs within Adult Services: In-Home Aide Services; Adult Protective Services; Social Services to Adults; Project Home/CARE, and TEMHA.[1] The next chapter describes the study methods. It is followed by the two findings chapters.

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[1]OAS also provides services under two other programs: Information & Referral and Environmental Emergencies.

Method

Sample

All analyses and findings described herein are based on a Fiscal Year 2001 (FY2001) data file developed by the Maryland Department of Human Resources (DHR) from its automated client information data system. This data file, as originally received by the study authors, contained a total of 46,622 records. Each record represented one FY2001 "service episode", a period of time during which an individual received services from OAS. Thus, each record represents one individual receiving one type of OAS service at a particular point in time. Service episodes may have begun before or during FY2001. Similarly, a record may indicate by the closing date that services also ended in FY2001 or continued after that point.

At the request of OAS, this study focused on five major programs: In-Home Aide Services; Adult Protective Services; Social Services to Adults; Project Home/CARE; and TEMHA. Of the original 46,622 records in the data file, 7,227 were removed because they were not for one of the five programs; 39,395 records remained. An additional 200 records were removed because of suspected data problems associated with the date of birth and 64 records were excluded because they were exact duplicates.

The final data file contained 39,131 records, representing 24,473 unique individuals. Many individuals (n = 10,283) appeared in the original data file more than once due to more than one episode of service receipt during FY2001.

Data

The data file provided by OAS included information about: 1) district office from which services were received; 2) service type (or program code); 3) customer race; 4) customer gender; 5) customer date of birth; 6) service begin date (or application date); 7) service end date (or closing date); and 8) household size. Additional information on customers' receipt of Temporary Cash Assistance (TCA) and Food Stamps were extracted by the authors from DHR's Client Information System (CIS), in order to provide estimates of the overlap between OAS and FIA populations.

Analyses

The following findings chapters present descriptive statistics (including frequency distributions and measures of central tendency) on the characteristics and service receipt patterns of FY2001 OAS customers.

Findings: Adult Services in General

Of the 24,473 unique individuals, who received Adult Services at some point in FY2001, 58.0% (n = 14,190) had just one service episode or received just one service type. As Table 1 illustrates, the vast majority (95.7%; n = 23,413) of those who received adult services had three or fewer spells of adult service participation.

Table 1. Number of Episodes of Adult Services - FY2001 Data

Number of Spells	Number of Individuals	Percent
1	14,190	58.0
2	7,333	30.0
3	1,890	7.7
4 or more	1,060	4.3

Jurisdictional Patterns

Table 2, following, displays the number and percent of FY2001 adult service records and adult service recipients by jurisdiction. For comparison purposes, the fourth and fifth columns display data on the two general populations whom OAS serves: elderly adults (those over age 64) and disabled adults (estimated by the number of SSI recipients age 18 to 64). The sixth column displays each jurisdiction's share of the entire statewide population.

Over one in four (28.3%, n = 6,932) FY 2001 adult service recipients resided within Baltimore City. Montgomery (12.9%, n = 3,169) and Baltimore (12.0%, n = 2,942) counties together accounted for approximately one in four service recipients. Not surprisingly, these are the same three subdivisions with the highest percentages of elderly Maryland residents (18.4%,

Baltimore City; 16.3%, Montgomery County; and 14.4%, Baltimore County). Baltimore City has the highest percentage of SSI recipients age 18 to 64 (39.6%) and Baltimore County is second with 12.1%.

Queen Anne's (0.5%), Kent (0.7%), Garrett (0.7%), and Howard (0.8%) counties have the lowest shares of the statewide adult service recipient caseload. The proportions of the state elderly and non-elderly SSI populations residing in Kent and Queen Anne's are similar. However, Howard county's shares of the statewide elderly (3.1%) and non-elderly SSI (1.5%) populations are considerably higher than its share of the adult services caseload.

Five other jurisdictions also have proportions of the OAS statewide caseload that are inconsistent with their shares of the general population. The percentage of FY2001 adult service recipients residing in Charles (2.5%), Dorchester (1.6%), St. Mary's (2.4%) and Washington (5.4%) counties is higher than would be expected given their respective shares of the elderly and non-elderly SSI populations. In contrast, Harford's (1.3%) share of the statewide OAS caseload is smaller than its share of the elderly (3.7%) and non-elderly SSI (2.5%) populations.

Table 2. **Jurisdictional Distribution of Adult Service Recipients and Elderly and Disabled Maryland Residents.**

Jurisdiction	Percent of Adult Services Records	Percent of Adult Services Individuals	Percent of Maryland Population over age 65	Percent of Marylanders Age 18 to 64 Receiving SSI Payments (12/00)	Percent of Maryland Total Population
Allegany	3.2% (1,234)	2.4% (596)	2.2% (13,412)	2.4% (1,209)	1.4% (74,930)
Anne Arundel	6.9% (2,703)	8.0% (1,962)	8.2% (48,966)	5.6% (2,813)	9.2% (489,656)
Baltimore City	25.1% (9,811)	28.3% (6,932)	18.4% (110,127)	39.6% (19,825)	14.2% (754,292)
Baltimore County	15.4% (6,007)	12.0% (2,942)	14.4% (85,952)	12.1% (6,026)	12.3% (651,154)
Calvert	1.5% (572)	1.5% (361)	1.1% (6,636)	0.8% (394)	1.4% (74,563)
Caroline	1.2% (463)	1.0% (253)	0.7% (4,019)	0.8% (390)	0.6% (29,772)
Carroll	1.5% (604)	1.4% (335)	2.7% (16,297)	1.5% (730)	2.8% (150,897)
Cecil	1.4% (540)	1.3% (320)	1.5% (9,025)	1.5% (755)	1.6% (85,951)
Charles	2.7% (1,052)	2.5% (600)	1.6% (9,403)	1.6% (794)	2.3% (120,546)
Dorchester	1.6% (634)	1.6% (390)	0.9% (5,429)	0.9% (426)	0.6% (30,674)
Frederick	2.4% (932)	2.1% (525)	3.1% (18,747)	1.7% (851)	3.7% (195,277)
Garrett	0.8% (296)	0.7% (168)	0.7% (4,447)	0.9% (453)	0.6% (29,846)
Harford	1.1% (448)	1.3% (321)	3.7% (22,077)	2.5% (1,253)	4.1% (218,590)
Howard	0.6% (250)	0.8% (201)	3.1% (18,588)	1.5% (737)	4.7% (247,842)
Kent	0.6% (248)	0.7% (177)	0.6% (3,705)	0.4% (186)	0.4% (19,197)
Montgomery	12.6% (4,935)	12.9% (3,169)	16.3% (97,814)	7.3% (3,657)	16.5% (873,341)
Prince George's	8.4% (3,288)	8.6% (2,111)	10.3% (61,717)	10.8% (5,385)	15.1% (801,515)
Queen Anne's	0.5% (206)	0.5% (130)	0.9% (5,233)	0.3% (163)	0.8% (40,563)
St. Mary's	1.9% (759)	2.4% (576)	1.3% (7,845)	0.7% (351)	1.6% (86,211)
Somerset	1.0% (381)	0.9% (224)	0.6% (3,514)	1.2% (612)	0.5% (24,747)
Talbot	1.2% (464)	1.1% (262)	1.2% (6,898)	0.6% (293)	0.6% (33,812)
Washington	6.0% (2,339)	5.4% (1,321)	3.1% (18,733)	2.7% (1,326)	2.5% (131,923)
Wicomico	1.1% (432)	1.2% (291)	1.8% (10,834)	1.8% (888)	1.6% (84,644)
Worcester	1.4% (533)	1.3% (306)	1.6% (9,355)	0.8% (380)	0.9% (46,543)
Maryland	100.0% (39,131)	100.0% (24,473)	100.0% (598,503)	100.0% (50,008)	100.0% (5,296,486)

Customer Characteristics[2]

Data on the demographic and household characteristics of FY2001 OAS customers are displayed in Table 3, following. Most service recipients were women (60.9%, n = 14,870) and a plurality had never been married (46.5%, n = 9,965). Caucasians (50.1%, n = 11,712) and African Americans (48.0%, n = 11,227) were equally represented.

The average age of FY 2001 service recipients was 59,[3] with a median of 59 and a mode of 81 (SD = 20.7). Over one third (37.3%, n = 8,995) were between 34 and 57 years of age and 27.3% (n = 6,618) were between 74 and 89 years of age (see Table 4).

As can be seen in Figure 1, there was a significant difference in age between male and female service recipients. On average, female recipients (M = 62.3 years) are almost eight years older than male recipients (M = 54.8 years; $p < .001$).

Most service recipient households consisted of the service recipient only (90.1%, n = 22,042), followed by the service recipient and one other individual (5.4%, n = 1,315), with a range of one to 20 household members.

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[2]All demographic findings are based, for those with more than one spell, on the individual's first spell within the data file. Potential changes in marital status, service unit size, age, or LDSS over time are not accounted for.

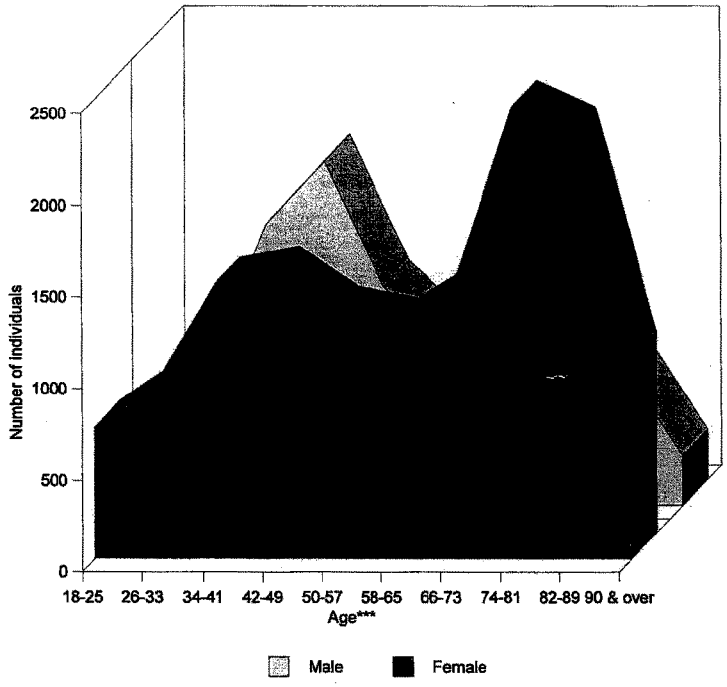
[3]Only date of birth information was contained within the data file; age findings were calculated as of June 30, 2001.

Table 3. Demographic Characteristics of Adult Service Recipients

Characteristic	Number of Individuals	Percent	Cumulative Percent
Gender			
Female	14,870	60.9	
Male	9,549	39.1	
Race/Ethnicity			
African-American	11,227	48.0	
Caucasian	11,712	50.1	
Other	454	1.9	
Age			
18 - 25	1,094	4.5	4.5
26 - 33	1,649	6.8	11.3
34 - 41	3,028	12.6	23.9
42 - 49	3,437	14.2	38.1
50 - 57	2,530	10.5	48.6
58 - 65	2,163	8.9	57.5
66 - 73	2,286	9.5	67.0
74 - 81	3,513	14.5	81.5
82 - 89	3,105	12.8	94.3
90 and over	1,370	5.7	100.0
Mean	59.4 years		
Median	59.0 years		
Standard deviation	20.7 years		
Range	18 to 100 years		
Marital Status			
Divorced	1,999	9.3	9.3
Married	3,013	14.1	23.4
Never Married	9,965	46.5	69.9
Separated	1,733	8.1	78.0
Widowed	4,711	22.0	100.0
Household Size			
1 person	22,042	90.1	90.1
2 people	1,315	5.4	95.4
3 or more people	1,115	4.6	100.0
Mean	1.2		
Median	1.0		
Standard deviation	0.7		
Range	1 - 20 people		

Note: Due to missing data on some variables, the number of individuals reported may not always total 24,473. Valid percents are reported.

Figure 1. **Age Distribution of FY2001 Adult Service Recipients by Gender.**



Note: There is a statistically significant difference in age between male and female OAS recipients. On average, women receiving services are older.
* $p < .05$ ** $p < .01$ *** $p < .001$

Adult Service Use Patterns

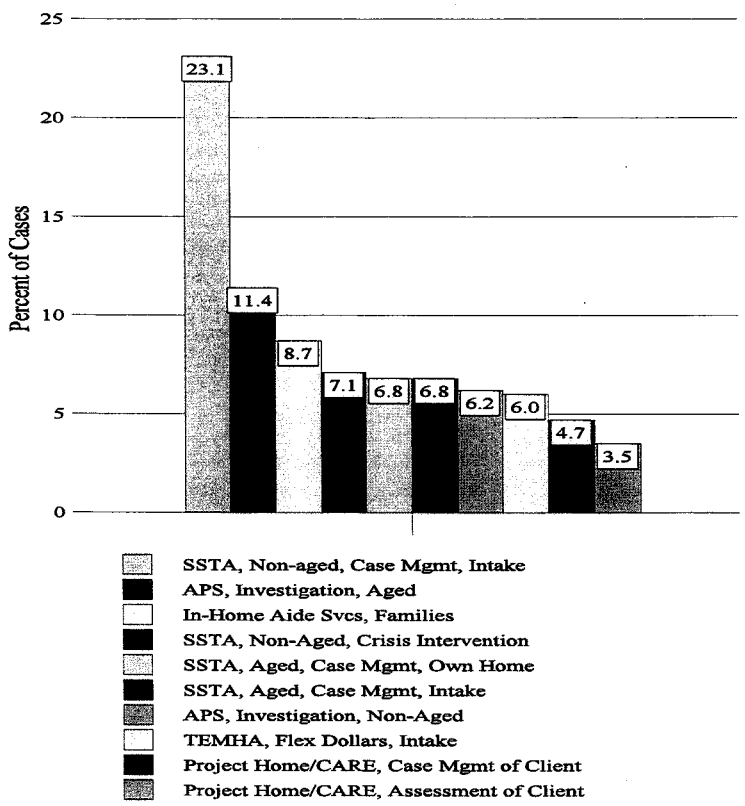
In order to gain a better understanding of what OAS services customers utilize most frequently and in what combinations, we analyzed the adult services participation patterns of the 24,473 individuals receiving services in FY2001. The vast majority of individuals (95.7%; n = 23,413) had three or fewer episodes of Adult Services participation. Over half (58.0%, n = 14,190) had only one episode and only 4.3% (n = 1,060) had more than three episodes. Among those with **just one episode**, one half received Social Services to Adults (SSTA, 48.5%, n = 6,885) and one quarter received Adult Protective Services (APS, 23.4%, n = 3,327).

In terms of specific programs, Figure 2 details the ten most frequent among those with only one FY2001 service episode:

- SSTA, Non-aged, Case Management Intake
- APS Investigation, Aged; In-Home Aide Services, Families
- SSTA, Non-aged, Crisis Intervention
- SSTA, Aged, Case Management, Own Home
- SSTA, Aged, Case Management, Intake
- APS Investigation, Non-aged
- TEMHA, Flex Dollars, Intake
- Project Home/CARE, Case Management
- Project Home/CARE, Assessment.

Together these ten account for 84.3% of all service episodes among those with just one during FY2001.

Figure 2. Program Utilization among Recipients with One Service Episode.

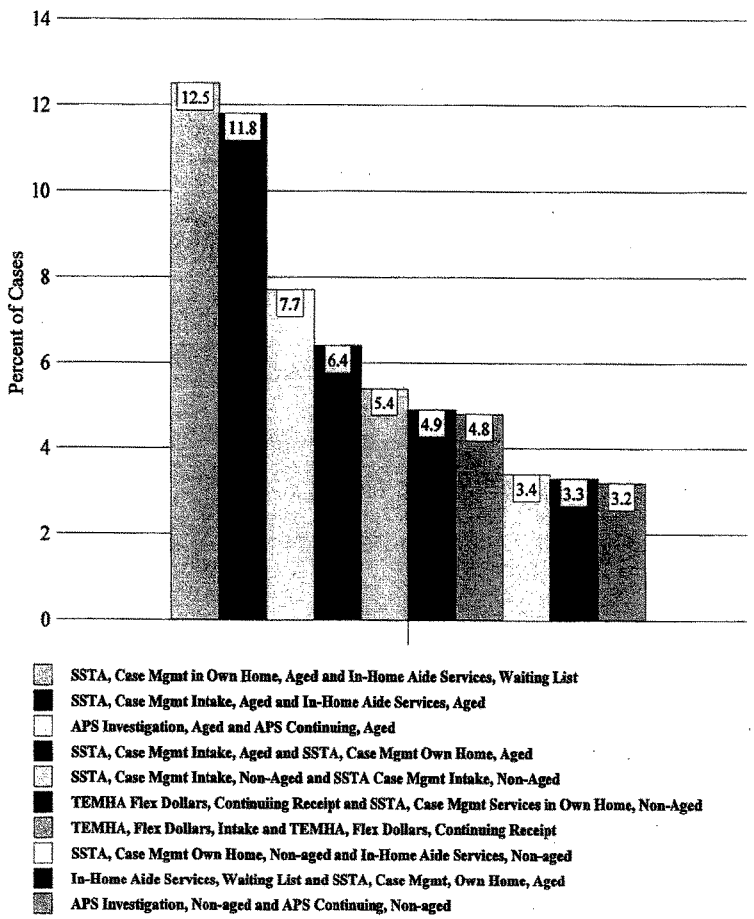


Not surprisingly, there is more diversity in service utilization patterns among those who had two service spells or received two service types (n = 7,333). Almost two-thirds (63.4%) experienced one of these ten "pathways" or "service combinations":

- SSTA, Case Management in Own Home, Aged AND In-Home Aide Services, Waiting List
- SSTA, Case Management Intake, Aged AND In-Home Aide Services, Aged
- APS Investigation, Aged AND APS Continuing, Aged
- SSTA, Case Management Intake, Aged AND SSTA, Case Management, Own Home, Aged
- SSTA, Case Management, Intake, Non-aged AND SSTA Case Management, Intake, Non-aged
- TEMHA, Flex Dollars, Continuing Receipt AND SSTA ,Case Managemen,t Own Home, Non-aged
- TEMHA, Flex Dollars, Intake AND TEMHA, Flex Dollars, Continuing Receipt
- SSTA, Case Management, Own Home, Non-aged AND In-Home Aide Services, Non-aged
- In-Home Aide Services, Waiting List AND SSTA, Case Management, Own Home, Aged
- APS Investigation, Non-aged AND APS Continuing, Non-aged

Figure 3 graphically illustrates these pathways. The reader should again note that individuals in the data file simply received services at some point in Fiscal Year 2001. Service episodes may have begun at any point prior to, or during, Fiscal Year 2001.

Figure 3. Program Utilization among Recipients with Two Service Episodes.



TCA and Food Stamp Utilization Patterns

As discussed in the introduction, almost one in five disabled and one in ten elderly Marylanders have incomes below the poverty line. These statistics suggest that there may be considerable overlap between the populations served by OAS and those served by FIA. To investigate the degree of overlap, we obtained data on Food Stamp and Temporary Cash Assistance receipt for FY2001 adult service recipients during three time periods: July 1998 through June 2001; July 1999 through June 2001; and July 2000 through June 2001. Results of this analysis are displayed in Table 4.

Table 4. TCA and FS Receipt among FY2001 OAS Recipients

	Any FS Receipt			**Any TCA Receipt**		
Age	**7/98-6/01****	**7/99-6/01****	**7/00-6/01****	**7/98-6/01****	**7/99-6/01****	**7/00-6/01****
18-25	55.9%	51.1%	40.4%	29.7%	25.8%	19.0%
26-33	66.4%	60.3%	46.9%	27.0%	23.0%	16.9%
34-41	70.3%	64.7%	49.7%	14.8%	11.5%	8.2%
42-49	67.1%	61.0%	46.0%	6.6%	4.7%	3.3%
50-57	55.5%	49.0%	35.6%	3.6%	2.4%	1.6%
58-65	37.4%	31.2%	19.6%	2.0%	1.7%	1.2%
66+	11.4%	5.8%	5.1%	0.4%	0.3%	0.2%
Total	39.4%	34.8%	25.4%	6.7%	5.4%	3.9%

Note: There are statistically significant relationships between the FS/TCA receipt variables and recipient age. For all time periods, younger OAS customers have significantly higher rates of FS and TCA receipt than older OAS customers.
* $p < .05$ ** $p < .01$ *** $p < .001$

During FY2001, one-quarter (25.4%) of all OAS recipients also received Food Stamps. Two-fifths (39.4%) had participated in the FS program at some point in the previous three years. A statistically significant relationship was found between FS receipt and customer age. Younger OAS recipients had higher rates of FS participation than their older counterparts (r = -.42 (July 2000-June 2001); r = -.48 (July 1999-June 2001); r = -.49 (July 1998-June 2001)).

Receipt of Temporary Cash Assistance was less common among OAS recipients. Only 3.9% received TCA during FY2001. However, younger OAS recipients were significantly more likely to participate in the TCA program than their older counterparts, with 29.7% of the youngest cohort having received TCA at some point in the previous three years (r = -.24 (July 2000-June 2001); r = -.28 (July 1999-June 2001); r = -.31 (July 1998-June 2001)).

Findings: Five Major Service Programs

The five major programs included in our analysis of FY2001 OAS data were examined separately: In-Home Aide Services, Adult Protective Services, Social Services to Adults, Project Home/C.A.R.E., and TEMHA. This chapter presents findings for each program area.

In-Home Aide Services

In Fiscal Year 2001, 6,583 unique individuals received In-Home Aide services (IHAS) which assists adults with functional disabilities. The waiting list contained 3,263 individuals, while 3,890 were actively receiving services.[4] Specifically, the program provides assistance with daily living in the customers' homes, including personal care, transportation/escort, and training in self-care and caretaking skills. Attendant Care (financial reimbursement to individuals with severe physical disabilities) and Respite Care (short-term care to provide family caregivers with a temporary break from caregiving) are also provided under IHAS. Table 5 and the following paragraphs summarize the characteristics of IHAS waiting list and active clients.

Waiting List

The vast majority of individuals (96.2%, n = 3,138) had only one waiting list episode during Fiscal Year 2001. Three-fourths of IHAS waiting list clients were female (74.9%, n = 2,440) and 45.5% were widowed (n = 1,245).[5] Most recipients were either Caucasian (58.0%, n = 1,818) or African American (39.9%, n = 1,251). The average age of IHAS waiting list clients was 75 years (with a median of 78 years and a standard deviation of 14.7).

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[4]Among the 6,583 unique individuals receiving In-Home Aide services in Fiscal Year 2001, 570 transitioned from the waiting list to actively receiving services during this period.

[5]Due to missing data for some variables, valid percentages are reported.

Over one in five customers (21.3%, n = 694) resided within Montgomery County. Baltimore County (16.2%, n = 529) and Baltimore City (15.8%) accounted for slightly lower proportions. Four jurisdictions (Garrett, Howard, Kent and Wicomico Counties) had no waiting list clients.

Individuals in the data file may have begun receipt of services at any point prior or during Fiscal Year 2001. Rough estimates of length of stay were calculated as the number of months between the acceptance date and closing date for closed cases and the number of months between the acceptance date and June 30, 2001 for cases which were still open at the end of Fiscal Year 2001. Among IHAS waiting list individuals, the average length of stay on the waiting list was 19 months, with a median of 11 months, a range of less than one month to 21 years, and a standard deviation of 25 months.[6]

Active

Most individuals actively receiving IHAS services (96.9%, n = 3,770) experienced only one episode of care during Fiscal Year 2001. Recipients range in age from 18 to 100 years, with an average (mean) age of 60 and a median age of 65. Women make up over three-fourths (77.6%, n = 3,009) of the IHAS service caseload. One-half of recipients are African-American (49.7%, n = 1,861) and an equal proportion are Caucasian (49.6%, n = 1,858). More than one-third of recipients have never married (37.0%, n = 1,240).

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[6]Length of stay estimates are based on dates as they appear in the original file. Only the first service episode is included for recipients with multiple episodes. For a variety of reasons, we did not attempt to clean these data. Range(s) suggest such cleaning is appropriate but decisions regarding appropriate maximum values should be carefully considered.

Baltimore City residents compose over one-third of the caseload (35.5%, n = 1,382) and one in ten recipients reside in Baltimore County (9.5%, n = 369). The caseload share for the remaining jurisdictions range from 0.3% (Howard County) to 7.3% (Anne Arundel County).

IHAS recipients receive services for an average of two years (M = 23.7 months). The median service episode length was 11 months, with a standard deviation of 32 months and a range of less than one month to 20 years.

Table 5. Demographic Characteristics of In-Home Aide Service Recipients.

Characteristic	Waiting List	Receiving Services	Total
Gender			
Female	74.9% (2,440)	77.6% (3,009)	76.3% (5,449)
Male	25.1% (849)	22.4% (871)	23.7% (1,688)
Race/Ethnicity			
African-American	39.9% (1,251)	49.7% (1,861)	45.3% (3,112)
Caucasian	58.0% (1,818)	49.6% (1,858)	53.5% (3,676)
Other	2.1% (65)	0.6% (24)	1.3% (89)
Age			
18 - 25	0.5% (17)	6.7% (260)	3.9% (277)
26 - 33	1.1% (35)	12.3% (475)	7.2% (510)
34 - 41	2.5% (81)	12.4% (481)	7.9% (562)
42 - 49	3.2% (105)	6.7% (261)	5.1% (366)
50 - 57	5.3% (172)	5.1% (197)	5.2% (369)
58 - 65	7.9% (256)	7.2% (280)	7.5% (536)
66 - 73	14.1% (457)	9.1% (351)	11.4% (808)
74 - 81	26.8% (871)	16.5% (640)	21.2% (1,511)
82 - 89	25.4% (824)	16.1% (621)	20.3% (1,445)
90 and over	13.2% (428)	7.8% (302)	10.3% (730)
Mean	75.26 years	60.18 years	67.06 years
Median	78.00 years	65.00 years	74.00 years
Standard deviation	14.66 years	23.36 years	21.22 years
Range	18 to 99 years	18 to 100 years	18 to 100 years
Marital Status			
Divorced	9.7% (265)	8.2% (273)	8.8% (538)
Married	22.8% (624)	20.0% (671)	21.3% (1,295)
Never Married	17.4% (477)	37.0% (1,240)	28.2% (1,717)
Separated	4.6% (127)	6.6% (221)	5.7% (348)
Widowed	45.5% (1,245)	28.1% (942)	35.9% (2,187)
Household Size			
1 person	95.0% (3,101)	68.5% (2,665)	80.6% (5,766)
2 people	3.9% (126)	11.4% (445)	8.0% (571)
3 or more	1.2% (36)	20.1% (780)	11.4% (816)
Mean	1.07	1.74	1.44
Median	1.00	1.00	1.00
Standard deviation	0.36	1.39	1.10
Range	1 to 6 people	1 to 20 people	1 to 20 people
Length of episode			
Mean	19.22 months	23.74 months	21.68 months
Median	10.98 months	10.65 months	10.84 months
Standard deviation	24.76 months	31.82 months	28.90 months
Range	<1 mo to 21 years	< 1 mo to 20 years	<1 mo to 21 years

Adult Protective Services

The purpose of the Adult Protective Services (APS) program is to prevent or remedy neglect, self-neglect, abuse or exploitation of adults who lack the physical or mental capacity to provide for their daily needs. In Fiscal Year 2001, 5,696 unique individuals received Adult Protective Services (APS). APS investigations involved 4,651 customers. Continuing services were provided to 1,926 and 448 received guardianship services.[7] Data on the characteristics of APS recipients are displayed in Table 6, which follows this discussion.

Investigation

Most FY 2001 Adult Protective Investigation service recipients are female (61.8%, n =2,862). Approximately one-third never married (38.3%, n = 1,491) and 29.3% (n = 1,141) were widowed. Almost two-thirds are Caucasian (63.7%, n = 2,965) and 30.5% (n = 1,418) are African American. The average age of service recipients was 68 (with a median of 73 and a standard deviation of 19).

Almost one in four (24.1%, n = 1,120) Adult Protective Investigation service recipients resided within Baltimore City, followed by Baltimore County (14.1%, n = 654), Montgomery (9.9%, n = 461) and Prince George's counties (9.9%, n = 460).

The recorded average length of investigations was less than one month, with a median of less than one month, a range of less than one month to 3 months, and a standard deviation of less than 1 month.

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[7]Among the 5,696 unique individuals receiving Adult Protective Services in Fiscal Year 2001, 1,303 received two types (investigation, continuing and/or guardianship) and 13 received all three types during this period.

Continuing Services

Women (64.9%, n = 1,247) predominate among FY 2001 APS continuing service recipients. Over half of continuing service customers have either never married (36.6%, n = 596) or have been widowed (30.9%, n = 503). Almost three out of five are Caucasian (59.7%, n = 1,149) and 35.0% (n = 674) are African American. On average, continuing service recipients are 69 years old (with a median of 74 and a standard deviation of 18).

Baltimore City (21.9%, n = 422) and Montgomery County (20.9%, n = 402) each account for about one out of five cases in the statewide APS continuing service caseload. Prince George's (12.9%, n = 249) and Baltimore counties (11.0%, n = 212) each account for one in ten.

The average length of stay in APS continuing services was nine months, with a median of five months, a range of less than one month to 13 years, and a standard deviation of 13 months.

Guardianship

Slightly more than half of APS recipients who received guardianship services in FY2001 were male (53.6%, n = 240). Three out of five are Caucasian (58.0%, n = 260) and slightly more than one-third are African American (36.2%, n = 162). Approximately three in five never married (62.8%, n = 263) and 12.9% (n = 54) were widowed. The average age of service recipients was 59 (with a median of 60 and a standard deviation of 18).

Baltimore City (35.3%, n = 158) accounts for one-third of the APS guardianship caseload, followed by Montgomery (15.0%, n = 67) and Prince George's counties (12.3%, n = 55). Individuals spent as average of 52 months in guardianship, with a median of 39 months, a range of less than one month to 24 years, and a standard deviation of 50 months.

Table 6. Demographic Characteristics of Adult Protective Service Recipients.

Characteristic	Investigation	Continuing	Guardianship	Total
Gender				
Female	61.8% (2,862)	64.9% (1,247)	46.4% (208)	61.7% (4,317)
Male	38.2% (1,766)	35.1% (672)	53.6% (240)	38.3% (2,678)
Race/Ethnicity				
African-American	30.5% (1,418)	35.0% (674)	36.2% (162)	32.1% (2,254)
Caucasian	63.7% (2,965)	59.7% (1,149)	58.0% (260)	62.3% (4,374)
Other	5.8% (268)	5.3% (103)	5.7% (26)	5.7% (397)
Age				
18 - 25	4.6% (203)	3.4% (64)	2.7% (12)	4.1% (279)
26 - 33	2.5% (111)	1.9% (36)	5.4% (24)	2.5% (171)
34 - 41	4.6% (207)	4.5% (85)	8.7% (39)	4.9% (331)
42 - 49	7.0% (312)	6.5% (122)	15.0% (67)	7.4% (501)
50 - 57	8.2% (367)	7.4% (140)	13.9% (62)	8.4% (569)
58 - 65	11.2% (500)	10.4% (196)	19.1% (85)	11.5% (781)
66 - 73	13.5% (603)	13.8% (259)	14.6% (65)	13.7% (927)
74 - 81	21.9% (975)	24.6% (462)	8.3% (37)	21.7% (1,474)
82 - 89	19.4% (867)	20.3% (381)	6.7% (30)	18.8% (1,278)
90 and over	7.1% (315)	7.2% (135)	5.6% (25)	7.0% (475)
Mean	67.54 years	69.04 years	58.95 years	67.39 years
Median	73.00 years	74.00 years	60.00 years	72.00 years
Standard deviation	18.99 years	18.05 years	17.82 years	18.81 years
Range	18 - 100 years	18 - 100 years	19 - 97 years	18 - 100 years
Marital Status				
Divorced	8.6% (336)	9.3% (152)	10.7% (45)	8.9% (533)
Married	18.4% (716)	16.4% (267)	5.7% (24)	16.9% (1,007)
Never Married	38.3% (1491)	36.6% (596)	62.8% (263)	39.5% (2,350)
Separated	5.4% (212)	6.8% (111)	7.8% (33)	6.0% (356)
Widowed	29.3% (1,141)	30.9% (503)	12.9% (54)	28.6% (1,698)
Household Size				
1 person	95.2% (4,426)	94.3% (1,816)	99.6% (446)	95.2% (6,688)
2 people	4.0% (185)	4.6% (88)	0.2% (1)	3.9% (274)
3 or more	0.8% (40)	1.2% (22)	0.2% (1)	0.8% (63)
Mean	1.06	1.07	1.00	1.06
Median	1.00	1.00	1.00	1.00
Standard deviation	0.34	0.34	0.10	0.33
Range	1 - 12 people	1 - 6 people	1 - 3 people	1 - 12 people
Length of episode				
Mean	< 1 month	8.51 months	51.89 months	6.28 months
Median	< 1 month	4.92 months	39.00 months	0.95 months
Standard deviation	< 1 month	12.70 months	49.66 months	18.97 months
Range	0 - 3 months	<1 mo to 13 years	< 1 mo to 24 years	< 1 mo to 24 years

Social Services to Adults

Social Services to Adults (SSTA), OAS' core social work service program, provides case management to the elderly, adults with disabilities, and vulnerable adults. SSTA recipients are assisted in accessing needed home and community based long-term care services, equipment and programs. During FY2001, 14,737 unique individuals received SSTA. Intake services were provided to 9,070 individuals and 8,198 people received case management services.[8] Data on the characteristics and service utilization of SSTA customers are presented in Table 8, following.

Intake Services

Most individuals who received SSTA intake services are female (57.0%, n = 5,161) with an average age of 55 years. African Americans (49.0%, n = 4,442) and Caucasians (43.3%, n = 3,927) were almost evenly represented among intake customers. A plurality were never married (50.2%, n = 3,975).

Approximately one in four intake customers (24.7%, n = 2,238) resided within Baltimore City. Montgomery (19.3%, n = 1746) and Anne Arundel (14.4%, n = 1308) counties accounted for the next largest shares of the SSTA intake caseload.

On average, intake service episodes were recorded as lasting two months, with a median of less than one month, a range of less than one month to 6 years, and a standard deviation of 5 months.

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[8]Among the 14,737 unique individuals receiving SSTA in Fiscal Year 2001, 2,531 received both intake and case management services during this period.

Case Management Services

Over two-thirds of SSTA case management recipients were women (68.0%, n = 5,565) and a similar percentage were either widowed (35.9%, n = 2,599) or had never married (27.0%, n = 1,956). A greater number of Caucasians (57.6%, n = 4,718) received Case Management services than African Americans (37.4%, n = 3,063). SSTA case management recipients were, on average, 70 years old (with a median of 75 and a standard deviation of 18). Case management episodes lasted an average of 26 months with one half ending in less than 13 months.

Approximately one in five case management recipients (20.4%, n = 1675) resided within Baltimore County. Baltimore City (13.4%, n = 1102) and Montgomery (10.8%, n = 889) County accounted for the next largest share of the SSTA case management caseload.

Table 7. Demographic Characteristics of Social Services to Adults Recipients.

Characteristic	Intake	Case Management	Total
Gender			
Female	57.0% (5,161)	68.0% (5,565)	62.2% (10,726)
Male	43.0% (3,892)	32.0% (2,615)	37.8% (6,507)
Race/Ethnicity			
African-American	49.0% (4,442)	37.4% (3,063)	43.5% (7,505)
Caucasian	43.3% (3,927)	57.6% (4,718)	50.1% (8,645)
Other	7.7% (701)	5.0% (417)	6.5% (1,118)
Age			
18 - 25	5.4% (490)	1.0% (85)	3.3% (575)
26 - 33	7.7% (696)	2.0% (161)	5.0% (857)
34 - 41	15.5% (1,400)	5.3% (433)	10.7% (1,833)
42 - 49	18.6% (1,678)	8.6% (703)	13.9% (2,381)
50 - 57	12.5% (1,126)	8.9% (725)	10.8% (1,851)
58 - 65	9.2% (829)	9.2% (752)	9.2% (1,581)
66 - 73	8.1% (727)	12.2% (998)	10.0% (1,725)
74 - 81	11.2% (1,010)	22.3% (1,815)	16.5% (2,825)
82 - 89	8.3% (752)	20.8% (1,698)	14.3% (2,450)
90 and over	3.4% (306)	9.6% (787)	6.4% (1,093)
Mean	54.68 years	69.73 years	61.83 years
Median	51.00 years	75.00 years	63.00 years
Standard deviation	19.45 years	17.58 years	20.05 years
Range	18 - 100 years	19 - 100 years	18 - 100 years
Marital Status			
Divorced	10.6% (837)	11.1% (804)	10.8% (1,641)
Married	12.5% (990)	19.6% (1,421)	15.9% (2,411)
Never Married	50.2% (3,975)	27.0% (1,956)	39.1% (5,931)
Separated	10.3% (816)	6.3% (457)	8.4% (1,273)
Widowed	16.4% (1,303)	35.9% (2,599)	25.7% (3,902)
Household Size			
1 person	93.3% (8,461)	93.6% (7,676)	93.5% (16,137)
2 people	4.7% (429)	5.6% (462)	5.2% (891)
3 or more	2.0% (180)	0.7% (60)	1.3% (240)
Mean	1.10	1.07	1.08
Median	1.00	1.00	1.00
Standard deviation	0.48	0.30	0.40
Range	1 - 12 people	1 - 4 people	1 - 12 people
Length of episode			
Mean	2.15 months	25.64 months	13.30 months
Median	0.92 months	12.81 months	2.46 months
Standard deviation	4.79 months	32.97 months	25.80 months
Range	< 1 mo to 6 years	< 1 mo to 23 years	< 1 mo to 23 years

Project Home/C.A.R.E.

Project Home/C.A.R.E. provides a protective living environment for adults with disabilities who need supervision and assistance to live in the community. Customers receive room, board, assistance with daily living activities, and professional case management. In Fiscal Year 2001, 1,583 unique individuals received Project Home/C.A.R.E. services. Assessments were provided to 776 people and 921 received case management services. Table 8, following the discussion, presents data on the characteristics of Project Home/C.A.R.E. customers.[9]

Assessment

More than one-half of Project Home/C.A.R.E. assessment service recipients were male (59.1%, n = 459) and two-thirds were never married (66.9%, n = 490). More African Americans (63.3%, n = 491) than Caucasians (33.0%, n = 256) received assessments. The average age of recipients was 46 (with a median of 44 and a standard deviation of 14). Assessments were recorded as having lasted an average of 13 months, with a median of three months.

Almost two-fifths of those receiving Project Home/C.A.R.E. assessments (38.7%, n = 300) resided within Baltimore City. Washington (20.1%, n = 156) and Dorchester (11.2%, n = 87) counties accounted for the next largest shares of the assessment caseload.

Case Management

Project Home/C.A.R.E. case management recipients were 58 years old, on average. The case management caseload was evenly divided in terms of gender with women representing just over one-half (52.8%, n = 486). Three out of five recipients are Caucasians (60.6%, n = 558).

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[9]Of the 1,583 unique Project Home/C.A.R.E. customers, 114 received both assessment and case management services during fiscal year 2001.

On average, case management services lasted 65 months, with a median of 38 months. Over half of the case management caseload resided in either Baltimore City (24.3%, n = 224), Montgomery County (16.6%, n = 153) or Baltimore (8.8%, n = 81) County.

Table 8. Demographic Characteristics of Project Home / C.A.R.E. Recipients.

Characteristic	Assessment	Case Management	Total
Gender			
Female	40.9% (317)	52.8% (486)	47.3% (803)
Male	59.1% (459)	47.2% (435)	52.7% (894)
Race/Ethnicity			
African-American	63.3% (491)	35.4% (326)	48.1% (817)
Caucasian	33.0% (256)	60.6% (558)	48.0% (814)
Other	3.7% (29)	4.0% (37)	3.9% (66)
Age			
18 - 25	3.6% (28)	2.9% (27)	3.2% (55)
26 - 33	9.3% (72)	4.6% (42)	6.7% (114)
34 - 41	27.7% (215)	11.0% (101)	18.6% (316)
42 - 49	30.9% (240)	14.9% (137)	22.2% (377)
50 - 57	13.1% (102)	15.5% (143)	14.4% (245)
58 - 65	5.7% (44)	15.7% (144)	11.1% (188)
66 - 73	3.6% (28)	14.9% (137)	9.7% (165)
74 - 81	3.2% (25)	9.8% (90)	6.8% (115)
82 - 89	2.2% (17)	7.9% (73)	5.3% (90)
90 and over	0.6% (5)	2.8% (26)	1.8% (31)
Mean	46.03 years	58.27 years	52.67 years
Median	44.00 years	58.00 years	49.00 years
Standard deviation	13.65 years	17.31 years	16.88 years
Range	19 - 100 years	19 - 98 years	19 - 100 years
Marital Status			
Divorced	9.3% (68)	11.8% (107)	10.7% (175)
Married	6.1% (45)	3.7% (33)	4.8% (78)
Never Married	66.9% (490)	63.9% (578)	65.3% (1,068)
Separated	11.5% (84)	9.5% (86)	10.4% (170)
Widowed	6.1% (45)	11.1% (100)	8.8% (145)
Household Size			
1 person	98.3% (763)	99.1% (912)	98.7% (1,675)
2 people	0.5% (4)	0.5% (5)	0.5% (9)
3 or more	1.1% (9)	0.3% (3)	0.7% (12)
Mean	1.03	1.01	1.02
Median	1.00	1.00	1.00
Standard deviation	0.27	0.15	0.22
Range	1 - 4 people	1 - 4 people	1 - 4 people
Length of episode			
Mean	12.76 months	65.30 months	41.28 months
Median	3.15 months	38.35 months	14.98 months
Standard deviation	21.94 months	65.17 months	56.65 months
Range	< 1 mo to 11 years	< 1 mo to 32 years	< 1 mo to 32 years

TEMHA

Maryland's Transitional Emergency, Medical and Housing Assistance program (TEMHA) assists adults disabled for three months or more with the cost of housing and personal needs. In Fiscal Year 2001, 2,741 unique individuals received TEMHA services/funds. None of those who received services in FY2001 had more than one TEMHA service episode during the year. Data on the characteristics of TEMHA recipients are displayed in Table 9 on the following page.

Most TEMHA recipients were male (58.0%, n = 1,591) and African American (64.8%, n= 1,777). Approximately one in three was Caucasian (29.0%, n = 796), and the majority had never been married (74.5%, n = 1,960). The average age of FY 2001 TEMHA recipients was 44 (with a median of 44 and a standard deviation of 9).

Most TEMHA recipients resided within Baltimore City (53.8%, n = 1,475) or Baltimore County (28.9%, n = 792). The average length of stay/service receipt was 6 months, with a median of one month, a recorded range of less than one month to 72 months, and a standard deviation of 12 months.

Table 9. Demographic Characteristics of TEMHA Recipients.

Characteristic	Total
Gender	
Female	42.0% (1,150)
Male	58.0% (1,591)
Race/Ethnicity	
African-American	64.8% (1,777)
Caucasian	29.0% (796)
Other	6.1% (168)
Age	
18 - 25	2.8% (76)
26 - 33	8.9% (243)
34 - 41	26.3% (722)
42 - 49	33.0% (905)
50 - 57	21.1% (577)
58 - 65	7.3% (200)
66 - 73	0.4% (11)
74 - 81	0.2% (6)
82 - 89	(0)
90 and over	(1)
Mean	44.34 years
Median	44.00 years
Standard deviation	9.32 years
Range	19 - 90 years
Marital Status	
Divorced	10.1% (267)
Married	3.8% (101)
Never Married	74.5% (1,960)
Separated	9.6% (252)
Widowed	2.0% (52)
Household Size	
1 person	96.6% (2,647)
2 people	1.4% (39)
3 or more	2.0% (55)
Mean	1.07
Median	1.00
Standard deviation	0.45
Range	1 - 7 people
Length of episode	
Mean	6.1 months
Median	1.02 months
Standard deviation	11.75 months
Range	< 1 month to 6 years

Summary of Program Specific Findings

Table 10, following, summarizes data on the characteristics of OAS recipients for the five specific major programs examined in this chapter. A number of differences in customer characteristics are apparent from a review of the table. Programmatic differences likely account for many of the differences. For example, it is not surprising that APS investigations and SSTA intake episodes last the shortest period of time, while APS guardianship and Project Home/C.A.R.E. service episodes are the longest.

The finding that the majority of OAS customers live alone is also not unexpected. Customers often turn to OAS when they have no one else at home to provide assistance.

Differences in programs, however, do not explain the differences in gender composition across the five program caseloads. Women comprise the majority of the caseload in most programs, likely because women tend to live longer and elderly women, in particular, are more likely to outlive their spouses. Men comprise the majority of customers in three programs: APS Guardianship; Project Home/C.A.R.E. Assessment; and TEMHA.

Table 10 also illustrates jurisdictional differences in OAS program utilization. Consistent with its share of the overall OAS caseload, Baltimore City accounts for the majority of cases in three of the five programs examined. The largest proportion of IHAS waiting list customers are in Montgomery County, and the largest share of the SSTA case management caseload is in Baltimore County.

Not all jurisdictions include cases from every program. There are no IHAS waiting list customers in Garrett, Howard, Kent and Wicomico counties. Queen Anne's and Worchester counties have no APS guardianship cases. Six counties had no reported Project Home/C.A.R.E.

assessments in FY2001: Anne Arundel; Carroll; Cecil, Harford, St. Mary's; and Talbot. Finally, over half of Maryland subdivisions had no OAS TEMHA customers during the study period.

Table 10. Demographic Characteristics of OAS Recipients by Program.

Characteristic	In-Home Aide Services		Adult Protective Services			Social Services to Adults		Project Home /C.A.R.E.		TEMHA	Total
	Waiting List	Active	Inv.	Cont.	Guardian.	Intake	Case Mgmt.	Assessment	Case Mgmt.		
Gender											
Female	74.9%	77.6%	61.8%	64.9%	46.4%	56.9%	68.0%	40.9%	52.8%	42.0%	60.9%
Male	25.1%	22.4%	38.2%	35.1%	53.6%	42.9%	32.0%	59.1%	47.2%	58.0%	39.1%
Race/Ethnicity											
African American	39.9%	49.7%	30.5%	35.0%	36.2%	49.0%	37.4%	63.3%	35.4%	64.8%	48.0%
Caucasian	58.0%	49.6%	63.7%	59.7%	58.0%	43.3%	57.6%	33.0%	60.6%	29.0%	50.1%
Age											
Mean	75.26	60.18	67.54	69.04	58.95	54.68	69.73	46.03	58.27	44.34	59.40
Median	78.00	65.00	73.00	74.00	60.00	51.00	75.00	44.00	58.00	44.00	59.00
Marital Status											
Married	22.8%	20.0%	18.4%	16.4%	5.7%	12.5%	19.6%	6.1%	3.7%	3.7%	14.1%
Not Married	77.2%	79.9%	81.6%	83.6%	94.3%	87.5%	80.4%	93.9%	96.3%	96.3%	85.9%
Household Size											
Mean	1.07	1.74	1.06	1.07	1.00	1.10	1.07	1.10	1.01	1.07	1.19
Median	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Length of episode											
Mean	19.22	23.74	0.83	8.51	51.89	2.15	25.64	12.76	65.30	6.1	14.85
Median	10.98	10.65	0.92	4.92	39.00	0.92	12.81	3.15	38.35	1.02	1.6

Table 10. Demographic Characteristics of OAS Recipients by Program (continued)

Jurisdiction	In-Home Aide Services		Adult Protective Services			Social Services to Adults		Project Home /C.A.R.E.		TEMHA	Total
	Waiting List	Active	Inv.	Cont.	Guardian	Intake	Case Mgmt.	Assessment	Case Mgmt.		
Allegany	7.2%	4.0%	3.9%	4.5%	0.9%	1.3%	4.5%	3.2%	2.5%	-	2.4%
Anne Arundel	3.7%	7.3%	6.4%	1.0%	2.0%	14.4%	1.0%	-	2.8%	0.7%	8.0%
Baltimore City	15.8%	35.5%	24.1%	21.9%	35.3%	24.7%	13.4%	38.7%	24.3%	53.8%	28.3%
Baltimore County	16.2%	9.5%	14.1%	11.0%	6.9%	12.1%	20.4%	2.6%	8.8%	28.9%	12.0%
Calvert	0.2%	1.2%	1.8%	2.3%	0.2%	1.0%	1.4%	1.7%	2.2%	2.5%	1.5%
Caroline	0.5%	2.5%	0.9%	0.9%	0.9%	0.9%	2.1%	0.1%	1.5%	-	1.0%
Carroll	3.6%	1.7%	1.2%	1.5%	2.0%	0.7%	2.6%	-	3.7%	-	1.4%
Cecil	1.0%	4.1%	1.3%	1.1%	1.3%	0.9%	1.9%	-	-	-	1.3%
Charles	2.5%	2.4%	2.6%	4.6%	2.0%	1.5%	4.6%	0.8%	5.6%	0.8%	2.5%
Dorchester	1.9%	1.6%	1.6%	1.3%	0.9%	0.9%	2.5%	11.2%	1.6%	0.3%	1.6%
Frederick	4.5%	1.5%	2.2%	0.7%	7.1%	1.9%	3.5%	3.1%	5.3%	-	2.1%
Garrett	-	2.4%	1.2%	0.2%	0.2%	0.2%	1.3%	0.1%	0.4%	-	0.7%
Harford	0.3%	2.1%	2.1%	2.2%	0.2%	0.4%	1.7%	-	2.6%	-	1.3%
Howard	-	0.3%	1.5%	1.6%	3.1%	0.2%	1.0%	0.1%	1.5%	-	0.8%
Kent	-	1.6%	0.3%	0.1%	0.9%	0.1%	1.8%	0.3%	0.3%	-	0.7%
Montgomery	21.3%	3.2%	9.9%	20.9%	15.0%	19.3%	10.8%	1.9%	16.6%	-	12.9%
Prince George's	14.4%	5.2%	9.9%	12.9%	12.3%	9.1%	8.3%	11.0%	3.0%	3.9%	8.6%
Queen Anne's	0.4%	1.5%	0.4%	0.1%	-	0.2%	1.0%	0.1%	1.0%	-	0.5%
St. Mary's	0.9%	0.5%	1.3%	0.4%	0.7%	3.6%	2.6%	-	1.3%	0.2%	2.4%
Somerset	1.7%	1.6%	1.2%	1.0%	0.2%	0.4%	1.3%	0.1%	0.4%	0.5%	0.9%
Talbot	0.7%	1.7%	1.4%	4.5%	1.8%	0.6%	1.7%	-	0.4%	-	1.1%
Washington	0.6%	6.5%	7.5%	3.7%	5.6%	4.5%	7.7%	20.1%	8.1%	5.2%	5.4%
Wicomico	-	0.6%	1.4%	0.9%	0.4%	0.4%	0.6%	4.8%	5.3%	3.1%	1.2%
Worcester	2.6%	1.5%	1.8%	0.6%	-	0.9%	2.0%	0.1%	0.4%	-	1.3%
Maryland	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Conclusions

This study utilized FY2001 data to provide one of the first published profiles of OAS program participants. The analyses revealed a number of general trends as well as considerable diversity among specific program populations.

Typically, customers had just one service episode or received just one service type (58.0%) during FY2001. Few individuals (4.3%) experienced more than three service episodes. Social Services to Adults (48.5%) was the most common program utilized among those with just one service episode, followed by Adult Protective Services (23.4%).

Our analysis of FS and TCA participation rates among OAS customers revealed that one-fourth received FS during FY2001 and 3.9% had received TCA. Participation in the FS and TCA programs is significantly correlated with age, such that younger OAS recipients are more likely to receive FS and TCA than their older counterparts. One-fifth of OAS customers age 18 to 25 received TCA compared to only about 1% of those over the age of 50.

Over half of OAS recipients resided in either Baltimore City (28.3%), Baltimore County (12.0%) or Montgomery County (12.9%). Jurisdictions varied considerably in terms of their shares of the statewide caseload for the five major programs.

African American (48.0%) and Caucasian (50.1%) customers are equally represented in the OAS caseload. However, the caseloads for the five major programs differ significantly in terms of racial composition. These differences are likely related to the jurisdictional differences noted above.

Three-fifths of OAS recipients (60.9%) are women. However, among the five major programs, the majority of APS Guardianship (53.6%), Project Home/C.A.R.E. Assessment (59.1%) and TEMHA (58.0%) customers are men.

OAS recipients are, on average, 59 years old. The five major programs vary greatly in terms of average customer age, from 44 years for TEMHA clients to 75 years for In-Home Aide Services Waiting List clients. In addition, a significant difference in age was found between male and female OAS customers, with women almost eight years older (on average) than men.

Together these results provide a rich empirical background for policy makers and program managers for planning for future OAS program developments. The analysis of the five major programs in particular suggests that those involved in OAS program planning and management would be wise to take into account the diversity among OAS customers and services.

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