

The seal of the Maryland Department of Aging is a circular emblem. It features a central shield with a red cross on a white background. Above the shield is a crown. Two figures, a man in a hat and a man in a red cap, stand on either side of the shield, holding a red banner. The entire scene is set against a blue background. The seal is surrounded by a gold border with the Latin text "VOLVNTATIS TVÆ" at the top and "CORONATI BONÆ" at the bottom.

Protecting Elder and Vulnerable Adults from Predators

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Disclaimers

I'm not the Attorney General or the Secretary of Aging. Any views expressed herein are mine and not those of the Attorney General or Secretary of Aging. (They may not even be mine the next time I think about this.)

If you think I say anything that can be used against the State, you misheard me.

If you are surreptitiously recording me, that is a criminal offense in Maryland. Ask Linda Tripp.

Sad, but too often true



INSTAGRAM.COM/NICKGALIFIANAKIS/ART

NICK GALIFIANAKIS FOR THE WASHINGTON POST

WE NEED A PLAN FOR MOM'S CARE: ONE DOES ALL THE WORK; ONE GOES AWOL; ONE UNDERCUTS OUR DECISIONS; ONE STEALS HER STUFF.

Who are the predators?

Whether you call them scammers, predators, exploiters, etc., it is helpful to categorize them in two ways:

1. FAMILY & FRIENDS—children, siblings, other relatives, neighbors, caregivers, etc. **People with whom the victim had a standard relationship before the exploitation began.**

Who are the predators?

2. FRAUD FRIENDS—internet trolls, phone exploiters, sweepstake scammers, “happen-to-be-in-the-neighborhood” roof repairers, etc. **People who pretend to be your friend or to be helping you out in order to fleece you.**

Which category steals more from seniors?

(Hint: who does grandma want to hear from more— her son or granddaughter OR a guy telling her that her car warranty is about to expire?)

Why care about the categories of predators?

- 1. To determine where to report suspected or know exploitation.**
- 2. To educate the public and policy makers.**
- 3. To help figure out solutions and where to devote resources.**

What is Elder Abuse?

There is no single definition of “elder abuse” in the Maryland Code.

However, Maryland law does contain special provisions addressing mistreatment of “**vulnerable adults**” and **residents of institutions**.

What is a vulnerable adult?

Vulnerable adult = **an adult who lacks the physical or mental capacity to provide for the adult's daily needs.**

Family Law Article 14-101(q).

Adult means anyone **18 or older** so this is not just about elder abuse!!!

It include elders who have serious dementia or physical disabilities, but **not all seniors.**

Special Provisions for Vulnerable Adults

Family Law Article, Title 14, establishes the Adult Protective Services Program.

There is an Adult Protective Services (APS) unit in every county Department of Social Services.

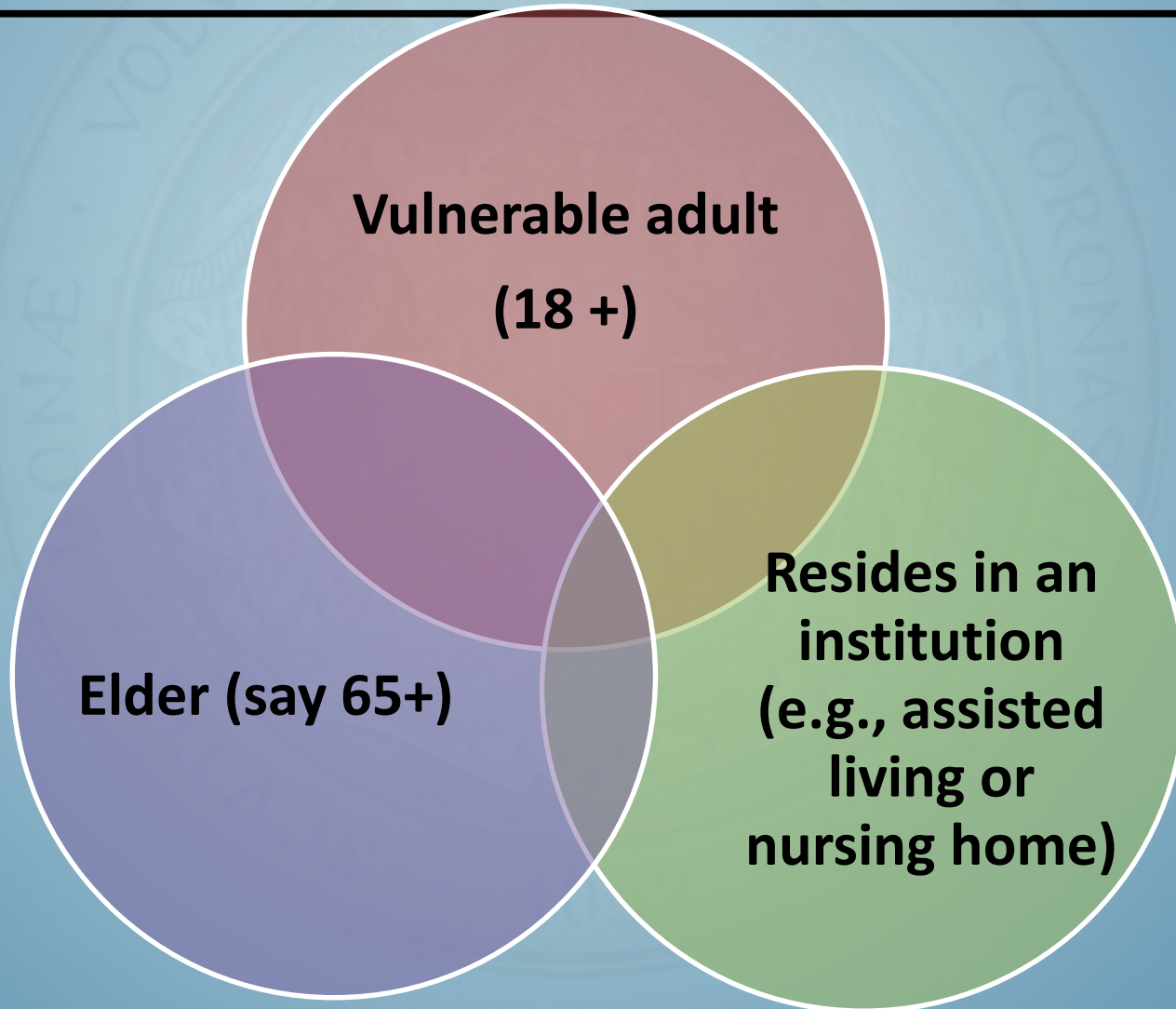
APS is charged to investigate every complaint concerning a **vulnerable adult** that alleges **physical abuse, neglect, self-neglect, or exploitation.**

Special Provisions for Vulnerable **Adults**

APS is to report to local law enforcement any matter in which the possibility of a crime being committed against a vulnerable adult is indicated.

Thus, APS is the first line of investigation in most elder mistreatment matters.

Not all seniors are vulnerable adults or live in institutions.



**Seniors have the right to choose
bad friends and make bad
financial decisions.**

What is being done?

Many entities are concerned and engaged:

At the local level:

- Adult Protective Services (APS)
- Prince George's County Police
- Prince George's County State's Attorney

What is being done?

Many entities are concerned and engaged:

At the State level:

Project SAFE (<https://aging.maryland.gov/Pages/elder-financial-exploitation.aspx>) :

- Maryland Comptroller
- Maryland Attorney General's Office:
 - Consumer Protection

What is being done?

- Senior Asset Recovery Unit
- Criminal Division
- Identity Theft Unit
- Medicaid Fraud

Maryland State:

- Department of Aging
- Department of Human Services
- Commissioner of Financial Regulation
- Securities Division
- Home Improvement Commission
- Insurance Administration

What is being done?

(Still Project SAFE)

- AARP
- AARP/Maryland
- Better Business Bureau
- Maryland Bankers Association
- Maryland/D.C. Credit Union Association
- Maryland Association for Bank Security
- Maryland Association of Area Agencies on Aging

What is being done?

(Still Project SAFE)

- ElderSAFE
- CHANA
- BC-REST
- Consumer Credit Counseling Services of Maryland
- United States Attorney's Office District of Maryland
- FBI Baltimore Office

What is being done?

At the Federal level (to name a few):

Department of Justice (<https://www.justice.gov/elderjustice>)

Federal Trade Commission

U.S. Postal Inspection Service

Internal Revenue Service

National Elder Fraud Hotline 833-FRAUD-11

National Center on Elder Abuse

Consumer Financial Protection Bureau

Administration on Community Living

What is being done?

- Education and outreach—websites galore.
- World Elder Abuse Awareness Day (WEAAD)
June 15th every year
- PROTECT Week: www.protectweek.org

Which category of predator are most of these resources directed against?

(Hint: # 2)

Why?

What to do if you suspect financial exploitation?

- [https://aging.maryland.gov/SiteAssets/Pages/elder-financial-exploitation/SAFE IG 4.14.2021.pdf](https://aging.maryland.gov/SiteAssets/Pages/elder-financial-exploitation/SAFE_IG_4.14.2021.pdf)



WHAT TO DO IF YOU SUSPECT FINANCIAL EXPLOITATION

QUESTION: Does the potential victim have the capacity to provide for his or her daily needs?

STOP: If you believe a crime is in progress or about to be consummated (a senior is about to hand over a large sum of money to a scammer, for example) call 9-1-1 immediately.

STOP: If you are a Mandatory reporter, see reverse of this document for more information.

NO: Call the local Adult Protective Services (APS) office. There is a local APS office in each county's Department of Social Services (as well as Baltimore City's). You can find a list of offices at <http://dhs.maryland.gov/local-offices/>. Alternatively, you can call the statewide number to report: 1-800-332-6347. APS will send out an investigator.

MAYBE: If you are not sure, you may call APS anyway. APS will make the determination. If your call is made in good faith, there is no downside to calling APS.

YES: Use these links below and on the backside of this document to help you and the victim determine where the exploitation should be reported.

Determine where the exploitation should be reported.

National Elder Fraud Hotline

833-FRAUD-11

or 833-372-8311

Every day, 6:00 a.m.–11:00 p.m. EST

Internet or Telephone-Based Scam

Perpetrators of these scams could be anywhere in the world. [Helpful tips can be found under Consumer Issues section at www.USA.gov](#)

Mail Sweepstakes or Other Scam by Mail

[U.S. Postal Inspection Service](#)

Identity Theft

[Maryland Office of the Attorney General's Identity Theft Unit](#)

Tax Return Fraud

Maryland Tax Return
[Maryland Comptroller](#)
Federal Tax Return
[Internal Revenue Service](#)

Scams Perpetrated by Acquaintances or "Friends"

If the individual does not believe and cannot be convinced they are being exploited, contacting the local police or hiring a private attorney or investigator may be the best route

Home Improvement Scams

[Maryland Home Improvement Commission](#)

Inappropriate Insurance Products

[Maryland Insurance Administration](#)

Unfair Business Practice

(Business Operating in Maryland)
[Maryland Office of the Attorney General's Consumer Protection Division](#)

Fraudulent Investment Sales

[Maryland Securities Division](#)

Other General Resources

➤ **National Center on Elder Abuse:**

<https://ncea.acl.gov/>

➤ **U.S. Department of Justice, Elder Justice Initiative:**

<https://www.justice.gov/elderjustice/financial-exploitation>

➤ **Maryland Department of Aging,
Preventing Elder Abuse and Neglect:**

<https://aging.maryland.gov/Pages/elder-abuse-prevention.aspx>

Other Resources

Scam and Fraud Alerts:

<https://www.aarp.org/money/scams-fraud/>

Maryland Commissioner of Financial Regulation: “What Account is Right for You? Account Ownership and Survivorship”

<https://www.dllr.state.md.us/finance/consumers/finreg/acctforyou.pdf>

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Thank You