

Partnering With Faith Communities To Provide Elder Fraud Prevention, Intervention, and Victim Services

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Message From the Director

A growing number of older Americans become victims of financial fraud each year. Many of these victims never report their victimization and, consequently, do not receive the specialized services and intervention they need. In other instances, victims may report the crime but few specialized services may be available to them in their community. This bulletin spotlights a promising program in the city and county of Denver, Colorado that has addressed the issue of financial fraud committed against the elderly, using a holistic approach that incorporates intervention, services and support, and public awareness outreach.

In 2002, with funding provided by the Bureau of Justice Assistance (BJA), the Office for Victims of Crime (OVC) awarded a grant to the Denver District Attorney's Office to develop a demonstration project called the Communities Against Senior Exploitation (CASE) Partnership. The Denver District Attorney's Office partnered with faith communities to provide community-based services for elder financial fraud prevention, intervention, reporting, and victim support. The CASE Partnership has been particularly successful in raising awareness of financial fraud among older individuals, including those with little or no English proficiency. Three other judicial districts in Colorado have successfully replicated the CASE Partnership. With additional funding from BJA, the CASE Partnership will be replicated in 20 additional sites across the country in the coming year.

As the crime victims' field begins to address the emerging issue of financial fraud, OVC is committed to providing information on promising practices that illuminate the devastating emotional and financial impact of this crime, and provide comprehensive, specialized services for these victims. This bulletin, "Partnering with Faith Communities to Provide Elder Fraud Prevention, Intervention, and Victim Services," highlights the innovative collaboration between the Denver District Attorney's Office and over 200 faith community partners in Denver. It provides key information and "lessons learned" that may be useful to other communities across the Nation that are interested in developing a similar initiative.

Financial Fraud Committed Against the Elderly

Millions of Americans are victims of fraud each year.¹ Many of those who fall prey to this crime are elderly; however, it is difficult to estimate the prevalence of elder fraud because cases are underreported and the definition of "elderly" varies from state to state.² Even though national statistics on elder fraud do not exist, studies have shown that it is a problem in this country.³ This crime can have a significant impact on its victims because they are incapable of recovering financial losses; many are too old or frail to reenter the workforce. The emotional impact of elder fraud can be traumatic as well.

A variety of innovative policies and practices have been developed to address and raise awareness of financial fraud committed against the elderly. The Communities Against Senior Exploitation (CASE) Partnership, developed by the Denver District Attorney's Office with funding from the Office for Victims of Crime (OVC), is a

promising program that is working to address this significant problem. From 2002 to 2006, OVC funded the partnership between the Denver District Attorney's Office and specific faith-based organizations to provide community-based services for elder financial fraud prevention, intervention, reporting, and victim support.

Elder Fraud in Denver

In the City and County of Denver, Colorado, alone, older adults have lost and continue to lose millions of dollars each year to financial exploitation and fraud. In two recent criminal cases filed by the Denver District Attorney's Economic Crime Unit, elderly victims lost more than \$20 million. In *People of Colorado v. Hoover*, the victims' investment advisor was convicted of stealing \$17 million in life savings. In *People of Colorado v. Linville*, elderly victims and the estates of deceased people lost more than \$3.5 million through theft by their probate attorney.

According to many who work with victims at the Denver District Attorney's Office, older financial crime victims can experience severe emotional trauma. Hoover's victims reported that their victimization caused them extreme financial devastation and even bankruptcy in some cases. Many victims needed counseling for severe depression and societal anger and alienation.

Victimization of the elderly is especially devastating. Unlike younger victims, elderly victims find it difficult to recoup their losses by returning to the workforce. Although restitution was ordered in the *Hoover* and *Linville* cases, both defendants were sentenced to lengthy prison sentences (Hoover to 100 years and Linville to 41 years), so the victims will never be repaid. Some of Hoover's victims, who are in their 70s and 80s, have had to go back to work at low-paying jobs or take in work at home (an 83-year-old victim knits scarves for sale) just to pay living expenses.

Losing life savings may have long-term physical and emotional consequences including the loss of access to adequate food and housing, health care, in-home care, and ultimately, an independent lifestyle and secure retirement. Hoover victimized a couple in their 80s who are both cancer survivors. With the theft of their life savings, they were forced to refinance their mortgage-free home to pay for their prescription drugs. The couple has given up driving their car and instead ride the bus to save money.

Elders Are More Vulnerable

In the City and County of Denver, older adults are more vulnerable to fraud and financial exploitation than are other age groups. Adults older than age 60 make up 16 percent of Denver's population, while elderly victims consistently account for more than 30 percent of the victims in criminal cases filed by the Denver District Attorney's Economic Crime Unit. Characteristics that the Denver District Attorney's Office has observed in its cases that increase older adults' risk of victimization include the following:

- Living alone and being isolated or lonely, no family members or friends in the immediate area from whom to seek advice.
- Lack of knowledge about financial, legal, and insurance matters; little attention paid to financial accounts. Inexperienced and unsophisticated investors.
- Overdependence on one caregiver or advisor, particularly if that person is financially dependent, controlling, or seeks to further isolate the older adult.
- Overly trusting and charitable, causing the victim to trust the perpetrators: "He wouldn't tell me I needed a new roof if it wasn't true."
- Refusal of help; does not seek a second opinion.

Con Artists Target the Elderly

The Denver District Attorney's Office also observed that con artists deliberately target older adults by taking advantage of these vulnerabilities. This trend may be increasing. As baby boomers inherit their families' wealth, those who perpetrate fraud and financial exploitation will have potentially lucrative new targets.

Underreporting

Researchers have also concluded that approximately 80 percent of elder abuse cases may go unreported.⁴ In most cases reported to the Denver District Attorney's Office, the reporting party is not the victim, but rather a family member, friend, caregiver, or advisor. The Denver District Attorney's Office notes a variety of reasons that elderly victims do not report abuse, including the following:

- Belief that they are to blame.
- Sense of shame or embarrassment.
- Emotional or economic dependence on the abuser.
- Fear of separation from home or family.
- Fear of the criminal justice system.
- Lack of knowledge of their rights and alternatives available to them.

When crimes are not reported, victims may not receive supportive services and perpetrators are free to continue victimizing others.

To respond to these challenges, the Denver District Attorney's Office expanded on its elder fraud prevention program by launching a unique project of education, intervention, and advocacy through the faith community.

Program Background

The CASE (Communities Against Senior Exploitation) Partnership was funded as an elder fraud prevention demonstration project of the Office for Victims of Crime, Office of Justice Programs, in 2002. Faith communities have proved to be successful partners for the following reasons:

- A significant number of older adults are active participants.
- Many older adults receive much of their information and social support from their church, synagogue, temple, or mosque.
- Many older adults trust and respect clerical authority.

By providing ongoing programs in this environment, CASE uses the trust and compassion associated with faith communities to effectively educate, empower, protect, and assist older adults.

The CASE Partnership uses the following five basic program components.

CASE Partner Recruitment

The CASE Partnership is an ongoing collaboration between the Denver District Attorney's Office, churches, synagogues, and other faith communities. Personal visits are made to denominational executives to solicit endorsements of the project, and to clergy and lay leaders to receive partnership commitments.

Clergy Training Seminars

Cosponsored by the denominational associations such as the Archdiocese of Denver and the Rocky Mountain Rabbinical Council, the 2-hour seminars teach the clergy and lay leaders about elder fraud and how to prevent it. An elder fraud victim who shares her story of losing her life savings to a friend is used to introduce the impact of victimization and the importance of reporting it.

Monthly Fraud Alerts

To communicate ongoing fraud prevention, the CASE program sends monthly fraud alerts to designated contacts for each faith partner. The majority of these are sent via a broadcast e-mail, with postal mail delivery to those without e-mail. The partners distribute the fraud alerts to their older adults or entire congregations through bulletins or newsletters, bulletin boards, or broadcast e-mail.

The fraud alerts cover seasonal issues, such as contractor fraud and charitable giving, but also alert the partners about fast-moving scams. The alerts are available in English, Spanish, Russian, and Korean.

"Power Against Fraud" Seminars

CASE staff present "Power Against Fraud" seminars to groups of older adults as well as entire congregations. The seminars include an interactive fraud quiz and a discussion of the seven predominant areas of fraud and preventative steps. Attendees receive a *Power Against Fraud* handbook with detailed fraud prevention and reporting steps.

Fraud Assistance Line

Because as many as 80 percent of elder financial exploitation cases go unreported, a Fraud Assistance Line or CASE Assistance Line is designated to encourage reporting elder fraud and exploitation as well as to provide assistance with fraud prevention steps.

The phone number for the Fraud Assistance Line (which is answered by "live" economic crime specialists in the Denver District Attorney's Office) is included prominently in the handbooks as well as on all fraud alerts.

Program Staffing

The CASE Partnership was originally staffed with the following:

- Project director in charge of overall administration of the project.
- Outreach specialist to help recruit faith community partners and to develop and help conduct clergy trainings and fraud prevention seminars.
- Faith community advocate to provide elder fraud intervention and victim services, and to encourage crime detection and reporting.

This team was carefully chosen to develop and implement the program. The project director, who devoted 30 hours per week to the program, had been on staff at the Denver District Attorney's Office as the director of Consumer Services. She had directed the district attorney's economic crime education, prevention, and victim service programs for 7 years prior to working with the CASE Partnership project.

The outreach specialist spent 25 hours per week for 15 months on the project. He is a police chaplain who was specifically chosen for his 24-year ministerial experience, as well as his training background with the Colorado Organization for Victim Assistance, in which he trained hundreds of law enforcement personnel on Colorado's

Victims' Rights Amendment and vicarious trauma.

The faith community advocate worked from 20 to 30 hours per week for the project. The staff person chosen for this position has a master's degree in social work and 15 years' experience working with older adults, including case and program management at Jewish Family Service of Colorado. She is currently one of two economic crime specialists who counsel callers to the Fraud Assistance Line.

Success of the Denver Model

Within 1 year of implementing CASE, the Denver District Attorney's Office had accomplished the following:

- Recruited 210 faith community partners.
- Trained more than 340 clergy and other community leaders on elder fraud and exploitation to increase their awareness of the crime and their assistance in detecting and reporting it, as well as supporting victims.
- Presented 120 faith-based "Power Against Fraud" seminars to more than 4,500 older adults and their families and caregivers.
- Assisted more than 200 older adults and their caregivers with victim and fraud prevention assistance. The following is an example of the assistance that CASE staff have provided to older adults in the community:

An 85-year-old woman who attended a "Power Against Fraud" presentation at her church contacted CASE staff for assistance with a collection agency problem. She was unaware that she had been a victim of credit card theft 2 years prior. She had credit card bills totaling \$1,750 and a pile of collection letters. Over a 6 month period, CASE staff helped the victim complete the necessary paperwork and correspond with the credit card company, the collection agencies, and the credit reporting bureaus regarding the delinquent account. CASE staff advocated on the victim's behalf with the credit card company and collection agency. The credit card company risk manager subsequently ruled in the victim's favor and closed the investigation.

Project Evaluation

Colorado State University Cooperative Extension Service (CSU) staff conducted an evaluation process to measure the effectiveness of the CASE Partnership in addressing the issue of elder fraud in Denver. CSU designed survey evaluation instruments to determine the level of awareness and knowledge gained related to fraud, changes in behavior for avoiding fraudulent situations, and changes in financial fraud detection and reporting.

At the conclusion of the clergy and lay leader training and the "Power Against Fraud" seminars, CASE staff asked participants to complete a training evaluation. Completion of the evaluation was voluntary and confidential by excluding identifying information, such as the name of the victim and the name of the church, synagogue, or mosque.

Followup Surveys: CASE Partners

In June 2003, followup surveys were given to more than 200 clergy and lay leader participants of a CASE Partners Conference in their registration packets. CSU mailed an additional 57 surveys to faith community partners who did not attend the conference. In evaluating the opinions of CASE partner clergy, CSU found the following:

- Prior to training, the majority of clergy were not prepared to help their congregations regarding elder fraud. Following training, 100 percent were prepared, with 70 percent reporting to be "well prepared."
- Ninety percent of clergy reported that the monthly fraud alerts were helpful.
- Seventy-nine percent of clergy reported that their working relationship with the Denver District Attorney's Office was enhanced.

One clergy member stated, "The training that the DA's office provided to our clergy was really more than training. It opened our eyes. I strongly recommend this training as a way to form real partnerships in our community."

Followup Surveys: Older Adults

CSU also designed a followup survey for participants of the "Power Against Fraud" seminars. Most of these participants were adults who were older than 60 years of age. In August 2003, CSU mailed 657 surveys using lists collected by the Denver District Attorney's Office during the seminars. Inclusion on the mailing list was voluntary. After evaluating the impact of the CASE program on older adults who had attended "Power Against Fraud" seminars, CSU found the following:

- Before the seminars, 18 percent of older adults reported that they were not informed about types of fraud and only 10 percent were "well informed." Following the seminar, 99 percent reported to be informed with 87 percent stating that they were "well informed."
- Before the seminars, 40 percent of older adults reported they did not know the steps to take to avoid fraud and only 7 percent were "well informed." Following the seminar, 95 percent reported to be informed with 83 percent stating that they were "well informed."
- Before the seminars, the majority of older adults reported that they were not prepared to report fraud. Following the seminar, 96 percent reported to be prepared to report fraud with 87 percent stating that they were "well informed."

One older adult stated, "I am normally a very trusting person and give everyone the 'benefit of doubt.' I have been taken advantage of several times. Now I have your fraud guidelines posted by my telephone. Thank you so much for your service to prevent fraud. I do feel more empowered to defend myself against fraudulent intentions."

Conclusions

In its final evaluation report, CSU concluded that CASE-

- Used research and innovative strategies. Conceptually, reaching out to older Denver residents through their churches and synagogues was risky. There were few examples to draw upon in which a government entity such as a district attorney's office had approached the faith community to suggest a partnership to address a significant problem. Nevertheless, the CASE plan was sound, reasonable, and grounded in data that identified elder fraud as a significant issue worthy of the commitment of substantial financial and human capital to address it.
- Effectively reached older adults. One of the main purposes of the CASE program was to help older adults avoid financial exploitation. Reaching this audience is not easy because it is so diverse. The CASE partnership network built a connection to reach older adults with a credible and useful message. The CASE team worked within the framework of each of the faith partner's scheduled events to educate older congregation members.
- Was innovative in reaching goals. The CASE team used flexibility and ingenuity to accomplish

their goals. Busy clergy were difficult to reach and convince that elder fraud was an issue they could address. The team had to continue to reevaluate their strategies as they became increasingly aware of the concerns and obstacles in partnering with the faith community.

- Provided followup reinforcement. Too many programs that address important problems commit dollars to print and media campaigns with the hope that results will occur. The CASE program not only built partnerships and educated clergy and lay leaders, but made sure that reinforcement services were available as they were needed. The CASE program demonstrated a commitment to effective and long-term change by sustaining its educational training with ongoing information and support. Services included the "Power Against Fraud" seminars for older adults, monthly fraud alerts, and the Web site.
- Successfully reached different cultures. Most programs recognize the need to reach different cultures when addressing issues, but language and cultural differences often make this a difficult task. The CASE team worked with individuals who were known and trusted in their ethnic communities to open doors. As a result, older African-American, Korean, Latino, and Russian adults were reached through materials and training. This initial effort will increase as word gets around that there is genuine help and support for individuals who may be fearful of approaching authorities.
- Established a network to prevent or report fraud. Another important goal of the CASE program was to increase reporting of elder fraud. The faith community advocate offered one of the most important services by answering questions and providing counseling and victim advocacy support through the Fraud Assistance Line. This community advocate served as an ongoing liaison in the growing relationship between faith communities, older adults, and the Denver District Attorney's Office. After trainings, it was often stated that "it is so reassuring to have someone to call." Indeed, assuring faith partners that they can reach 'a live person' when they call the District Attorney's Office serves to sustain the program.

Lessons Learned

What Worked

- Having measurable goals as outlined in the proposal accepted by the Office for Victims of Crime, including the number of faith community partners recruited, number of clergy and leaders trained, number of faith-based fraud prevention seminars, and number of older adults receiving assistance through the faith community advocate.
- Having a policy of flexibility that allowed the partners, their denominations, and their congregations to participate in creating a program with the greatest mutual benefit as well as ease of use by the partners.
- Staffing the project with a former minister who understood the target population, and earned immediate credibility from clergy.
- Having a project director and outreach specialist with marketing backgrounds.
- Meeting first with denominational leaders at regional headquarters to request their endorsements and assistance in recruiting partners and setting up clergy trainings.
- Using a variety of marketing methods and contacts to reach clergy and lay leaders, including letters from the district attorney and denominational leaders, e-mails, telephone calls, and connections with faith community secretaries and office administrators.
- Conducting several smaller trainings by denomination or by pairing like denominations rather than two or three large interfaith trainings.
- Using other district attorney community advocates or other community activists to provide an introduction to, and to achieve endorsement from, minority communities that may be distrustful of law enforcement.
- Moving toward one-on-one partner recruiting rather than clergy trainings for those faith communities that followed after the "innovators" and "early adopters."
- Using adult learning techniques such as interactive table discussions and quizzes for clergy training and "Power Against Fraud" seminars.

- Inviting a victim of elder financial exploitation to share her story at clergy trainings, which brought a face to the issue and instilled a desire to commit to the project.
- Setting up "Power Against Fraud" seminars in conjunction with times when older adults or congregations normally meet, such as monthly senior luncheons or Sunday forums.
- Asking the clergy and lay leaders to sign partnership commitment forms.
- Asking those attending "Power Against Fraud" seminars to commit to implementing prevention steps.
- Providing older adults with an ongoing link to the District Attorney's Office through the Fraud Assistance Line.

What Didn't Work

- Mailing invitations to clergy. They are simply too busy to read their mail so secretaries often screen their mail. Invitations might not make it past the screening process and into the hands of clergy.
- Calling directly on minority communities without adequately building bridges through key persons from these communities to provide introduction and endorsement.
- Marketing the formal 3-hour clergy seminars to those who were more skeptical, as they were not inclined to respond to invitations nor to attend a function outside the purview of their faith community.

Metro Denver Replication Results

Due to the success of the Denver model, the Office for Victims of Crime provided funding in 2004 through the Department of Justice Nursing Home Initiative to replicate the CASE Partnership in Colorado's 1st, 17th, and 18th Judicial Districts that serve eight counties in greater metropolitan Denver. These prosecutors' offices have also achieved significant success with their CASE Partnership programs. As of October 2005, the combined CASE Partnerships of the Denver and three other metro-area judicial districts have accomplished the following:

- Recruited 600 faith community partners.
- Trained more than 900 clergy and community leaders.
- Presented 850 faith-based "Power Against Fraud" seminars to more than 35,000 older adults and their families.
- Built a monthly fraud alert distribution of close to 1 million homes through faith community bulletins, newsletters, media, and listservs.
- Expanded the program multiculturally to ethnic minority, immigrant, and refugee populations.

The positive impact of CASE that was experienced in Colorado's 18th Judicial District led District Attorney Carol Chambers to create a full-time position for her CASE director after the initial replication funding ended. Chambers says, "CASE enables this office to be proactive in the fight against fraud, instead of acting only after a crime has occurred. The CASE program is providing what the public is seeking-information and resources for the war against fraud. Every law enforcement agency should consider adding the CASE program."

District Attorney Don Quick of Colorado's 17th Judicial District reports, "The CASE program is a terrific way to partner with our seniors to prevent these unconscionable crimes. In my 18 years of being a prosecutor, CASE is the best prevention program I have seen for seniors."

National Program Replication Products and Training

To build on the continued success of the CASE program in metropolitan Denver, the Bureau of Justice Assistance, Office of Justice Programs, has selected the CASE Partnership as a national model for program replication, training, and technical assistance.

The Denver District Attorney's Office will train and assist personnel in prosecutors' offices nationwide to develop faith-based partnerships with the goal of preventing and increasing the reporting of elder financial crimes.

Interested prosecutors and law enforcement agencies can become "CASE Affiliates" through the following national replication. Affiliates will be able to download the *CASE Replication Toolkit* zip file directly from the Web site, once their registration has been confirmed.

Denver District Attorney Mitch Morrissey encourages all prosecutors' offices to replicate CASE. "The CASE Partnership will significantly enhance your relationship with faith communities, seniors, and ethnic minority groups. Its grassroots approach appeals to both clergy and their congregations. CASE has quadrupled our elder fraud prevention outreach," he said. "Let us help you get started on this great program-become a CASE Affiliate today!"

For More Information on CASE

For more information about the CASE Partnership, please contact

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About the Author

Lisa Curtis has been the Director of Consumer Services for the Denver District Attorney since 1996. She is responsible for crime prevention and consumer education for the Economic Crime Unit. In her 10 years at the District Attorney's Office, Ms. Curtis has presented more than 1,000 seminars on elder financial exploitation, identity theft, employee embezzlement, and other economic crimes both locally and nationally. She has written articles on economic crimes for a variety of publications, including the *Colorado Lawyer* and *Prosecutor* magazines of the National District Attorney's Association and the *Victimization of the Elderly and Disabled* journal. Ms. Curtis is currently dedicated to implementing and replicating the CASE Partnership throughout Colorado and the United States. She was previously the President and CEO of the San Diego, California, and Fort Collins, Colorado, Better Business Bureaus.

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Notes

¹ Anderson, Keith B., "Consumer Fraud in the United States: An FTC Survey," Federal Trade Commission, www.ftc.gov/reports/consumerfraud/040805confraudrpt.pdf (PDF 1.6 mb), accessed February 23, 2006.

² Johnson, Kelly Dedel, August 2004, *Financial Crimes Against the Elderly*, Problem-Oriented Guides for Police Problem-Specific Guides Series No. 20, Washington, DC: U.S. Department of Justice, Office of Community Oriented Policing Services, 8.

[3](#) Ibid, 9.

[4](#) Anonymous, "Protecting Older Americans: A History of Federal Action on Elder Abuse, Neglect, and Exploitation," *Journal of Elder Abuse and Neglect*, Volume 14 (2/3) 2002, page 9.

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