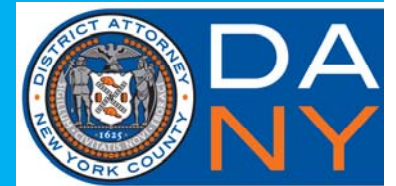


Financial Abuse of the Elderly



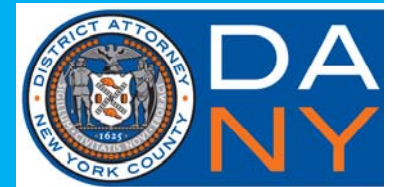
Catherine A. Christian
Special Assistant District Attorney for
External Affairs
Chief, Elder Abuse Unit
New York County District Attorney's Office
212-335-8920



I bqdqf bdeH { s o l d w i r q

• a wkh#udxgxdhgw#ru#rwhuz lh#ohj d o#
xqdxwkrul}hg/#ru#p surshu#dfw#ru#surfhvv#r #dq#
bg ly bxd o#qf o x g b j #d#l g x f d u l #r u #f d u h j l y h u #
wkdw#vhv#kh#hvrxfhv#r #dq#r o g h u #b g l y b x d o #
iru#p r q h w d u l #r u #s h u v r q d o e h q h i l w #s u r i l w #r u #
j d b q / #r u #w k d w #h v x o w #q #g h s u l y b j #d q #r o g h u #
b g l y b x d o r #i j k w x o d f f h v v #r #r u #k v h #r i #
e h q h i l w #h v r x u f h v #e h a r q j b j v #r u #d v v h w 1 # #
R o g h u #p h u l f d q v #d f w

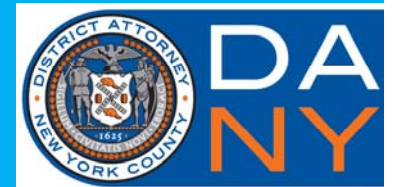
42 U.S.C. ch. 35 § 3001 et seq



v p sq #sxw #wv#

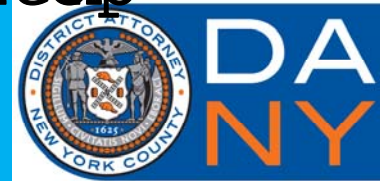
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uhd #surshw | #e | =

- Odufhq | #I ruj hu | #G #Wkhiw#
Iudxg #hwf1



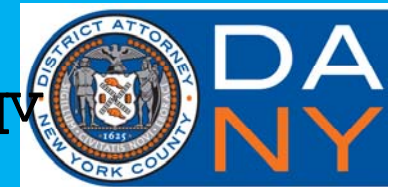
Z kr#dun#kh#y#fw# vB

- F r j q l y h o # p s d l h g / # r u j h w x o h v v # d q g # d # j h q h u d o g h f d q h #
b # p h q w d o f x l w |
- G h f u h d v h g # s k | v l f d o k h d o k #
- W u x w b j # r # r w k h u v / # r q h o # d q g # v r o l w h g # #
- I q f u h d v h g # g h s h q g h q f | # r q # f d u h j y h w
- E h b j # f d u h g # i r u e | # v r p h r q h # z l k # d # p h q w d o k h d o k # v v x h #
r u # # x e w d q f h # d e x v h # # j d p e d q j # r u # b q d q f b o s u r e d p



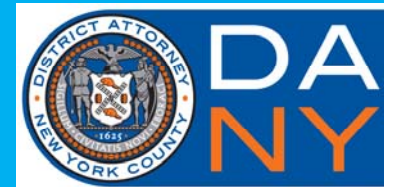
Z kr#duh#kh#dexvhuwB

- Idp b|p hp ehw
- Dssur { p dwhq #3 (#r#dexvhuw#duh#idp b|p hp ehw/#p rvw# rwhq#dgxo#fk lghq/#vsrxvhv/#sduqhuw/#dqg#rwhw1
- Idp b|p hp ehw#z kr#dexvh#guxjv#ru#dfkrq/#z kr#kdyh#d# p hqwd#hp rwrqde#qhv/#dqg#z kr#hh#dexughqhg#e|#kh#u# fdhj lybj#hvsrqv#e bwhv#dexvh#dw#k ljkhut#dwhv#kdq# wkrvh#z kr#gr#grw
- Hp sr |hh#F duhj lyhuwK rp h#K hdo#F duh#D lghv#
- Iqg lybxdo#krq#bj \$ rz hu#r#D wruq |
- Edqnhw2I bddqf b#D gy lrvw2D f frxqwdqw2J xduq bqv



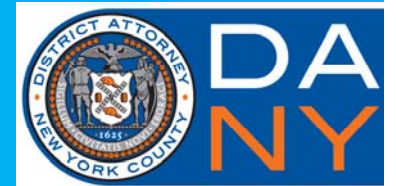
Z k | #duh#yfw p v#hoxfwdqwr#hsruB

- Odfn#r#sk |vlfde#lqg2ru#frjqlyh#de b| #r#hsruw
- Ihdu#r#hwddwrq
- Ehfdxvh#kh |#grq#z dqwr#jhw#kh#dexvhu#<3 (#r#z krp #
duh#dp b|p hp ehur,#survhfxwhg
- Hp edudvvp hqw



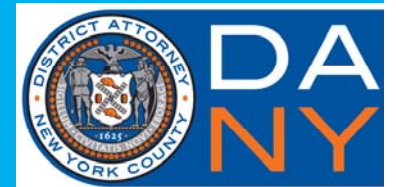
Why are seniors targeted/at risk?

- K dyh#hjxolu#qfrp h#dqg#lffxp xolwg#lvvhw#
- Wuxwqj #dqg#srwh
- Orqhd #dqg#vrf bō #vrōwng#
- P d|#eh#kqip lduz wk#p dqdj hqj #lqdf bōp dwhw#
- K dyh#rjqlyh#p sdip hqw##Dv#F rjqlyrq#dohw/#
I hqdf bō#nlo#Duh#R inh#kh#lww#J r,



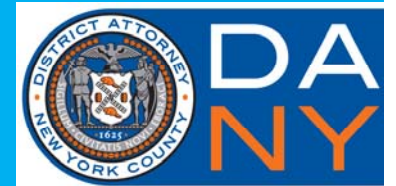
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- F dqrw#ghqwi| #khl#z q#lqdf b#qvwkwtrqv/#lqdfhv
- Wdnhv#rjhu#r#f#p s#wh#p s#lqdf b#dvnv
- Uhgxfhg#dwhqwrq#r#ghwlv#q#lqdf b#grfxp hqw
- Ghfdqh#q#edvlf#p dwk#vnlw
- Ghfhdvhg#kqghuwldqg bj#r#lqdf b#frqfhsww



UHG #IODJ V#

- Iuhtxhqw#olujh#z lkgudz dov/#qf xg bj #gd b| #
p d { p xp #fxuhqf | #z lkgudz dov#urp #dq#DWP >#
- Xqfkdudfwhukwf#dwhp sw#wr#z lh#olujh#xp v#r#
p rqh | >#
- Vxggghq#Q rq0Vxiilf hqw#I xqg#dfwylw| >#
- Ghe l#wdqvdfwlrqv#kdw#lwh#kqxvxdo



Examples of Financial Exploitation

- **Theft by caregivers or home health care aides**
- **“Befrienders”**
- **Use of Financial power of attorney (POA)**
- **Scams**



Grandparent Scam

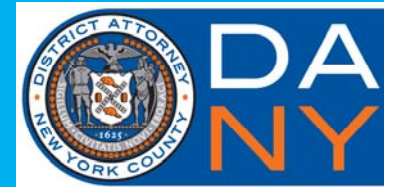
“Hello, Grandpa/ma, I’m in trouble. Please don’t tell Mom.”



Lottery and Sweepstakes Scams

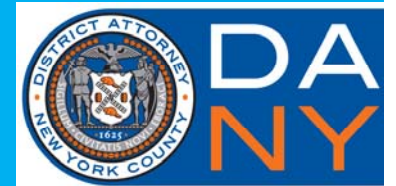
“You have won...”

- **Telephone calls, emails, texts or letters regarding lotteries, drawings, or sweepstakes**
- **Requests for upfront fees or taxes**
- **Authentic looking claims checks**



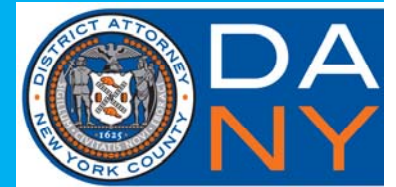
R w k h u # / f d p v # y b # \$ k r q h 2 / r f b d # P h g b

- I J V # / f d p # #
- F R Y I G 0 4 <
- V z h h w k h d u w
- F r p s x w h u # l x v # \$ u r w h f w r q 2 / h f k # / x s s r u w
- F k d u w |



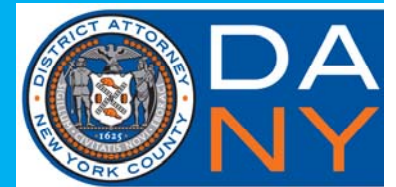
IHG HUDO#DJ HQ F IHV#LJ KWIQ J #IOG HU#
IUDX G #

- G hswr#Wuhdvxu|# IQ F HQ
- VHF
- IQUD
- F ISE
- IWF
- GR M#



Vhqlrudihdfwr#534 ;

Surhfw#fryhng#bqdf b#qvwkwrqv#
dgg#kh#hdj l#hp sa |hhv/#urp #debw#
b#dq |#fy#rup#gq b#wdwyh#surfhhg bj#q#
bwdqfhv#z kh#krvh#hp sa |hhv#p dnh#d#
hsru#derxw#kh#srwqwdh {sa wdwrq#r#d#
vhqlrudw}hg#ghibhg#dv#qrw# rxqj hu#kdq#
98#hdw,#w#d#fryhng djhqf|#



DED#Ux0# 147#

F dhw#z lk#G p bvkhg#F dsdfw

+e,#Z khq#kh#0lz |hu#hdvrqdeq#ehdnyhv#kdw#kh#F dhw#kdv#
g p bvkhg#F dsdfw |#v#0w#un#r#vxevdqwd0sk |vlf0q#
ibdqf b0r#r#khu#kdup #xq0vv#dfwrq#v#w0nhq#0gg#F dqqrw#
dghtxdw0q#dfw#q#kh#F dhw#r#z q#qwhuhvw#kh#0lz |hu#p d|#
w0nh#hdvrqdeq#qhfhvdu|#surhfwyh#dfwrq/#qf0xgbj#
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