

Philip Tummarello
1257 Iron Cap Drive
Stevensville, Mt. 59870

~~100 55 1007~~

Education: Indiana University, Bloomington: French horn & Comparative Religious Studies
1971-1977 Scholarship Student School of Music
St. Mary's College, Moraga Ca. B.A. Management August, 1995

Professional History: Henry Mancini Orchestra 1974-77 Barry White Orchestra 1975
San Francisco Chamber orchestra 1979 Oakland Symphony 1980
San Francisco Pocket Opera Orchestra 1980 Positions offered: Jerusalem
Symphony, Kassel Opera, Germany, Stockholm Brass Quintet, Sweden

New York Public Interest Group Massapequa, N.Y. 1981-82
Canvass Supervisor, Lobbyist New York State legislature

San Francisco Police Department 1982-2004:

P.O.S.T Basic, Intermediary, Advanced and Supervisor Certificates
Narcotics, Financial Crimes, Child Abuse, Homicide,
Sexual Assault Investigations Certifications

S.F.P.D. Lieutenant Training Course Certificate

Awards: California Attorney General Excellence in Performance Award

Honolulu Police Department Service Award

San Francisco Police Department:

Silver Medal of Valor

Meritorious Conduct Award

Police Commission Commendations (4)

Citation for Exemplary Service Award

Captain Complimentary Awards (42)

Civilian Awards: American Institute of Architects

Justice for Murder Victims Community Service
Award

San Francisco Police Officers Association : Legislative Committee member
Judicial Review Committee Chair

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

10/10/10

10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

10/10/10
10/10/10
10/10/10
10/10/10
10/10/10

VICE CHAIR
JAN GOLDSMITH

MEMBERS
LARRY BOWLER
GEORGE HOUSE
KEVIN MURRAY
GRACE F. NAPOLITANO
DON PERATA
CARL WASHINGTON

Assembly
California Legislature



Committee on Public Safety

ROBERT M. HERTZBERG, CHAIR

CHIEF COUNSEL
JUDITH M. GARY

COUNSELS
DAWN KUSUMO
JEROME MCGUI

CONSULTANT
JAMES TOMA

COMMITTEE SECRETARY
SUE HIGHLAND

October 16, 1997

John Willett, Deputy Chief
San Francisco Police Department
Hall of Justice
850 Bryant Street
San Francisco, CA 94103

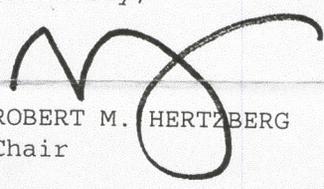
Dear Deputy Chief Willett:

The Assembly Committee on Public Safety will conduct an interim hearing relating to elder abuse at the State Capitol, Room 4202, Sacramento, on Tuesday, November 18, 1997, beginning at 9:30 a.m. This hearing will explore both financial and physical elder abuse.

As my staff has prepared for hearing, there is a strong statewide consensus that Inspector Phillip Tummarello be invited to participate on our panels. As you may know, Inspector Tummarello was very helpful to me this year securing the enactment of AB 870 (elder abuse training for law enforcement).

Your consideration of this request is appreciated.

Sincerely,


ROBERT M. HERTZBERG
Chair

RMH/jt/jg:slh

cc: Inspector Tummarello

VICE CHAIR
JAN GOLDSMITH

MEMBERS
LARRY BOWLER
GEORGE HOUSE
KEVIN MURRAY
GRACE F. NAPOLITANO
DON PERATA
CARL WASHINGTON

Assembly
California Legislature



Committee on Public Safety

ROBERT M. HERTZBERG, CHAIR

CHIEF COUNSEL
JUDITH M. GARVEY

COUNSELS
DAWN KUSUMOTO
JEROME McGUIRE

CONSULTANT
JAMES TOMA

COMMITTEE SECRETARY
SUE HIGHLAND

November 24, 1997

Philip Tummarello, Inspector
Department of Justice
2720 Taylor Street, #300
San Francisco, CA 94133

Dear Inspector Tummarello:

Thank you for your valuable participation at our hearing, "Invisible Crimes: What Can the Legislature Do to Prevent the Physical or Financial Abuse of the Elderly."

Our Committee members and staff felt the hearing was extremely informative and educational, and provided the Committee with many ideas about ways in which to combat the problem of elder abuse. We believe we were successful in creating significant awareness of the problem and in educating Assembly members and staff regarding the complexities of the issue.

I hope that you continue to work with us on solving problems in this very important area of public policy. If you have a legislative idea (or ideas), I urge you to submit them in writing to the Assembly Committee on Public Safety (P.O. box 942849, Sacramento, CA 94249-0001).

I hope you will stay in touch with Committee staff and keep us informed. I look forward to working with you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "R. M. Hertzberg", written over the typed name.

ROBERT M. HERTZBERG
Chair

RMH/JT:slh



San Francisco Chronicle

Subscribe now and save over 50%

SFGate

Sunday Feb 10, 2013 1:09 PM PT

59 °F San Francisco, CA (change)

Partly Cloudy Today 45/61

Mon. 43/61

5 Day Forecast + Traffic

sfgate.com Web Search by YAHOO! Businesses

Sign In | Register

Home News Sports Business Entertainment Food Living Travel Columns Shopping Cars Jobs Real Estate Index WEEKLY AD

Bay Area & State Nation World Politics Crime Tech Obituaries Opinion Green Science Health Education Weird

8 accused of plotting poison murders

Jim Herron Zamora, OF THE EXAMINER STAFF Published 4:00 am, Friday, November 7, 1997

0 Tweet 0 Like 0 Share
Comments (0) Email This
Larger | Smaller Font
Printable Version

After an investigation of more than four years, eight people have been indicted in a complicated murder-for-profit scheme in which five elderly men died after they were allegedly slowly poisoned using the heart drug digitalis.

The investigation, code-named Foxglove by police, was first presented to the San Francisco grand jury in July. The grand jury returned indictments on Thursday afternoon.

The documents were immediately sealed on orders of Superior Court Judge Anne Bouliane.

Neither San Francisco police nor the district attorney would give any details about the case.

But law enforcement sources confirmed that eight people had been indicted and that five had been arrested as of late Thursday.

Department sources said investigators and prosecutors had debated for years whether they could ever convince a jury that any of the victims were actually murdered. While traces of digitalis were found in the bodies of five alleged victims, they all were originally determined to have died of natural causes, according to law enforcement sources.

Coroner reports on all the victims have been sealed at the request of investigators for more than three years.

The five alleged victims were all befriended not long before their deaths by members of a group that included Angela Tene, also known as Angela Bufford; her mother, Mary Tene Steiner; her brother, Danny Tene; and Angela's boyfriend, George Lama, police said.

Jail officials said George Lama, 39, and Angela Bufford, 37,

Photo Galleries Displaying 1-3 of 40



Chinese Lunar New Year Celebrated Around the World



Niners...what if?



World in Focus

From Around the Web

- 5 dangerous things travelers can do that will land them in trouble (FOXNews.com - Travel)
City Orders Mom to Pay Over \$18,000 for Son's Graffiti (Parent Society)
What is the Difference between Electronic Medical Records and Electronic Health Records (HealthIT)

Most Read | Most Commented | Most Emailed

- 1. S.F.'s plastic bag ban may be unhealthy
2. Man shot, killed in San Francisco
3. Cruise ship lifeboat accident kills 5 in Spain
4. America's Cup could cost S.F. millions
5. Presidio bridges gap to be self-sufficient
6. Delanie Walker among top targets of 49ers' free agents
7. Camping gear found in ex-cop's burned truck

Today's Deal

\$85 - Massage & Facial at Top SpaFinder Pick, Reg. \$224



SALE ENDS IN 4d:10h:56m

PRICE \$85

were each arrested on six counts of conspiracy to commit murder and more than a dozen counts of stealing from a dependent adult. Mary Tene Steiner, 57, was booked on two charges of conspiracy to commit murder and two counts of cruelty to a dependent adult.

Danny Tene, 35, was arrested on nine counts of stealing from a dependent adult and one count of grand theft of property.

Teddy Tene, 27, was booked on a single count of stealing from a dependent adult. His involvement in the group and the alleged crimes was not clear late Thursday.

Police arrested Lama and Bufford at 10:25 a.m. at their home at 19th Avenue and Moraga Street. Mary Tene Steiner, Danny Tene and Teddy Tene were all taken into custody just after noon at 22nd Avenue and Taraval Street.

All five were being held at the County Jail. No bail was set for Lama, Bufford and Steiner; Danny and Teddy Tene were each being held on \$1million bail.

Bufford's attorney, Robert Sheridan, said she is innocent.

"The poison murder story is fascinating but it's missing couple of things, like poison and murder," Sheridan said. "The booking sheet says that she is charged with conspiracy to commit murder - not murder. That shows they don't have a case. If they had a case, why didn't they prosecute her four years ago? Three years ago? Two years ago? Last year? Why now? ... This is completely political."

The attorneys for the others could not be reached for comment.

Because copies of the indictments were not made public, the identities of the other three people who were indicted were not known.

Law enforcement officials say all four Tenes are members of the Tene Bimbo clan, which gained notoriety in Peter Maas' best-selling 1974 book "King of the Gypsies," and in a film of the same name.

The allegations of possible poisoning first came to the attention of police in 1993. The men were slowly poisoned using the drug digitalis in a plot to acquire their estates, investigators said. Digitalis, a heart drug that can be fatal in higher doses, is derived from the foxglove plant.

The defendants allegedly won the confidence of their targets, getting access to each man's assets. The defendants decided not to wait for their elderly victims to die of natural causes and instead sped up the process, investigators believe.

The bodies of four men - Philip H. Steiner Jr., 93; Konstantin K.

FROM OUR HOMEPAGE



When a child goes missing

When Kevin Collins vanished in S.F., it changed forever how parents handle such situations.



Valentine's Day hints

Can't figure out what to get your sweetheart? Here are some gifts she might enjoy.



Tri-level Noe Valley home

This 4-bedroom, 4.5 bath house has been extensively remodeled throughout. Asking \$3.6M.

Liotweizen, 92; Nicholas C. Bufford, 87; and Stephen Storvick, 91 - were exhumed in 1994 for autopsies.

An autopsy also was conducted on a fifth man, Harry Glover Hughes, 94, when he died in March 1994. Police have not released the autopsy results.

The five San Francisco men died between 1984 and 1994. Two of the suspected victims were married shortly before they died, one to Mary Tene and the other to her daughter Angela.

Each women was the principal heir to her husband's estate. Mary and Angela Tene and other members of the clan also shared in the estates of three other elderly men they had befriended, investigators said.

The suspected ring has allegedly acquired more than \$1million in cash, investments, **real estate**, jewelry and **automobiles**, by either befriending or marrying victims, according to private detectives working on behalf of family members of the deceased.

The Foxglove investigation has been very controversial within the Police Department. The original investigators were pulled off the case and later accused of internal misconduct charges for allegedly violating police procedural guidelines. For several years, the Foxglove investigation was referred to as the "Case from Hell" by those who were close to it.

The two original inspectors, Greg Ovanessian and Daniel Yawczak, were taken off the case in 1994 and now face internal police misconduct charges. They are accused of

"engaging in conduct which subverts the good order, efficiency and discipline of the department" in connection with their handling of the early part of the investigation in 1993.

Both inspectors have denied wrongdoing and are fighting the charges.

The investigation has been sharply criticized by family members of the alleged victims, private investigators who worked on parts of the case and others close to Foxglove.

George Lama's brother, Jerry Lama, initially cooperated with the investigation. But in recent years he has criticized investigators including Inspector Phil Tummarello, who has been working on the case continuously since 1994. He has maintained that his brother and the Tenes are guilty, but he felt that police botched the case

"from day one until today - they are still making mistakes as we speak." <

L.A. cop held in bilking of S.F. woman

Officer allegedly
swindled
79-year-old with
Alzheimer's out of
\$70,000 in savings

By Jim Herron Zamora
OF THE EXAMINER STAFF

A Los Angeles police officer has been arrested for allegedly bilking \$70,000 from an 80-year-old San Francisco woman with Alzheimer's disease by promising to invest her money in lucrative securities, investigators said.

After a 15-month investigation, Thomas Wright, 30, of Orange County, was arrested Friday in Irvine at the office where several of his allegedly bogus investment companies are based, said San Francisco police Fraud Inspector Phil Tummarello.

Wright and his partner, Anthony Price, 26, allegedly defrauded Mary Palladino (who has since died) of nearly half her life savings. The scam allegedly took place between December 1993 and last April.

Palladino, a childless widow with Alzheimer's dementia, lived in San Francisco's Ingleside District until her death in October.

"It's disgusting that they were preying on her," said her niece, Denise Meschi, of Fairfield. "The poor thing — they just took advantage of her when she was helpless and confused. These guys make me sick."

Wright and Price are being held

dino case, but investigators say their work is continuing. Officials from several agencies are reviewing their records taken in a raid Friday in an office park in Irvine.

"It looks like they had contacts with potential investors all over the state," Tummarello said Saturday. "It looks like they were targeting retired people."

The suspects are accused of defrauding people with promises of safe investments with 11¼ percent returns, Tummarello said. Police said the two men ran three companies: Liberty International Acquisitions, Woodbury Financial and Consolidated Energy — none of which is registered with the state Department of Corporations, Tummarello said.

"Neither is licensed to sell securities in California," Tummarello said. "They acknowledge that she (Palladino) invested \$70,000 with them and Price acknowledged that she has never been paid anything."

Wright served for nearly two years as a reserve or part-time police officer in the LAPD's Rampart station near downtown Los Angeles before he resigned Friday after his arrest, Tummarello said.

It is unclear if he used his police status to further the conspiracy, other than mentioning it to gain Palladino's trust, Tummarello said.

Wright and Price are being held at the Orange County Jail in lieu of \$150,000 bail on charges of elder abuse, grand theft and conspiracy, Tummarello said. Price is on federal probation for mail fraud in Arizona, Tummarello said, and he had been ordered not to sell securities.

Since their arrest, both Wright and Price told police they no longer

D-1

Allegedly woman

it to me that he in a position to of decisions. He not surprised she sed with Alzheimer's disease, Alzheim

victim's poor health and the difficulty of tracking down financial records without tipping off the suspects. But Palladino's plight inspired San Francisco to form a unit dedicated to investigating the swindling of senior citizens.

The investigation began in December 1993, when Wright escorted Palladino to Paine Webber's San Francisco offices and tried to cash out her entire \$140,000 account.

Her broker, Peter Keating, grew suspicious because Palladino, a 20-year client, seemed disoriented and Wright, whom they had never seen

before, was doing the talking, Tummmarello said.

At that meeting, Wright represented himself first as Palladino's investment advisor, then her attorney and then, when Paine Webber employees became suspicious, "He pulled out his LAPD shield and identified himself as an LAPD officer," Tummmarello said. "Then he quickly hustled her into an elevator" and left.

Palladino returned to Paine Webber a few days later again escorted by Wright, Tummmarello said, but Wright waited in the lobby. At that time she withdrew

\$5,000 from her account and then signed it over to Liberty International. She also wrote a check to Liberty for \$25,000 — her entire account — from American Savings Bank, Tummmarello said.

The money was almost immediately withdrawn from Liberty International's account by Wright, Tummmarello said, and hasn't been seen since.

In January of last year, Paine Webber received a letter, signed by Palladino, demanding that her account be immediately closed.

"Paine Webber was suspicious," Tummmarello said, because the let-

ter was postmarked Santa Ana, and their client lives in San Francisco. "It was typed — when she didn't own a typewriter," said Tummmarello.

But until April, Palladino continued to receive calls and visits from Wright and Price. The two took her out to lunch at the Cliff House while winning her trust.

"They found the mother lode and they were up here to drain it," Tummmarello said. "She was totally helpless and these guys got wind of it and took advantage of it like sharks at a feeding frenzy."

Lonely widow bilked of savings

Homeless junkie swindled her out of \$30,000, cops say

By Jim Herron Zamora
OF THE EXAMINER STAFF

An 81-year-old widow, who was tired of crying alone in her studio apartment every holiday, took in a homeless drug user she met on the street to keep her company and ended up being swindled out of her life savings, police said.

"This is a sweet, vulnerable woman who was terribly lonely, and she lost everything to this guy," San Francisco police Inspector Phil Tummarello said Wednesday. After the suspect was jailed in the case, he even called the woman asking for bail money, Tummarello said.

The woman was allegedly cajoled into withdrawing about \$30,000 — virtually her entire life savings — from her bank over an eight-month period and giving it all to Monte Forgue, 43, whom she met while he was panhandling near her home on Van Ness Avenue in February, police said.

"He befriended her, and she appreciated the attention because she is all alone," Tummarello said. "She had only met him once, and she offered him a place to stay.

"She told us she got tired of crying all by herself on all the holidays."

Forgue pleaded not guilty Wednesday in San Francisco Municipal Court to charges of elder abuse, grand theft and burglary.

Forgue, who allegedly spent much of the money to feed a heroin habit, is being held in City Jail in lieu of \$10,000 bail.

"He denies doing anything wrong," Tummarello said. Forgue told police "he was just keeping her company."

Judge Donna Little ordered him not to contact the alleged victim. Forgue, who was arrested Friday, had phoned the woman twice from jail asking her to bail him out, Tummarello said.

She had gone to visit him in jail twice and both times gave him \$20 but declined to bail him out because she could not afford it, Tummarello said.

Police were alerted to the case by tellers at the Wells Fargo Bank branch at 1560 Van Ness Ave. who noticed that the woman, accompanied by Forgue, was withdrawing large amounts of money almost daily.

On Sept. 12, Officer Ed Garcia was at the bank taking a report in a unrelated case, and a teller told him about the woman.

After questioning, "she indicated that she was being intimidated by this man," Tummarello said. "He would ask her to withdraw money almost every day."

The woman also told police that Forgue encouraged her to drink alcoholic beverages, Tummarello said.

"She would ask (him) later what happened to all of the money, and he would say, 'You had a lot to drink, and you must have lost it,'" Tummarello said.

After interviewing her, police arrested Forgue on the sidewalk near her home.

Mortality by underlying cause, ages 18+: US/State, 2001-2009 (Source: NVSS)

Other: Measure (Rate per 100000), Year (2007-2009), Sex (All), Race/Ethnicity (All races), State (Montana)

Age	All ages (age-adjusted)	All ages (crude)	18+ (age-adjusted)	18+ (crude)	18-44	18-24	25-44	45-64	45-54	55-64
Cause of Death										
Asthma	0.7	0.8	1.0	1.0	*	*	*	*	*	*
Pneumonitis due to solids and liquids	5.5	6.7	7.4	8.7	*	*	*	*	*	*
Peptic ulcer	1.0	1.2	1.4	1.6	*	*	*	*	*	*
Chronic liver disease and cirrhosis	12.6	14.2	17.0	18.4	6.2	*	8.7	28.3	27.4	29.5
Kidney diseases	11.3	13.4	15.0	17.3	*	*	*	4.0	*	*
Birth defects	3.9	3.9	1.7	1.8	*	*	*	*	*	*
Unintentional injuries	59.9	62.9	75.7	77.2	65.1	69.5	63.3	60.0	64.4	54.7
Homicide	3.5	3.4	4.2	3.9	5.6	*	5.4	3.4	5.3	*
Suicide	20.5	21.3	26.5	26.6	26.2	25.5	26.4	28.3	28.5	28.1

Mortality by underlying cause, ages 18+: US/State, 2001-2009 (Source: NVSS)

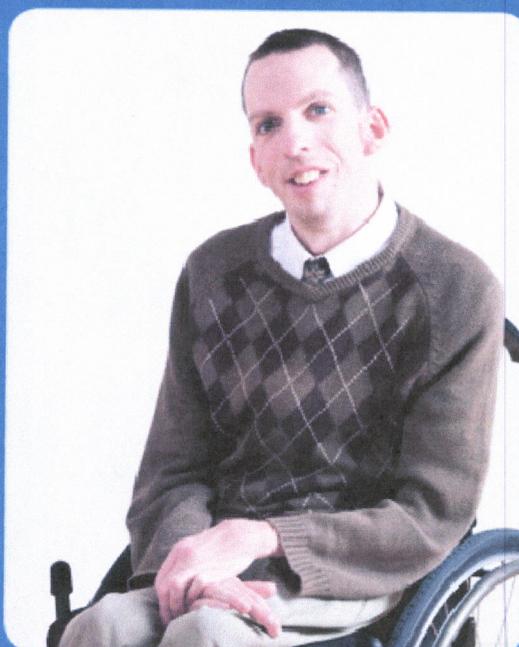
Other: Measure (Rate per 100000), Year (2007-2009), Sex (All), Race/Ethnicity (All races), State (Montana)

Age	65+ (age- adjusted)	65+ (crude)	65- 74	75- 84	85+
Cause of Death					
Asthma	*	*	*	*	*
Pneumonitis due to solids and liquids	39.6	42.6	*	42.4	172.6
Peptic ulcer	7.5	7.8	*	*	*
Chronic liver disease and cirrhosis	28.4	28.1	32.9	27.1	*
Kidney diseases	80.1	84.8	21.3	92.1	295.4
Birth defects	*	*	*	*	*
Unintentional injuries	134.6	141.0	64.9	140.4	414.9
Homicide	*	*	*	*	*
Suicide	24.2	24.5	18.1	27.8	39.8

Missing values

* Unreliable data

Statewide Data Highlights



Adult Protective Services (APS) Community and Facility Annual Report 2011



Safety, health and independence for all Oregonians

Summary continued

2011 Community APS Four Year Trend of Complaints and Substantiations for Abuse and Self-neglect

Types of Abuse	2008		2009		2010		2011	
	Complaints	Sub.	Complaints	Sub.	Complaints	Sub.	Complaints	Sub.
Financial	2376	698	2153	612	2469	685	2469	672
Self-neglect	2333	623	2297	581	2506	621	2164	464
Neglect	1376	300	1347	301	1435	290	1464	253
Verbal Abuse	881	378	815	349	983	399	1086	418
Physical Abuse	652	253	592	266	665	253	665	243
Other	286	64	251	54	275	62	163	26
Abandonment	88	34	71	32	77	32	68	28
Sexual Abuse	70	13	62	16	61	17	77	17
Total	8062	2363	7588	2211	8471	2359	8156	2121

NOTE: "Other" represents situations that do not meet the criteria for investigation or assessment, but there are serious concerns about the welfare of an individual. Typically, APS will partner with other agencies to evaluate the degree of risk, ensure the person has the ability to make choices, and offer protection.

This chart reflects the consistency with which the issues of financial exploitation and self-neglect have impacted the health and safety of Oregonians. Although the most frequently reported types of abuse and neglect, they are the most difficult to investigate and reach conclusive results. 21% of self-neglect allegations and 27% of financial exploitation allegations were substantiated in 2011. This compares to much higher substantiation rates in the areas of abandonment (41%), verbal abuse (38%) and physical abuse (36%).

Descriptions of reported victims

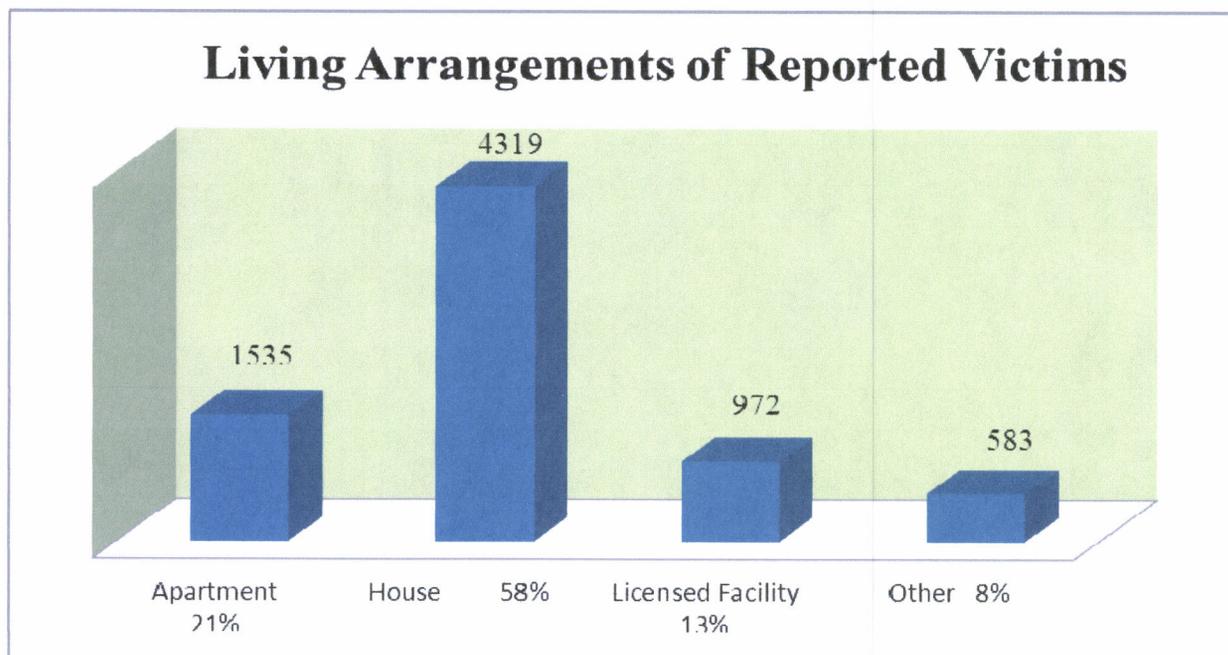
“**Reported victim**” is the individual for whom a complaint of abuse or self-neglect is reported to APS. In 2011, Community APS provided investigation or assessment to 6,900 reported victims.

Note: Some reported victims experience more than one type of abuse.

Characteristics of Reported Victims

Gender		Age Categories	
Female	4197 (61%)	Age 65 and older	5231 (76%)
Male	2587 (37%)	Under 65 with Physical Disabilities	1501 (22%)
Other	116 (2%)	Unknown	168 (2%)

Living Arrangements of Reported Victims



In a Community APS complaint, a reported victim may live in a licensed facility. Community APS investigates when the reported perpetrator is not an employee or volunteer of the facility.

Those counted as “other” include living situations such as someone else’s home, homelessness, or temporary housing.

Handwritten Title

Handwritten text line 1

Handwritten text line 2

Handwritten text line 3

Handwritten Section Header

Handwritten text line 4

Handwritten text line 5

Handwritten text line 6

Handwritten text line 7

Handwritten text line 8

Handwritten Section Header

Handwritten text line 9

Handwritten text line 10

Adult Protective Services (APS), January 1 – December 31, 2008

Reports of Abuse, Neglect, Self-Neglect, Exploitation of the Person, Financial Exploitation or Abandonment

APS reports are made for vulnerable adults who are living in the community. Reports about alleged abuse or neglect in a boarding home, adult family home, nursing living setting are made to the RCS Complaint Resolution Unit and are not reflected in the data below.

Column #1 identifies the county location of the alleged victim. Approximately 73% of the reported victims are 60 and older and 27% are age 18-59.

Column #2 shows the number of APS reports received in each county in CY 2008.

Column #3 shows the number of reports actually investigated by APS staff. Not all reports are investigated; the alleged victim may not meet the definition of a "vulnerable adult" or meet the definition of abuse or neglect, or another jurisdiction may be responsible for investigation. Note that one report may contain more than one allegation.

Column #4 shows the number of cases from CY2008 that still are being investigated.

Columns #5-19 break out the type of allegation by number of cases and number of substantiated findings.

Column #21 shows the number of cases where one or more allegations were substantiated. A report or investigation may involve more than one allegation. Note: This change, as some cases were still open and under investigation when **this data was compiled on 8/21/2009**.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Finance	Exploit Finance Subs	Exploit Person	Exploit Person Subs
ADAMS	25	25		2		2		2		8		3		10		1	
ASOTIN	91	74	3	12		12	1	5		21		21	3	40	3	5	
BENTON	377	300	6	55	4	79	4	11	2	89	2	102	13	100	10	44	1
CHELAN	120	109		6		17		7	2	21		41	19	36	1		
CLALLAM	363	280		32		57	4	7		87	7	94	27	102	9	22	1
CLARK	966	699	1	91	5	163	5	20		199	6	213	60	244	11	52	2
COLUMBIA	9	8	1	1		1		1		2		2		2			
COWLITZ	308	241		29	4	51	2	8	1	84	2	69	16	86	7	21	
DOUGLAS	44	40		1		8				10		12	5	12			
FERRY	33	30		6		12	1	2		8		6	1	18			
FRANKLIN	105	89	3	23	1	19		3	1	32		28	7	28	2	8	
GARFIELD	1	1								1							
GRANT	137	133	2	15	4	28	1	5		35	1	21	8	56	2	7	1
GRAYS HARBOR	623	468		42	3	107	5	9		142	8	165	29	198	7	34	
ISLAND	119	104		4		19		1		25	1	40	3	18	1	19	
JEFFERSON	93	70		6		8				23		41	11	16	1	1	
KING	3,301	2,924	18	328	15	660	10	87	5	841	20	967	223	944	36	167	8
KITSAP	547	499	2	48	8	86	5	15		97	2	177	44	124	7	33	4
KITTITAS	85	59	5	18	1	17		3		17		20	8	28		5	
KLICHTAT	79	60		3		13				26		23	1	20	1	4	
LEWIS	334	273		25	2	76	6	8	4	72	3	86	13	122	13	30	1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Finance	Exploit Finance Subs	Exploit Person	Exploit Person Subs
LINCOLN	25	23		2		3				5		8	6	11			
MASON	183	120		17	3	31		2		29	1	60	10	45	3	15	
OKANOGAN	166	156	1	15	1	39	2	6		48		41	17	64		8	
PACIFIC	113	88		5	1	13	1	2		21		35	10	39		5	
PEND OREILLE	67	61		3	1	14	1	1		14	1	22	11	22	1	1	1
PIERCE	1,266	1,138	4	110	12	206	15	30	1	253	9	342	117	454	39	58	8
SAN JUAN	20	19		1		1				1		11		3	1	2	
SKAGIT	228	214	1	16	2	30	2	8		44	2	73	4	46	2	29	
SKAMANIA	29	22		4	2	1						12		3		1	
SNOHOMISH	1,027	912		63	2	166	3	21	1	158	5	307	52	228	15	114	4
SPOKANE	1,327	1,197	14	157	21	331	21	46	4	351	21	267	114	507	35	36	
STEVENS	135	127	1	9		38				31	1	35	6	64	2	11	1
THURSTON	814	600		90	5	149	9	26	3	147	9	178	41	254	30	61	1
UNKNOWN	6	3		1		1						1		2		1	
WAHIAKUM	8	7		1		2				2		1		3		2	
WALLA WALLA	166	139	7	23	4	27	1	5	1	35		50	13	49	1	19	
WHATCOM	363	334	2	30	1	59	2	3		86	2	103	11	79	1	37	1
WHITMAN	67	59		6		9	1	3		9	1	16	8	30	3		
YAKIMA	620	481	16	93	5	92	5	29	3	168	8	133	30	197	15	70	1
	14,390	12,186	87	1,393	107	2,647	107	376	28	3,242	112	3,826	944	4,304	259	923	35

Adult Protective Services (APS), January 1 – December 31, 2009

Reports of Abuse, Neglect, Self-Neglect, Exploitation of the Person, Financial Exploitation or Abandon

APS reports are made for vulnerable adults who are living in the community. Reports about alleged abuse or neglect in a boarding home, adult family home, nursing setting are made to the RCS Complaint Resolution Unit and are not reflected in the data below.

Column #1 identifies the county location of the alleged victim. Approximately 75% of the reported victims are 60 and older and 25% are age 18-59.

Column #2 shows the number of APS reports received in each county in CY 2008.

Column #3 shows the number of reports actually investigated by APS staff. Not all reports are investigated; the alleged victim may not meet the definition of a meet the definition of abuse or neglect, or another jurisdiction may be responsible for investigation. Note that one report may contain more than one allegation.

Column #4 shows the number of cases from CY2008 that still are being investigated.

Columns #5-19 break out the type of allegation by number of cases and number of substantiated findings.

Column #21 shows the number of cases where one or more allegations were substantiated. A report or investigation may involve more than one allegation. Note change, as some cases were still open and under investigation when **this data was compiled on 6/30/2010**.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Finance	Exploit Finance Subs	Exploit Person	Exploit Person Subs	Exploit Person Subs	Exploit Person Subs	Exploit Person Subs
ADAMS	37	33	1	2	0	7	0	0	0	16	1	5	4	16	0	2				
ASOTIN	77	54	6	6	0	7	0	1	0	13	1	10	2	27	1	3				
BENTON	499	366	5	44	2	47	0	9	3	87	4	98	17	129	3	15				
CHELAN	171	157	2	19	2	38	1	0	0	37	2	52	27	52	2	4				
CLALLAM	315	251	0	18	2	38	0	5	0	61	0	98	44	74	3	6				
CLARK	971	804	1	76	4	164	4	22	2	203	12	202	62	254	22	42				
COLUMBIA	19	12	0	2	1	0	0	0	0	3	0	2	0	6	0	0				
COWLITZ	327	275	1	31	2	59	3	3	0	83	5	49	16	104	7	12				
DOUGLAS	48	44	1	3	2	14	0	1	0	14	0	10	5	15	1	2				
FERRY	29	27	1	3	0	9	0	2	0	8	0	5	1	16	0	0				
FRANKLIN	106	79	3	5	0	8	0	2	1	18	1	24	3	26	0	5				
GARFIELD	6	5	0	0	0	0	0	0	0	0	0	3	0	2	0	0				
GRANT	209	191	6	23	2	55	3	11	0	56	1	23	13	70	2	7				
GRAYS HARBOR	443	377	0	34	0	84	2	4	0	91	1	112	28	117	3	29				
ISLAND	142	130	0	13	0	19	0	0	0	26	2	50	8	23	0	10				
JEFFERSON	76	64	0	1	0	12	0	0	0	20	0	25	12	20	1	5				
KING	3,076	2,909	20	308	11	529	12	76	4	772	15	841	243	809	36	190				
KITSAP	714	598	5	54	8	103	10	20	2	128	2	176	75	216	32	64				
KITTITAS	81	51	0	5	0	9	0	2	0	13	0	12	2	16	0	4				

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Finance	Exploit Finance Subs	Exploit Person
KLICKITAT	60	51	0	8	0	6	0	0	0	8	0	14	3	7	0	0
LEWIS	305	266	0	21	0	58	3	3	0	60	1	68	17	86	7	15
LINCOLN	20	19	0	0	0	6	0	0	0	9	0	3	1	6	0	1
MASON	186	153	0	13	0	31	3	4	0	30	0	62	12	46	2	9
OKANOGAN	146	129	1	14	2	34	1	1	0	37	1	35	15	47	4	3
PACIFIC	100	81	0	8	2	12	0	1	0	15	0	30	8	24	0	1
PEND OREILLE	52	46	1	3	0	11	0	0	0	16	0	6	3	23	1	5
PIERCE	1,224	1,130	3	133	15	185	16	25	2	179	8	362	121	396	33	42
SAN JUAN	20	17	0	0	0	1	0	0	0	1	0	9	1	4	0	3
SKAGIT	242	216	1	15	1	32	0	0	0	35	1	81	4	60	3	29
SKAMANIA	42	35	0	1	0	5	0	1	0	5	0	11	0	4	0	0
SNOHOMISH	1,049	945	1	71	5	131	0	20	0	186	4	285	39	215	13	93
SPOKANE	1,500	1,343	21	138	11	305	38	41	5	400	26	222	85	557	71	45
STEVENS	137	127	1	24	2	26	2	3	0	37	2	33	6	60	3	6
THURSTON	692	545	0	57	6	100	9	11	0	133	6	153	46	170	17	23
UNKNOWN	7	6	0	0	0	0	0	0	0	0	0	4	1	1	0	0
WAHIAKUM	6	3	0	0	0	0	0	0	0	2	0	1	0	2	0	1
WALLA WALLA	205	149	5	12	0	18	1	4	0	24	1	44	10	52	2	7
WHATCOM	433	394	0	54	3	60	0	8	0	67	1	120	7	96	6	33
WHITMAN	99	84	1	3	0	19	0	1	0	21	2	21	14	25	1	3
YAKIMA	706	499	10	56	2	62	1	14	1	128	0	111	31	188	7	32
	14,577	12,665	97	1,278	85	2,304	109	295	20	3,042	100	3,472	986	4,061	283	751

Adult Protective Services (APS), January 1 – December 31, 2007 Reports of Abuse, Neglect, Self-Neglect, Exploitation of the Person, Financial Exploitation or Abandonment

- APS reports are made for vulnerable adults who are living in the community. Reports about alleged abuse or neglect in a boarding home, adult family home, nursing facility, or certified supported living setting are made to the RCS Complaint Resolution Unit and are not reflected in the data below.
- Column #1 identifies the county location of the alleged victim. Approximately 73% of the reported victims are 60 and older and 27% are age 18-59.
- Column #2 shows the number of APS reports received in each county in CY 2007.
- Column #3 shows the number of reports actually investigated by APS staff. Not all reports are investigated; the alleged victim may not meet the definition of a “vulnerable adult,” the report may not meet the definition of abuse or neglect, or another jurisdiction may be responsible for investigation. Note that one report may contain more than one allegation.
- Column #4 shows the number of cases from CY2007 that still are being investigated.
- Columns #5-19 break out the type of allegation by number of reports and number of substantiated findings.
- Column #21 shows the number of reports where one or more allegations were substantiated. A report or investigation may involve more than one allegation. Note: The number of substantiations may change, as some cases were still open and under investigation when **this data was compiled on 6/11/2008.**

County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Financ	Exploit Financ Subs	Exploit Person	Exploit Person Subs	Abandonment	Abandonment Subs	Substantiated
ADAMS	18	17		2	4					3		4	1	6						1
ASOTIN	88	62	2	6	5		1			17		19	2	38	2	3		1		4
BENTON	387	265	6	45	54	4	13			82	4	91	10	109	6	24	1	3		25
CHELAN	139	136		8	28		1			37	1	47	19	40	4	6				23
CLALLAM	351	245	1	22	53	1	4	1	4	75	2	87	22	94	7	18	1			34
CLARK	977	624	14	94	144	6	15	2	15	204	19	204	58	224	26	51	4	5	1	110
COLUMBIA	16	9		1	1					1		7		7		1				
COWLITZ	329	226	4	29	48	1	8	1	8	80	1	78	19	86	5	20	2	2		30
DOUGLAS	58	57		1	6					18		24	6	15						6
FERRY	32	29		1	7		1		1	9		11	2	6						2
FRANKLIN	106	77	6	6	8	2	4		4	21		28	2	38	2	5	1	2		6
GARFIELD	2	1								1										
GRANT	143	141	6	17	38	4	5		5	42	3	32	13	54	5	6		1		20
GRAYS HARBOR	525	356	3	54	72	6	6	1	6	105	10	123	40	150	8	22		4		63
ISLAND	104	96		7	7					17	2	40	5	24		16	1	1		7

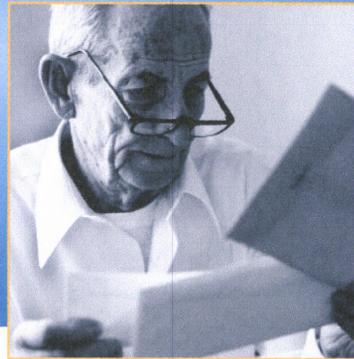
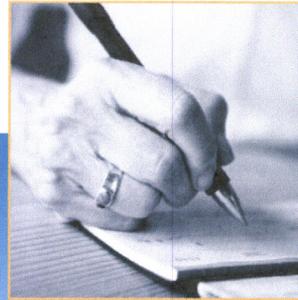
#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12	#13	#14	#15	#16	#17	#18	#19	#20
County	Report	Invest	Report Physical Abuse	Physical Abuse Subs	Report Mental Abuse	Mental Abuse Subs	Report Sexual Abuse	Sexual Abuse Subs	Report Neglect	Neglect Subs	Report Self Neglect	Self Neglect Subs	Report Exploit Person	Exploit Person Subs	Report Exploit Finance	Exploit Finance Subs	Report Abandon	Abandon Subs	Subs One Type
FRANKLIN	92	67	3	0	11	0	0	0	10	0	15	4	1	0	25	1	0	0	5
GARFIELD	3	2	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0
GRANT	139	131	9	0	27	0	4	0	31	0	45	8	4	0	37	1	0	0	9
GRAYS HARBOR	482	318	31	4	68	5	10	0	67	4	72	23	19	2	107	8	2	0	51
ISLAND	113	100	8	0	11	0	4	0	13	1	36	1	13	0	22	3	0	0	5
JEFFERSON	82	59	4	0	7	1	0	0	13	0	14	6	2	0	20	0	0	0	7
KING	2,752	2,517	292	17	480	11	47	3	663	15	753	230	185	3	794	39	12	0	327
KITSAP	513	476	38	4	90	1	16	1	73	3	157	32	49	2	112	7	1	0	53
KITTITAS	57	36	6	2	7	2	1	0	13	0	3	0	2	0	9	1	1	0	3
KLICKITAT	61	45	5	0	12	0	0	0	14	0	9	3	3	0	17	0	0	0	3
LEWIS	314	203	17	0	38	0	3	0	60	3	46	6	9	0	78	7	1	1	18
LINCOLN	18	18	0	0	2	0	1	0	5	1	5	2	2	0	7	0	0	0	3
MASON	257	171	22	2	34	1	5	0	56	7	41	12	9	0	47	2	2	1	26
OKANOGAN	152	145	6	0	29	0	1	0	45	0	42	15	1	0	53	2	0	0	19
PACIFIC	158	117	12	3	26	2	5	1	28	1	32	8	9	0	30	4	0	0	19
PEND OREILLE	42	41	4	0	10	0	0	0	7	1	14	2	3	0	12	1	1	0	4
PIERCE	1,123	1,021	135	13	152	6	28	8	236	22	258	87	111	1	336	35	3	0	178
SAN JUAN	17	15	1	0	1	0	0	0	1	0	4	0	2	0	7	0	0	0	1
SKAGIT	193	172	15	1	19	0	2	0	29	2	71	5	27	0	47	2	0	0	12
SKAMANIA	29	20	6	0	5	0	1	0	7	0	5	2	1	0	4	0	0	0	2
SNOHOMISH	949	838	76	4	136	1	16	1	164	9	268	24	107	0	235	19	7	0	56
SPOKANE	1,318	1,088	141	15	286	15	33	2	293	16	226	70	25	0	395	26	8	0	141
STEVENS	88	85	4	0	15	1	1	0	20	0	33	1	1	0	32	1	1	0	2
THURSTON	796	484	62	8	103	5	18	2	119	10	113	38	18	0	158	11	1	0	76
UNKNOWN	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WAHIAKUM	14	11	1	0	5	0	0	0	3	0	2	0	0	0	3	0	0	0	0
WALLA WALLA	191	142	11	1	12	0	1	1	33	1	31	9	3	0	55	1	0	0	14
WHATCOM	312	293	25	1	48	1	5	1	56	0	104	16	38	3	70	9	0	0	32
WHITMAN	51	41	4	0	8	0	1	0	9	0	15	5	1	0	12	3	0	0	8
YAKIMA	568	390	47	9	51	6	11	0	90	3	89	34	29	0	104	12	3	0	69
STATE	13,136	10,640	1,151	91	1,990	63	254	23	2,537	120	2,940	790	768	14	3,359	240	46	2	1,381

County	Rpts	Cases	Open Invests	Physical	Physical Subs	Mental	Mental Subs	Sexual	Sexual Subs	Neglect	Neglect Subs	Self Neglect	Self Neglect Subs	Exploit Financial	Exploit Financial Subs	Exploit Person	Exploit Person Subs	Abandonment	Abandonment Subs	Substantiated
JEFFERSON	103	67		2	14	1	1	1	16	28	10	28	10	2	2	10	2			13
KING	2,894	2,712	14	296	17	580	13	63	4	616	14	869	216	890	42	160	6	15		302
KITSAP	492	457	1	31	2	74	3	16	1	78	5	145	53	113	10	60	5	1		72
KITTITAS	64	38	2	5	6	1	1	1	12	11	2	11	2	24	1	2				4
KLICKITAT	58	41		5	10	1	1	1	15	10	3	10	3	19	1	2				4
LEWIS	298	198		24	53	9	5	3	65	53	17	82	9	82	9	14	2			43
LINCOLN	26	24	1		3				5	2	12	8	7	7	1	1				10
MASON	224	149		23	40	2	1	1	53	1	43	11	67	2	10			1		16
OKANOGAN	155	144		14	39		3	3	43	1	42	19	60	3	4			2		23
PACIFIC	156	112	1	18	24	3	2	2	24	39	12	39	12	52	1	11	1			16
PEND OREILLE	45	38	1	4	12		2	2	12	7	2	7	2	22		1				2
PIERCE	1,160	1,059	7	127	10	193	12	29	3	264	23	309	108	355	29	59	8	2		181
SAN JUAN	22	21			2				3	12	2	12	2	5	1	4	1			3
SKAGIT	221	210		14	31		2	2	36	54	6	54	6	68	2	31		2		8
SKAMMAMI	30	23		1	3				8	9	3	9	3	6		1				3
SNOHOMISH	996	938	2	84	137	5	19	5	194	272	43	272	43	252	17	103	2	9		76
SPOKANE	1,413	1,262	18	159	2	358	14	47	4	343	21	307	99	548	37	67	2	17	1	162
STEVENS	103	101		11	21	1	2	2	29	1	30	7	7	47	1	3		3		11
THURSTON	771	510	2	84	17	121	6	23	2	183	11	164	45	190	15	37	3	8	2	89
UNKNOWN	4			1	1									1						
WAHKIAKUM	9	7		1	2				2	3	1	3	1	3		1				1
WALLA WALLA	173	130		26	17		2	2	47	2	33	8	8	51	3	12				15
WHATCOM	307	295		24	45	3	8	3	32	97	9	97	9	92	7	38	1	3		23
WHITMAN	55	48		5	7	2	1	1	12	16	10	16	10	15						12
YAKIMA	497	348	4	63	64	2	14	14	109	91	17	166	19	166	19	25	6			43
13,55	11,27	95	1,315	94	2,332	100	300	27	2,913	3,451	136	3,451	910	4,054	268	828	41	89	4	1,463

1
3

STUDY

The MetLife Study of Elder Financial Abuse



The MetLife Study of Elder Financial Abuse

Crimes of Occasion, Desperation, and Predation Against
America's Elders

June 2011



National
Committee for
the Prevention
of Elder Abuse

 **VirginiaTech**
Invent the Future®

MetLife®
Mature Market
INSTITUTE

Table of Contents

2	Executive Summary
2	Key Findings
5	Introduction
6	Methodology
7	Elder Financial Abuse in the News
7	Losses and Costs of Financial Abuse
8	Who Were the Victims?
10	Who Were the Perpetrators?
11	Elder Financial Abuse During the Holidays
14	Comparison of 2008 and 2010 Newsfeed Stories
16	Findings from the Research Literature
17	Financial Abuse As a Catalyst for Other Types of Elder Abuse
19	The Elder Justice Act and Other Legislative Initiatives to Support Elder Justice
21	Conclusions
21	Three Types of Elder Financial Abuse Crimes: Occasion, Desperation, and Predation
22	Vulnerabilities of Aging Place Elders at Risk for Elder Financial Abuse
23	The Perpetrator of Elder Financial Abuse Remains a Mystery
24	Endnotes

The MetLife Mature Market Institute®

The MetLife Mature Market Institute is MetLife's center of expertise in aging, longevity and the generations and is a recognized thought leader by business, the media, opinion leaders and the public. The Institute's groundbreaking research, insights, strategic partnerships and consumer education expand the knowledge and choices for those in, approaching or working with the mature market.

The Institute supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.

For more information, please visit: www.MatureMarketInstitute.com.

57 Greens Farms Road
Westport, CT 06880
(203) 221-6580
MatureMarketInstitute@MetLife.com

The National Committee for the Prevention of Elder Abuse (NCPEA)

NCPEA was founded in 1988, is the first national U.S. nonprofit organization established to identify, prevent, and respond to abuse, neglect, and exploitation of older persons and adults with disabilities. It is a multi-disciplinary membership association of professionals and others working on and concerned about the issue, led by experts from such fields as criminal justice, social work, medicine, psychology, nursing, gerontology, and elder law. NCPEA has informed practice and policy and helped shape the field of elder justice through research, promoting best practices, advocacy, education, and coalition building. NCPEA produces The Journal of Elder Abuse and Neglect (JEAN), the premier scholarly international journal on the issue, and offers additional resources to members and the public through its website, www.preventelderabuse.org

Center for Gerontology at Virginia Polytechnic Institute and State University

Established in 1977-78, the Center for Gerontology serves as the organizational unit and focal point for aging-related research and education activities at Virginia Tech. The Center focuses primarily on three streams of coordinated research that enhance the quality of life of older adults: Family Gerontology, Health and Aging, and Elder Rights. www.gerontology.vt.edu

Virginia Tech logo used with permission from Virginia Tech.

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

Executive Summary

In 2009, the MetLife Mature Market Institute, in collaboration with the National Committee for the Prevention of Elder Abuse (NCPEA), and the Center for Gerontology at Virginia Tech, released a groundbreaking study to provide a comprehensive understanding of the extent and implications of elder financial abuse. The study, *Broken Trust: Elders, Family, and Finances*, consisted of a review of the scholarly and professional literature and an in-depth analysis of newsfeed articles from April through June 2008. It was designed to provide easily accessible and well-researched information specifically focused on the problem of elder financial abuse.

In 2010, to further examine the impact of elder financial abuse on the lives of seniors nationwide, the MetLife Mature Market Institute once again partnered with leading researchers, Dr. Karen A. Roberto at Virginia Tech and Dr. Pamela B. Teaster at the University of Kentucky, in consultation with NCPEA. The research team expanded its analysis of research published in the scholarly literature and gathered additional articles from the U.S. Administration on Aging's National Center on Elder Abuse newsfeed. In addition, several individuals whose stories appeared in the 2008 newsfeeds were contacted and asked to share subsequent information about their situations. Newsfeed articles were analyzed from April through June 2010. An additional subset not included in the overall data analysis was collected during the 2010 holidays (November 2010 through January 2011) to determine if instances of elder financial abuse increase during this time when family and friends are in greater proximity and with greater frequency. *The MetLife Study of Elder Financial Abuse: Crimes of Occasion, Desperation, and Predation Against America's Elders* further illuminates the widening problem of elder financial abuse.

Key Findings

- The annual financial loss by victims of elder financial abuse is estimated to be at least \$2.9 billion dollars, a 12% increase from the \$2.6 billion estimated in 2008.
- Instances of fraud perpetrated by strangers comprised 51% of the articles. Reports of elder financial abuse by family, friends, and neighbors came in second, with 34% of the news articles followed by reports of exploitation within the business sector (12%) and Medicare and Medicaid fraud (4%).
- Medicare and Medicaid fraud resulted in the highest average loss to victims (\$38,263,136) followed by fraud by business and industry (\$6,219,496), family, friends, and neighbors (\$145,768), and fraud by strangers (\$95,156).

Executive Summary

In 2009, the MetLife Mature Market Institute, in collaboration with the National Committee for the Prevention of Elder Abuse (NCPEA), and the Center for Gerontology at Virginia Tech, released a groundbreaking study to provide a comprehensive understanding of the extent and implications of elder financial abuse. The study, *Broken Trust: Elders, Family, and Finances*, consisted of a review of the scholarly and professional literature and an in-depth analysis of newsfeed articles from April through June 2008. It was designed to provide easily accessible and well-researched information specifically focused on the problem of elder financial abuse.

In 2010, to further examine the impact of elder financial abuse on the lives of seniors nationwide, the MetLife Mature Market Institute once again partnered with leading researchers, Dr. Karen A. Roberto at Virginia Tech and Dr. Pamela B. Teaster at the University of Kentucky, in consultation with NCPEA. The research team expanded its analysis of research published in the scholarly literature and gathered additional articles from the U.S. Administration on Aging's National Center on Elder Abuse newsfeed. In addition, several individuals whose stories appeared in the 2008 newsfeeds were contacted and asked to share subsequent information about their situations. Newsfeed articles were analyzed from April through June 2010. An additional subset not included in the overall data analysis was collected during the 2010 holidays (November 2010 through January 2011) to determine if instances of elder financial abuse increase during this time when family and friends are in greater proximity and with greater frequency. *The MetLife Study of Elder Financial Abuse: Crimes of Occasion, Desperation, and Predation Against America's Elders* further illuminates the widening problem of elder financial abuse.

Key Findings

- The annual financial loss by victims of elder financial abuse is estimated to be at least \$2.9 billion dollars, a 12% increase from the \$2.6 billion estimated in 2008.
- Instances of fraud perpetrated by strangers comprised 51% of the articles. Reports of elder financial abuse by family, friends, and neighbors came in second, with 34% of the news articles followed by reports of exploitation within the business sector (12%) and Medicare and Medicaid fraud (4%).
- Medicare and Medicaid fraud resulted in the highest average loss to victims (\$38,263,136) followed by fraud by business and industry (\$6,219,496), family, friends, and neighbors (\$145,768), and fraud by strangers (\$95,156).

- Women were nearly twice as likely to be victims of elder financial abuse as men. Most victims were between the ages of 80 and 89, lived alone, and required some level of help with either health care or home maintenance. In almost all of the cases, there existed a combination of tenuous, valued independence and observable vulnerability that merged in the lives of victims to optimize opportunities for abuse by every type of perpetrator — from the closest family members to professional criminals.
- Nearly 60% of perpetrators were males. Most male perpetrators were between the ages of 30 and 59, while most of the female perpetrators were between the ages of 30 and 49. Perpetrators who were strangers often targeted victims with visible vulnerabilities (e.g., limited mobility, displays of confusion, or living alone).
- The number of news articles increased and the character of elder financial abuse changed during the holidays. From November 2010 through January 2011, of the 1,128 articles on elder abuse identified through the newsfeeds, 354 (31%) concerned elder financial abuse. At least one-quarter (27%) of the cases reported were random, predominantly single-event crimes accounting for relatively small monetary rewards and characterized by a high level of brutality and disregard for human life. Reports of elder financial abuse perpetrated by strangers and by friends and families were very similar (47% vs. 45%, respectively).
- Dollar losses over the holidays due to family, friend, and neighbor perpetrators were overall higher than any other category, likely owing to sheer numbers of instances, although the average number of dollars lost per individual instance was highest from business perpetrators. It is remarkable that the number of stranger cases comprise nearly 50% of all the holiday cases, comparable to the 51% April to June incidence rate.
- In almost all instances reported in the newsfeeds, the goals of financial abuse perpetrators were achieved through deceit, threats, and emotional manipulation of the elder. In addition, physical and sexual violence frequently occurred within the vortex of elemental greed and disregard for the victim that surrounded financial abuse.
- New research indicates that the instances of elder financial abuse are far higher than previously reported. In particular, a national study of 5,776 older adults found that the one-year prevalence for financial abuse by a family member was 5%.¹ Further, a recent prevalence study covering the state of New York revealed that the highest rate of any type of elder mistreatment was financial abuse, with a rate of 41 per 1,000 (4%).²

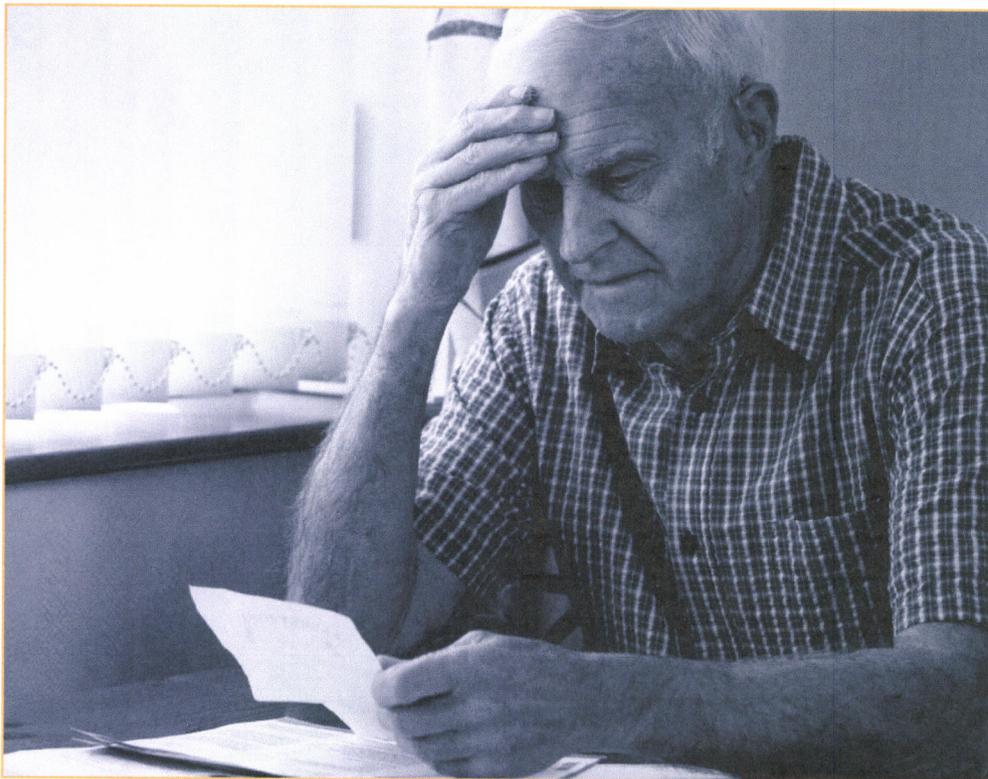
- Elder financial abuse appears to fall into three types of crimes: occasion, desperation, and predation. Crimes of *occasion* or opportunity are incidents of financial abuse or exploitation that occur because the victim is merely in the way of what the perpetrator wants. Crimes of *desperation* are typically those in which family members or friends become so desperate for money that they will do whatever it takes to get it. Many of these family members are dependent on the elder relative for housing and money. Finally, crimes of *predation* or occupation occur when trust is engendered for the specific intention of financial abuse later. A relationship is built, either through a bond of trust created though developing a relationship (romantic or otherwise) or as a trusted professional advisor, and then used to financially exploit the victim.

Passage of the Elder Justice Act in 2010 has the potential to bring to bear more attention to this crime and resources to better understand, educate about, and prevent elder financial abuse among the expanding older population. In addition, a new Office of Financial Protection for Older Americans was established in 2010 as part of the new Financial Regulatory Reform Bill. Congressional activity on the Elder Abuse Victims Act (S.462) and the expected introduction of the Senior Financial Empowerment Act indicate that Congressional attention will continue to be focused on the issue of elder financial abuse.

Elder financial abuse continues to decimate incomes both great and small, engenders health care inequities, fractures families, reduces available health care options, and increases rates of mental health issues among elders. Elder financial abuse invariably results in losses of human rights and dignity. Despite growing public awareness from a parade of high-profile financial abuse victims, it remains underreported, under-recognized, and under-prosecuted.

Introduction

In 2011, elder financial abuse continues to be the “Crime of the 21st Century,” one that is often at the heart of other forms of elder mistreatment. As revealed in *Broken Trust: Elders, Family, and Finances* (2009), elder financial abuse is a many-headed Hydra for both elders and their families, as the tentacles of exploitation reach far beyond a single event reported or a single elderly victim. Losses are significant, with actual dollars lost not the only losses incurred.



Methodology

The MetLife Mature Market Institute, in partnership with Virginia Tech, the University of Kentucky, and the National Committee for the Prevention of Elder Abuse (NCPEA), conducted a study to determine the extent and consequences of elder financial abuse. Newsfeed articles, collected daily by the National Association of Adult Protective Services (NAPSA) through an initiative funded by the National Center on Elder Abuse (NCEA), served as a primary source of information. This newsfeed database tracks media reports of all types of elder abuse through Google and Yahoo Alerts, which scanned billions of Web pages. In order to compare to findings presented in *Broken Trust: Elders, Family, and Finances* (2009), articles on elder financial abuse were gathered from April through June 2010. Over the time period, the scans identified 389 unduplicated articles on elder financial abuse of any type from a total of 1,248 articles cited. Of those, 314 (81%) reported specific instances of financial abuse and provided information on victims and/or perpetrators.

For each of the 314 articles, information identified included:

- Victim age and gender
- Perpetrator age, gender, and relationship to the victim
- Type of financial abuse
- Frequency of financial abuse
- Location of financial abuse
- Amount stolen
- Outcome of each incident

An additional 354 cases were identified in the newsfeed database between November 2010 and January 2011. These reports were analyzed to determine if there was a different pattern or incidence of elder financial abuse during the holiday period as reported anecdotally by elder abuse treatment practitioners and intervention specialists.

Academic journals were also reviewed for content about elder financial abuse. From 2008 through 2010, 35 unduplicated, peer-reviewed articles addressing elder financial abuse were identified from a search of the social science, medical, and legal disciplines.

Elder Financial Abuse in the News

Losses and Costs of Financial Abuse

Over the three-month period from April through June 2010, the NCEA newsfeed media reports revealed approximately \$530,476,743 in losses from all forms of elder financial abuse. However, as reported in *Broken Trust: Elders, Family, and Finances* (2009), the actual dollar amount involved is much higher, as no dollar amount was reported in 36% of articles. Extrapolating that unreported losses are equivalent, we estimate the annual dollar amount loss by victims of elder financial abuse in 2010 was \$2.9 billion, a 12% increase from 2008.

For the 314 articles specifically concerning cases of elder financial abuse in which dollar amounts were included, Medicare and Medicaid fraud (in one instance, a statewide prosecution) resulted in the highest average losses to victims (\$38,263,136) within that category followed by fraud by business and industry (\$6,219,496); family, friends, and neighbors (\$145,768); and fraud by strangers (\$95,156).

Instances of fraud perpetrated by strangers and family, friends, and neighbors were most frequently reported. Cases involving strangers as the perpetrators comprised 51% of the articles. Reports of elder financial abuse by family, friends, and neighbors was second, with 34% of the articles. It is possible that stranger fraud is more likely to be reported and publicized than family/friend/neighbor fraud, given the shame and fear of retaliation or further harm often expressed by elders abused by their loved ones or trusted friends and neighbors. Other reports of exploitation occurred within the business sector (12%) and Medicare and Medicaid fraud (4%).

New York Daily News (NYDailyNews.com)

November 19, 2010

Cher Thompson is expected to be sentenced to 3½ to 7 years in prison. A con artist pleaded guilty Friday to swiping more than \$100,000 from two disabled lonely hearts, and now faces

3½ years in prison. In 2008, Cher Thompson married one of her victims — 64-year-old Howard Zeimer, who suffered from mental and physical handicaps. But the motive was larceny, not love: She stole more than \$50,000

from his bank accounts, officials said. The 29-year-old gold-digger also cashed checks worth \$60,000 from 90-year-old dementia patient John Grant in the summer of 2009.

Table 1: Elder Financial Abuse Cases, by Type, April — June 2010

Category	Description	Number of Cases per Category (% of total)	Cases Missing Dollar Amounts	Total Dollar Reported	Percent of Total Loss	Cases Including Dollar Amount	Average for Cases with Amount Included
1	Business	37 (12%)	4	\$205,243,400	39%	33	\$6,219,496
2	Family, Friend, Neighbor, etc.	107 (34%)	28	\$11,515,737	2%	79	\$145,768
3	Strangers	159 (51%)	79	\$7,612,513	1%	80	\$95,156
4	Medicare and Medicaid Fraud	11 (4%)	3	\$306,105,093	58%	8	\$38,263,136
TOTALS		314	114	\$530,476,743		200	

Notes:

- Category 1 includes insurance, banking, attorneys, contractors, nursing home administrators (legitimate businesses)
- Category 2 includes family, friends, neighbors, caregivers (paid/unpaid, family/non-family, facility/home), and “befriending”
- Category 3 includes home repairs scams, all phone scams (typically amount is not included), strangers, criminal (robbery, burglary)
- Category 4 includes Medicaid/Medicare and medical fraud (Note: one of these stories included several cases, state-wide bust)
- There were 72 general financial abuse articles or workshop announcements.
- Where articles reported “thousands”: a conservative value of \$2,000 was used.

Who Were the Victims?

Overall in 2010, when gender of the victim was provided in the article, there were 244 elderly victims, 161 of whom involved women. There were nearly twice as many female victims of financial exploitation as men, consistent with previous newsfeed findings and the elder abuse literature.

The highest numbers of victims were in the 80 to 89 age range, involving 68 elders: 26 men and 42 women. The typical victim in this age group was visible to potential perpetrators in the community through activities at banks, grocery stores, churches, or driving around town, and was currently exhibiting some noticeable signs of mild to severe cognitive or physical impairment. In almost all cases, there existed a combination of tenuous, valued independence and observable vulnerability that merged in the lives of victims to optimize opportunities for abuse by every type of perpetrator — from the closest family members to professional criminals.