

**FINANCIAL ABUSE OF ELDERS AND  
OTHER AT-RISK ADULTS**

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**I. FINANCIAL ABUSE AND EXPLOITATION OF ELDERS AND OTHER  
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**A. The scope of the societal plague**

1. In June 2011, 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 Polytechnic Institute and State University, released *The MetLife Study of Elder Financial Abuse: Crimes of Occasion, Desperation and Predation Against America’s Elders* (hereafter referred to as the “2011 MetLife Study”) (available at <https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf>). The 2011 MetLife Study analyzed data collected during the period from April through June 2010. It was designed to update a previous study released by MetLife in 2009, *Broken Trust: Elders, Family and Finances* (hereinafter referred to as the “2009 MetLife Study”), which analyzed data collected from April through June 2008 (available at <https://www.metlife.com/assets/cao/mmi/publications/studies/mmi-study-broken-trust-elders-family-finances.pdf>). The key findings of the 2011 MetLife Study include the following.

a. The **annual** financial loss by victims of elder financial abuse is estimated to be at least **\$2.9 billion**, a 12% increase from the \$2.6 billion estimated in 2008.

b. **Women** were nearly twice as likely as men to be victims of elder financial abuse. See Laumann, E., Leitsch, S. & Waite, L. (2008). *Elder Mistreatment in the United States: Prevalence Estimates from a Nationally Representative Study*, The Journals of Gerontology Series B, Psychological Sciences and Social Sciences, 63(4), S248-S254. Most victims were between the ages of 80 and 89, **lived alone**, and required some level of help with either health care, other activities of daily living, or home maintenance.

c. The goal of the perpetrators was generally 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.” 2011 MetLife Study at 3.

d. Elder financial abuse can be classified into three types of crimes.

(1) **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.” *Id.* at 4.

(2) **Crimes of desperation** are those “in which family members or friends become so desperate for money that they will do whatever it takes to get it.” *Id.*

(3) **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 through developing a relationship (romantic or otherwise) or as a trusted professional advisor, and then used to financially exploit the victim.” *Id.*

e. The 2011 MetLife Study concludes that “despite growing public awareness from a parade of high-profile financial abuse victims, it remains under-reported, under-recognized and under-prosecuted.” *Id.* at 23. 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.” *Id.* at 5. (This phrase is attributed to Fred Joseph, President of the North American Securities Administrators Association (“NASAA”) in 2009, in a joint announcement with the National Adult Protective Services Association (“NAPSA”), which can be accessed at <http://www.nasaa.org/5268/nasaa-napsa-unite-to-fight-financial-elder-abuse>.)

f. Although elder financial abuse sometimes occurs in isolation, “the interrelationship between financial, physical, sexual and emotional victimizations of elders is undeniable.” *Id.* at 18. The “dehumanization of victims that takes place in the process of financial abuse . . . creates **an avenue to further victimization.**” *Id.* at 17.

(1) Elders who have experienced abuse, even modest abuse, have a **300% higher risk of death** when compared to those who have not been abused. *See Dong X. et al. (2009), Elder self-neglect and abuse and mortality risk in a community-dwelling population, Journal of the American Medical Association, 302 (5), 517-526.*

(2) A recent study commissioned by the **United States Government Accountability Office (“GAO”)** estimated that 14.1% of non-institutionalized older adults had experienced physical, psychological or sexual abuse, neglect or financial exploitation in the year preceding the issuance of the report. *See Stronger Federal Leadership Could Enhance National Response to Elder Abuse (GAO-11-208, March 2011) (available at <http://www.gao.gov/assets/320/316224.pdf>).*

(3) A recent study co-authored by researchers at Georgia State University and the Georgia Department of Human Services, Division of Aging Services, included the following statistic: “Elder abuse, in all its forms, **affects between two and five million American adults** over the age of 65.” *See S. Strasser et al., A Survey of Georgia Adult Protective Service Staff: Implications for*

*Older Adult Injury Prevention and Policy*, Western Journal of Emergency Medicine, Vol. XII, No. 3 (July 2011) (available at [http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3117614/pdf/wjem12\\_3p0357.pdf](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3117614/pdf/wjem12_3p0357.pdf)).

(4) The *Washington Post* estimates that **one in six adults** over the age of 65 has been the victim of a financial crime. See Singletary, M., *Financial Crimes Against Seniors a Growing Problem*, The Washington Post (September 15, 2012) (available at [http://www.washingtonpost.com/business/financial-crimes-against-seniors-a-growing-problem/2012/09/15/b2349d52-fabe-11e1-8252-5f89566a35ac\\_story.html](http://www.washingtonpost.com/business/financial-crimes-against-seniors-a-growing-problem/2012/09/15/b2349d52-fabe-11e1-8252-5f89566a35ac_story.html)).

2. In 2015, TrueLink Financial, a for-profit company that purports to offer fraud protection systems and products for seniors, published the *TrueLink Report on Elder Financial Abuse 2015* (available at <https://truelink-wordpress-assets.s3.amazonaws.com/wp-content/uploads/True-Link-Report-On-Elder-Financial-Abuse-012815.pdf>) (the “TrueLink Report”). The TrueLink Report estimates that **36.9% of seniors are affected** by financial abuse in a five-year period, amounting to **\$36.48 billion annually**.

3. According to the TrueLink Report, the **non-financial effects** of elder financial abuse include 6.7% of victims **postponing necessary medical care**, and 4.2% **reducing nutritional intake** (e.g. skipping meals) because of budgetary shortfalls. Many victims also suffer depression, anxiety, and loss of independence. The **caregivers** of elder victims also experience loss: 27.9% report **depression**, stress or anxiety from dealing with the elder’s financial loss; 18.2% report increased **conflict** with family and friends; 13.9% report a sense of **hopelessness**; 7.3% experience a loss of career advancement or work hours; and 9.1% experience **damage to their marriages** or significant relationships. *Id.* at 18-19.

## **B. The definition of “elder”**

1. There is no generally accepted age at which a person becomes an “elder.”

a. Membership in **AARP (formerly known as the American Association of Retired Persons)** is open to persons **50 years of age and older**. See [www.aarp.org](http://www.aarp.org). In a 2010 report on adult guardianships, the GAO also defined “seniors” as adults aged 50 and older. See *Guardianships: Cases of Financial Exploitation, Neglect and Abuse of Seniors* (GAO-10-1046, September 2010) (available at <http://www.gao.gov/new.items/d101046.pdf>).

b. The **Centers for Disease Control and Prevention (“CDC”)** defines elders as persons **60 years of age or older**. See [www.cdc.gov/violenceprevention/elderabuse/definitions.html](http://www.cdc.gov/violenceprevention/elderabuse/definitions.html). Numerous state statutes also utilize this age in defining an elder. See, e.g., FLA. STAT. ANN. § 415.102 (27). The Elder Justice Act (discussed in Section IV.A, below) defines an elder as an individual age 60 or older. 42 U.S.C. § 1397j(5).

c. The **Office for Older Americans** of the Consumer Financial Protection Bureau is “dedicated to the financial health of Americans **age 62 or older.**” See [www.consumerfinance.gov](http://www.consumerfinance.gov).

d. Numerous state statutes define elders as persons **65 years of age or older.** See, e.g., GA. CODE ANN. §§ 30-5-3(7.1) and 16-5-100(4).

2. The 2010 U.S. Census recorded the greatest number and proportion of people age 65 and older in all of decennial census history: 40.3 million people, **13% of the total population.** See Carrie A. Warner, *The Older Population: 2010*, U.S. Department of Commerce, U.S. Census Bureau, Washington, D.C. (Publication C2010BR-09) (available at <http://www.census.gov/prod/cen2010/briefs/c2010br-09.pdf>). It is projected that by 2050, people age 65 and older will comprise 20% of the total U.S. population. See data and statistics site maintained by the **National Center on Elder Abuse (“NCEA”)** of the Administration on Aging of the U.S. Department of Health and Human Services. <https://ncea.acl.gov/>.

a. The Pew Research Center reported in 2010 that 10,000 Baby Boomers will attain 65 years of age every day until 2029. See <http://www.pewresearch.org/fact-tank/2010/12/29/baby-boomers-retire/>.

3. In addition to our elders (however defined), approximately 56.7 million of the 303.9 million people in the U.S. civilian non-institutionalized population, representing 18.7% of this group, **reported a disability** as part of the 2010 Census. See Matthew W. Brault, *Americans with Disabilities: 2010, Current Population Reports*, P70-131, U.S. Census Bureau, Washington, D.C., Issued July 2012. Another 4.1 million institutionalized people (*i.e.* living in correctional institutions or nursing homes) have disabilities, but were not included in the Brault report. Some type of disability was reported by 35% of men and 38% of women age 65 or older in 2011.

a. These **“at-risk” adults with disabilities** are also often more susceptible to financial exploitation as a consequence of their disabling conditions. Nationally, 30% of adults with disabilities who utilized personal assistance services for support with their activities of daily living report one or more types of elder abuse (*i.e.* physical, verbal or financial) by their primary care provider. See Oktay, J. and Tompkins, C., *Personal Assistance Providers’ Mistreatment of Disabled Adults*, *Health & Social Work*, 29 (3), 177-188 (2004). See also Baladerian, N., *Abuse of People with Disabilities: Victims and their Families Speak Out*, Spectrum Institute Disability and Abuse Project (2013) (available at [www.disabilityandabuse.org](http://www.disabilityandabuse.org)).

4. For ease of reference in the balance of this presentation, the victims of financial abuse and exploitation discussed shall generally be referred to as “elders,” but other at-risk adults with disabilities of all ages shall be considered part of this vulnerable population for purposes of the discussion. Since women are nearly twice as likely as men to be the victims of elder financial abuse (as discussed in Section I.A.1.b, above), the gender of these elders shall be assumed to be female.

### **C. The definition of financial abuse and exploitation**

1. The **NCEA** defines elder financial abuse or exploitation as the “illegal taking, misuse, or concealment of funds, property, or assets of a vulnerable elder.” See <http://ncea.aoa.gov/faq/index.aspx>. Additional definitions of these terms on the NCEA site include “theft, fraud, misuse, or neglect of authority or use of undue influence as a lever to gain control over an older person’s money or property.”

2. The federal **Older Americans Act** defines exploitation as the “fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual, including a caregiver or fiduciary, that uses the resources of an older individual for monetary or personal benefit, profit, or gain, or that results in depriving an older individual of rightful access to, or use of, benefits, resources, belongings, or assets.” 42 U.S.C. § 3001 *et seq.* (2006).

3. The **CDC** defines financial abuse or exploitation as “the unauthorized or improper use of the resources of an elder for monetary or personal benefit, profit, or gain. Examples include forgery; misuse or theft of money or possessions; use of coercion or deception to surrender finances or property; or improper use of guardianship or power of attorney.” See <http://www.cdc.gov/violenceprevention/elderabuse/definitions.html>. The CDC laments that “a set of universally accepted definitions does not exist,” because many definitions are crafted “to reflect the unique statutes or conditions present in specific locations (*e.g.* states, counties, or cities)” or “specifically for research purposes.” *Id.*

4. A recent report by the **GAO** defined elder financial exploitation as “the illegal or improper use of an older adult’s funds, property, or assets.” See GAO, *Elder Justice: National Strategy Needed to Effectively Combat Elder Financial Exploitation* (GAO-13-110) (Washington, D.C., November 15, 2012) (“2012 GAO Report”), at 1 (available at [www.gao.gov/assets/660/650074.pdf](http://www.gao.gov/assets/660/650074.pdf)).

5. **State definitions** of elder financial abuse or exploitation vary widely.

a. Georgia defines exploitation as “the illegal or improper use of a disabled adult or elder person or that person’s resources through undue influence, coercion, harassment, duress, deception, false representation, false pretense, or other similar means for another’s profit or advantage.” See GA. CODE ANN. §§ 30-5-3(9) and 16-5-100(6).

b. Under Florida law, exploitation may include, but is not limited to: (1) breaches of fiduciary relationships, such as the misuse of a power of attorney or the abuse of guardianship duties, resulting in the unauthorized appropriation, sale, or transfer of property; (2) unauthorized taking of personal assets; (3) misappropriation, misuse, or transfer of moneys belonging to a vulnerable adult from a personal or joint account; or (4) intentional or negligent failure to effectively use a vulnerable adult’s income and assets for the necessities required for that person’s support and maintenance. See FLA. STAT. ANN. § 415.101 (8).

6. The 2015 TrueLink Report defines elder financial abuse as “any time someone took financial advantage of an elder adult in a way that would **not have been possible when the senior was younger.**” *Id.* at 6.

a. Of the estimated \$36.48 billion lost to elder financial abuse each year, the TrueLink Report concludes that **\$16.99 billion is attributed to financial exploitation**, defined as “someone engaging in abusive action openly, expecting to avoid law enforcement actions on technicalities . . . behavior that relies on misrepresentations that are just within the bounds of the law and takes advantage of a person’s vulnerability and confusion.” *Id.* at 15. Such exploitation is frequently connected with products sold on TV, by phone or by mail solicitation; services that are misrepresented in marketing materials with small-font disclaimers; and deliberate set-ups based on lists of prospective customers that include primarily persons with documented memory impairments. This type of financial abuse uses pressure tactics or misleading language to lead seniors to **make financial mistakes “voluntarily.”**

b. **\$12.76 billion** of the annual \$36.48 billion loss is attributable to **criminal fraud**, defined as “any money-taking activity perpetrated by a criminal who is concealing his or her identity to avoid getting caught.” *Id.* at 11. This category was divided into two sub-categories: **scams that cost seniors \$9.85 billion annually, and identity theft that results in annual losses to seniors of \$2.91 billion.** Included in this category are “sweetheart,” “grandparent” and “Nigerian Prince” scams; fake lotteries and government grants; fraudulent applications for credit cards, bank accounts or loans; fraudulent home equity loans recorded on real estate; and the unauthorized use of misappropriated credit card or checking account numbers.

c. The final sub-category, **abuse by those in a position of trust**, accounts for losses of **\$6.67 billion annually**, and is often combined with physical abuse or neglect. The amount lost to a trusted party is on average larger than losses incurred through the other types of financial abuse. Included in this category are frequent “borrowing” of funds from an elder who does not recall the “loans,” and re-writing the elder’s Will, Trust or Power of Attorney in favor of the perpetrator.

7. The 2009 MetLife Study reported that **financial abuse accounts for 30% to 50% of all forms of elder abuse**, and is regarded as the third most commonly substantiated type of elder abuse (after neglect and emotional/psychological abuse). *Id.* at 8, citing Choi, N.G., and Mayer, J. (2000), *Elder Abuse, Neglect and Exploitation: Risk Factors and Prevention Strategies*, Journal of Gerontological Social Work, 33 (2), 5-25.

#### **D. Perpetrators of elder financial abuse**

1. The 2011 MetLife Study reported that 51% of the cases considered involved elder financial abuse by **strangers**, including home repair scams, telemarketing scams, and strangers committing robbery and burglary. *Id.* at 8. The 2012 GAO Report includes mail or internet scams and identity theft among the financial abuse perpetrated by strangers. *Id.* at 5. The 2011 MetLife Study theorizes that stranger

elder abuse is more likely to be reported and publicized than abuse by known perpetrators. *Id.* at 7.

**2. Family, friends, neighbors, in-home caregivers** and other known persons (*e.g.* Agents acting under Powers of Attorney) accounted for 34% of the perpetrators included in the 2011 MetLife Study. *Id.* at 8. The 2012 GAO Report also includes in this category legal guardians appointed by state courts and Representative Payees under the auspices of the Social Security Administration. *Id.* at 4. However, the National Council on Aging claims that “in almost 60% of elder abuse and neglect incidents the perpetrator is a family member and two-thirds of perpetrators are adult children or spouses.” See <https://www.ncoa.org/public-policy-action/elder-justice/elder-abuse-facts/>.

**a.** However, a subsequent 2014 study concluded that family members were the most common perpetrators of financial exploitation (57.9%), followed by friends and neighbors (16.9%) and home care aides (14.9%). See Peterson, J., Burnes, D., Caccamise, P., Mason, A., Henderson, C., Wells, M., & Lachs, M. (2014). *Financial Exploitation of Older Adults: A Population-Based Prevalence Study*. *Journal of General Internal Medicine*, 29 (12), 1615-1623.

**b.** There are numerous factors that materially **increase the risk** of a person known to the elder engaging in elder financial abuse. Those include (i) use of drugs or alcohol, (ii) high stress levels and low coping resources, (iii) lack of social support, including respite care options, (iv) high emotional or financial dependence on the elder, (v) lack of elder care training, and (vi) depression. See <http://www.cdc.gov/violenceprevention/pdf/em-factsheet-a.pdf>.

**3. Business and financial service providers** accounted for 12% of the perpetrators reported in the 2011 MetLife Study, including insurance advisors, bankers, attorneys, building contractors, and nursing home administrators. *Id.* at 8. The 2012 GAO Report also includes securities brokers and dealers, financial advisors, and “others in the financial services industry” in this category. *Id.* at 5. These perpetrators were involved with predatory lending, identity theft, embezzlement, or the sale of fraudulent investments or other financial products or services which were unsuitable for an elder’s circumstances (*e.g.* long-term annuities). They also often held themselves out as “senior specialists” having particular expertise in advising older adults. “Free lunch” investment seminars are also frequently used by unscrupulous financial “professionals” to sell inappropriate investment products to elders. See SEC, FINRA and NASAA, “*Protecting Senior Investors: Report on Examinations of Securities Firms Providing “Free Lunch” Sales Seminars*” (2007) (available at [www.sec.gov/spotlight/seniors/freelunchreport.pdf](http://www.sec.gov/spotlight/seniors/freelunchreport.pdf)).

**4.** The 2011 MetLife Study reported a fourth category of elder financial abuse: **Medicare and Medicaid fraud** which, while only 4% of the total cases considered, amounted to 58% of the total losses sustained. *Id.* at 8.

**5.** The 2011 MetLife Study reported that **60%** of the perpetrators of elder financial abuse were **male**. *Id.* at 10.

## **E. Commonly cited reasons for elder financial abuse**

1. The incidence of **Alzheimer's disease, and other dementias** that undermine judgment, increases with age. See 2012 GAO Report, at 5, citing Hebert *et al.*, *Alzheimer's Disease in the U.S. Population*, Archives of Neurology, 60 (August 2003): 1119-1122.

a. Approximately 5.3 million Americans have some kind of dementia, including 200,000 under the age of 65. Close to one-half of all people over age 85 have Alzheimer's disease or another kind of dementia. By 2050, up to 16 million people will have the disease. Nearly two-thirds of those with Alzheimer's disease are women. See Alzheimer's Association, <http://www.alz.org/facts/overview.asp>. Research indicates that people with dementia are at greater risk of elder abuse than those without the condition. See C. Cooney, R. Howard and B. Lewlor, (2006), *Abuse of Vulnerable People with Dementia by Their Carers: Can We Identify Those Most at Risk?* International Journal of Geriatric Psychiatry, 21(6), 564-571.

2. **Diminished financial capacity** is more prevalent as one ages (*i.e.* the ability to manage money and financial assets to meet one's needs effectively). See 2012 GAO Report at 5, citing Agarwal *et al.*, *The Age of Reason: Financial Decisions Over the Life Cycle with Implications for Regulation*, Brookings Papers on Economic Activity 2 (Washington, D.C., 2009), 51-117.

3. Elders have become largely **socially isolated**. See 2011 MetLife Study, at 23, citing J. Bendix (2009, March), *Exploiting the Elderly*, RN, 42-46. Extended, multi-generational families are no longer common in our mobile society. Adult children no longer feel responsible for caring for elderly parents. Approximately 28% of non-institutionalized elders live alone. Thus, there are fewer persons in an elder's life who can realistically detect suspected financial abuse, and perpetrators can more readily create "an environment of manipulation, intimidation and fear" for the elder. See *Protecting Mom & Dad's Money*, Consumer Reports, January 2013 (available at [www.consumerreports.org/cro/magazine/2013/01/protecting-mom-dads-money.htm](http://www.consumerreports.org/cro/magazine/2013/01/protecting-mom-dads-money.htm)).

4. Family members who become **dependent on an elder for financial support** increasingly live with their elders permanently. See 2011 MetLife Study at 22, citing J. Garre-Olmo *et al.* (2009), *Prevalence and Risk Factors of Suspected Elder Abuse Subtypes in People Aged 75 and Older*, Journal of the American Geriatrics Society, 57, 815-822. Once entrenched in the lives of elders, these people have myriad opportunities to engage in financial abuse and exploitation.

5. A recent study funded by the National Institutes of Health National Institute on Aging suggests that the area of the brain known as the "**anterior insula**" **changes with age** and adversely impacts "gut feelings" about the trustworthiness of potential predators. "The older adults do not have as strong an anterior insula early-warning signal; their brains are not saying "be wary" as the brains of younger adults are." See <http://www.nih.gov/researchmatters/december2012/12172012trust.htm>.

6. Elders with **clinical depression** are statistically more likely to be victims of financial abuse or exploitation. See 2011 MetLife Study at 16, citing S. R. Beach *et al.* (2010), *Financial Exploitation and Psychological Mistreatment Among Older Adults*, *The Gerontologist*, 50 (6), 744-757.

7. **Financial illiteracy** is pervasive among Americans in general, and is especially marked among elders. See 2011 MetLife Study, at 16, citing L.A. Catalano *et al.* (2010), *Financial Abuse of Elderly Investors: Protecting the Vulnerable*, *Journal of Securities Law, Regulation, and Compliance*, 3(1), 5-23.

## II. DETECTION AND REPORTING OF ELDER FINANCIAL ABUSE

### A. Indicators of elder financial abuse

1. “Indicators” of elder financial abuse are signs or other clues that a person has been victimized by a perpetrator. Any one of the below indicators may be attributable to other causes; however, **patterns or clusters of indicators** may indicate an elder financial abuse problem, according to the NCPEA. One or more of the following common indicators occur frequently in documented cases of elder financial abuse.

a. Unpaid bills, eviction notices, or notices to discontinue utilities or other household services.

b. Withdrawals from bank accounts or transfers between accounts that the elder cannot explain.

c. Bank statements and canceled checks are no longer delivered to the elder’s home.

d. New “best friends” in the elder’s life.

e. Newly executed legal documents (*e.g.* a Power of Attorney) that the elder did not comprehend when signed.

f. Unusual activity in the elder’s bank accounts (*e.g.* large unexplained withdrawals, frequent transfers between accounts, or numerous ATM withdrawals).

g. The care the elder receives is not commensurate with the size of her resources.

h. Third parties (*e.g.* caregivers or relatives) express excessive interest in the amount of money being spent on the elder.

i. The elder’s belongings or other assets are missing.

j. Suspicious signatures on the elder’s checks or other documents.

**k.** The elder does not possess any documentation about her financial affairs or arrangements.

**l.** The elder or her caregiver has implausible explanations about the state of her financial affairs.

**m.** The elder is unaware of, or does not understand, the financial arrangements that have been made for her.

**n.** Excessively large “reimbursements” or “gifts” to family members or friends.

**o.** New authorized signers on the elder’s accounts.

**p.** Changes in banks or attorneys used by the elder for many years.

**q.** Large, unexplained charges to the elder’s credit cards.

**r.** Missing or unaccounted for government benefits (*e.g.* monthly checks for Social Security, veterans benefits, SSI or SSDI, or Supplemental Nutrition Assistance (a/k/a “food stamps”).

**2.** The 2009 MetLife Study suggests the following additional indicators of elder financial abuse. *Id.* at 22-23.

**a.** The elder manifests an unusual degree of fear or submissiveness to a caregiver.

**b.** Isolation of the elder from family, friends, community, and other stable relationships (*e.g.* the elder is never alone or allowed to discuss finances without the caregiver present).

**c.** The elder appears intimidated and threatened (*e.g.* never looks at people directly).

**d.** The elder exhibits withdrawn behavior or a disheveled appearance.

**e.** The elder expresses anxiety about her ability to meet her financial obligations.

**f.** Significant changes in the elder’s personal spending patterns (*e.g.* she purchases a new car even though she has not driven in many months or years).

**g.** Third parties develop a new close bond with the elder and exert influence over the elder’s decisions.

- h. Third parties withhold information from the elder or make false promises.
- i. Third parties suddenly acquire expensive possessions.
- j. Third parties exhibit defensiveness or hostility during appointments or phone calls with the elder.
- k. Third parties are reluctant to leave the side of the elder during appointments.
- l. Unexplained decreases in the number of the elder's bank or investment accounts.
- m. An increase in the number of the elder's credit card accounts.

## **B. Reporting of elder financial abuse**

1. The NCEA of the Administration on Aging, in summarizing a series of research studies on the incidence and prevalence of elder abuse and neglect (of all types), concluded that while data from state **Adult Protective Services ("APS")** agencies shows an increase in the reporting of elder abuse, an overwhelming number of cases go undetected, unreported, and untreated each year.

a. One such study estimated that only **one of every 14 cases** of elder abuse ever comes to the attention of the authorities. See Bonnie, R. and Wallace, R. (Eds.), *Elder Mistreatment: Abuse, Neglect and Exploitation in an Aging America* (Washington, D.C., The National Academies Press 2003) (available at <http://www.nap.edu/openbook.php?isbn=0309084342>).

b. Another study found that **for every case of elder abuse referred to social service, law enforcement, or legal authorities 24 cases were not so referred**. See Lifespan of Greater Rochester, Inc., Weill Cornell Medical Center of Cornell University and New York City Department for the Aging (2011), *Under the Radar: New York State Elder Abuse Prevalence Study* (available at <http://www.ocfs.state.ny.us/main/reports/Under%20the%20Radar%2005%2012%2011%20final%20report.pdf>).

2. The most cited reason for the under-reporting of elder financial abuse is that the **victims themselves refuse to report the abuse** to relevant authorities. The 2009 MetLife Study suggests some of the following reasons as the basis for an elder's refusal to report her victimization. *Id.* at 21.

a. The elder does not want her abusing family member to go to jail or to face public embarrassment.

b. The elder does not want government interference in her personal life.

- c.** The elder feels partially responsible for what has happened.
- d.** The elder believes that the abuse is simply part of doing business or taking risks.
- e.** The elder feels that admitting vulnerability will result in her being placed in a nursing home or other facility.
- f.** The elder fears that the abuser will harm her even more if it is reported.
- g.** The elder believes that no one will help remedy the abuse, or that any help will be “too little, too late.”
- h.** The elder fears that prosecuting the abuse will be prohibitively expensive.
- i.** The elder may not recall the abuse because of dementia or other impairments.

**3.** Another factor underlying the significant under-reporting of elder financial abuse includes the **reluctance of third parties to get involved** for some of the following reasons. *Id.* at 21.

- a.** They do not know if they are “mandatory reporters” under their state laws. (*See* Section II.B.4, below.)
- b.** They do not want to compromise professional relationships.
- c.** They are unclear on the issue of “who is the client?” (*i.e.* the elder or her family members).
- d.** They wish to avoid adverse publicity to themselves or their organizations.
- e.** They do not want to incriminate fellow professionals or employees.
- f.** They want to avoid involvement in a criminal investigation or lawsuit.
- g.** They are uneducated about business ethics and practices relating to elder financial abuse.
- h.** They are untrained on the distinction between “normal aging” and elder abuse.

**4.** “**Mandatory reporters**” of elder financial abuse can vary significantly from state to state.

**a.** For example, Georgia law provides that the following persons having reasonable cause to believe that a disabled adult or elder person has been the victim of abuse, other than by accidental means, or has been neglected or exploited, are mandatory reporters of such suspected abuse, neglect, or exploitation.

- (1)** Any person required to report child abuse.
- (2)** Physical therapists.
- (3)** Occupational therapists.
- (4)** Day-care personnel.
- (5)** Coroners.
- (6)** Medical examiners.
- (7)** Emergency medical services personnel.
- (8)** Certified emergency medical technicians, cardiac technicians, paramedics, or first responders.
- (9)** Employees of a public or private agency engaged in professional health related services to elder persons or disabled adults.
- (10)** Clergy members (outside of the confessional).
- (11)** Any employee of a financial institution or investment company (which includes brokers and financial planners) having reasonable cause to believe that a disabled adult or elder person has been exploited (for assets not being held or managed in a fiduciary capacity). *See* GA. CODE ANN. § 30-5-4(a)(1).

**(a)** Numerous states and the District of Columbia specifically designate the **employees of financial institutions as mandatory reporters** of elder financial abuse. *See, e.g.,* FLA. STAT. ANN. § 415.1034(a)(8). Numerous other states recommend and encourage, but do not require, the employees of financial institutions to report suspected elder financial abuse. *See* Appendix for a chart on “Mandatory Reporting of Elder Abuse by Banks.”

**(b)** At least two states make a distinction for a financial institution and its employees acting in a fiduciary capacity. Georgia exempts employees from the mandatory reporting obligation if the employee is acting as a fiduciary, while Maryland has no such exemption from the mandatory reporting obligation.

**(c)** A significant number of states provide that “**any person**” with “reasonable cause to believe or suspect” that an elder has been the victim of abuse, neglect or exploitation shall report same to the relevant authorities. *Id.* “Any person” theoretically includes an employee of a financial institution.

(d) There are currently **no federal requirements** that banks or other financial institutions train employees to recognize or report elder financial abuse, “even though they are well-positioned to identify and report it because they are able to observe it first hand.” See GAO, *Elder Justice: Federal Government Has Taken Some Steps But Could Do More to Combat Elder Financial Exploitation*, Testimony of Kay E. Brown, Director of Education, Workforce and Income Security, before the Subcommittee on Commerce, Manufacturing and Trade, Committee on Energy and Commerce, House of Representatives (GAO-13-626T) (Washington, D.C., May 16, 2013) (available at [www.gao.gov/assets/660/654663.pdf](http://www.gao.gov/assets/660/654663.pdf)).

**b. Attorneys are mandatory reporters** under the laws of Arizona, Mississippi, and Ohio. See Appendix for a chart on “Mandatory Reporting of Elder Abuse by Attorneys.”

(1) Montana and Oregon designate attorneys as mandatory reporters unless the attorney acquired knowledge of the facts required to be reported from a client, and the attorney-client privilege applies. *Id.*

(2) Texas takes the position that there is no such exception for a person “whose knowledge concerning possible abuse, neglect or exploitation is obtained during the scope of the person’s employment or whose professional communications are generally confidential, including an attorney, clergy member, medical practitioner, social worker and mental health professional.” *Id.*

(3) A significant number of states provide that “**any person**” with “reasonable cause to believe or suspect” that an elder has been the victim of abuse, neglect or exploitation shall report same to the relevant authorities. *Id.* This type of provision would conceivably include attorneys.

**c. Penalties** for the failure of mandatory reporters to report suspected elder financial abuse range from no penalty at all, to monetary fines, to jail time. See, e.g. GA. CODE ANN. § 30-5-8(a)(2), which provides that the failure of a mandatory reporter to report the suspected exploitation of an elder or disabled person constitutes a misdemeanor, punishable by a fine of up to \$1,000 and 12 months in jail.

**d.** In general, anyone who makes a report of suspected elder abuse, who testifies in any judicial proceeding arising from the report, who provides protective services, or who participates in a required investigation shall be **immune from any civil or criminal liability** on account of such report, testimony or participation, unless such person acted in bad faith, with a malicious purpose, or was a party to the abuse. See, e.g., GA. CODE ANN. § 30-5-4(c).

**5. APS agencies** provide a “**first-responder**” **mechanism** for investigating reports of elder financial abuse outside of a long-term care setting. (See Section II.B.6, below, for a discussion of Long-Term Care Ombudsman programs which investigate complaints in nursing homes and other long-term care settings.) **All 50 states and the District of Columbia have an APS agency** to investigate reports of elder abuse, neglect or exploitation, as required by Title XX of the Social Security Act.

See Appendix for a compilation of all state APS websites and state statutory authority for same. However, if the elder does not consent to the investigation (*e.g.* for any of the reasons noted in Section II.B.2, above), then APS cannot pursue it further. See, *e.g.*, GA. CODE ANN. § 30-5-5(3) (specifying that a person or her guardian must consent, or not withdraw consent, to APS investigative services).

**a.** The stated mission of an APS program is generally “to insure the safety and well-being of elders and adults with disabilities who are in danger of being mistreated or neglected, are unable to take care of themselves or protect themselves from harm, and have no one to assist them.” See statement of NCEA ethical principles and best practices guidelines at [http://www.ncea.aoa.gov/Stop\\_Abuse/Partners/APS/Guidelines.aspx](http://www.ncea.aoa.gov/Stop_Abuse/Partners/APS/Guidelines.aspx). The primary guiding value of an APS program is as follows: “Every action taken by Adult Protective Services must balance the duty to protect the safety of the vulnerable adult with the adult’s right to self-determination.” *Id.*

**b.** The **general process** for generating an **APS investigation** of alleged financial abuse of an elder includes the following. *Id.*

**(1)** A **report is made** to APS by someone who suspects elder abuse, exploitation, or neglect. The reporter may call an abuse “hotline” or a state APS office. The NCEA maintains a database of all state APS contacts, which can be accessed by calling the Elder Care Locator service at 1-800-677-1116 during regular business hours, or by visiting <https://eldercare.acl.gov/Public/Index.aspx>. The reporting person is **protected from both civil and criminal liability**.

**(2)** If the case meets all eligibility criteria (*e.g.*, age of victim, type of abuse, victim’s vulnerability), APS assigns a **priority response time** to the report based on the level of victim risk; involves emergency responders, if necessary; and assigns the report to APS for investigation.

**(3)** APS staff contacts the elder victim within the state-regulated timeframe (keyed to the urgency of the situation) to assess any immediate risk, and to **investigate and substantiate** the alleged abuse (with the assistance of law enforcement, if necessary). Caseworkers then assess the current risk factors for the victim, including her ability to understand her risks and to give informed consent to further investigation and provision of protective services.

**(4)** If the **victim consents**, the APS caseworker develops a service plan, which may include both short-term emergency services (shelter, meals, transportation, home health services, medical or mental health services) and long-term services that are monitored by APS to assure that the risks to the victim are reduced or eliminated. **Substantiated criminal activity** is referred to the prosecuting attorney.

**(5)** If the victim has the capacity to understand her circumstances and **refuses an investigation** or protective services, the APS caseworker may refer her to other resources before closing the case. However, if APS has been able to substantiate that an elder has been abused, neglected, or exploited by

another person, it is required to report this to law enforcement even if the victim does not consent to the report.

**c.** Notwithstanding the broad authority of APS agencies to investigate alleged elder financial abuse, **third parties may effectively deny, or interfere with, APS access** to the alleged victim. Similarly, once an elder is found to be in need of protective services, third parties may interfere with the provision of such services to the elder.

**(1)** The law in some states allows APS to petition for an expedited court hearing by the judge of the Probate Court (or other court with jurisdiction over alleged incapacitated adults) of the county in which the elder resides or is found, and the issuance of an order authorizing the investigation, or the provision of protective services, as the case may be, and **prohibiting interference** therewith. *See, e.g.,* GA. CODE ANN. § 30-5-5. A willful violation of such an order is subject to punishment for contempt of court. GA. CODE ANN. § 16-5-102(c) further provides that any person who willfully and knowingly obstructs or impedes an APS investigation, upon conviction, shall be guilty of a “misdemeanor of a high and aggravated nature.”

**d.** APS may also elect to **initiate the filing of a guardianship** or conservatorship for an elder as a last resort to protect an elder. However, state law may preclude APS from qualifying as a conservator, in which case the court would have discretion to appoint a “public” conservator to serve in this role, either an individual or a social services agency representative.

**e.** While the **demand for APS services** has increased dramatically, program funding has either remained level or decreased in recent years. *See* GAO, *Stronger Federal Leadership Could Enhance National Response to Elder Abuse* (GAO-11-208, March 2011) (available at <http://www.gao.gov/assets/320/316224.pdf>). In Georgia, APS case referrals in 2012 were up 22% from 2011 and up 67% from 2008. *See At Risk Adult Abuse, Neglect and Exploitation in Georgia: Review and Recommendations* (May 15, 2013), Georgia Association of Chiefs of Police, Ad Hoc Committee On At Risk Adult Abuse, Neglect and Exploitation (<http://www.gachiefs.com/wp-content/uploads/2016/04/AtRiskAdultAbuseWhitePaper.pdf>).

**6.** The federal Older Americans Act mandates the establishment of a **Long-Term Care Ombudsman (“LTCO”)** program in all 50 states and the District of Columbia. 42 U.S.C. § 3058g. (The term “ombudsman” is Swedish for “citizen’s representative.”) The LTCO is “dedicated to enhancing the lives of long-term care residents through advocacy, education and resolution of resident complaints, including those related to abuse, neglect and exploitation.” *See* NCEA site at <https://ncea.acl.gov/whatwedo/practice/intervention-ltc.html>. *See* also Appendix for a compilation of all state LTCO websites.

**a.** Included in the scope of **long-term care facilities** subject to LTCO oversight are the following.

- (1) Skilled nursing facilities (“nursing homes”).
- (2) Assisted living facilities.
- (3) “Board and care” homes (often referred to as “personal care homes” or “host homes”).
- (4) Intermediate care facilities for those with intellectual disabilities.
- (5) Other community living arrangements (*e.g.* group homes).

See National Long-Term Care Ombudsman Resource Center website <http://ltcombudsman.org/about/about-ombudsman>.

**b.** The LTCO program is usually operated under the auspices of the “State Unit on Aging” or local “Areas on Aging,” which are part of the “Aging Services Network” mandated by the Older Americans Act and developed by the U.S. Department of Health and Human Services (“HHS”) Administration on Aging (“AoA”). 42 U.S.C. § 3002(5). In April 2012, HHS established the Administration for Community Living, which consolidated the AoA, the Office on Disability, and the Administration on Developmental Disabilities.

**c. Complaints to the LTCO may be initiated** by a call to the State Unit on Aging, the Regional Area Agency on Aging, or State LTCO Office, by either the resident herself, or on behalf of the resident by a friend, family member or other third party. The NCEA maintains a database of all state LTCO contacts (state, regional and local), which can be accessed by calling the Elder Care Locator service at 1-800-677-1116 during regular business hours, or by visiting <https://eldercare.acl.gov/Public/Index.aspx>. Residents can also initiate a complaint in person when LTCO staff make periodic site visits to the facilities in their jurisdiction.

**d.** Complaints of residents are **informally investigated by LTCO** personnel and resolved, if possible, by informal techniques such as mediation, conciliation, and persuasion. If the complaint is not resolved informally, or if the nature of the complaint is so serious that it requires the involvement of a regulatory agency or law enforcement (*e.g.* alleged physical or sexual abuse or licensing violations), the matter is referred to the appropriate agency for formal investigation and resolution. LTCO staff will engage in the necessary follow-up to assure that the formal investigation proceeds towards resolution of the resident’s complaint.

(1) All complaints lodged with the LTCO must be kept **confidential**, unless the resident authorizes the release of her name. It is against the law for a facility to retaliate or discriminate against a resident for making a complaint to the LTCO. Any person who makes a complaint in good faith is **protected from civil and criminal liability**.

**e.** As with third-party interference with APS investigations and the provision of protective services (discussed in Section II.B.5.c, above), the LTCO may petition the Probate Court (or other court with jurisdiction over alleged incapacitated adults) for the issuance of an order **prohibiting interference** with same, a willful violation of which is subject to punishment for contempt of court.

**f.** In addition to the largely voluntary nature of many complaints lodged with the LTCO by, or on behalf of, residents of long-term care facilities, state law provides that certain persons having reasonable cause to believe that a resident or former resident has been abused or exploited while residing in a facility are **mandatory reporters** of such abuse or exploitation. See Section II.B.4, above, for examples of typical mandatory reporters. Such reports are directed to be filed with the state Medicaid program and an appropriate law enforcement agency or prosecuting attorney.

**(1)** State law typically **precludes public disclosure** of the identity of the resident, the alleged perpetrator and the reporter unless required to be revealed in court proceedings, or upon the written consent of the person whose identity is to be revealed, or as otherwise required by law. Retaliation or discrimination against a mandatory reporter is also prohibited.

**7.** The Older Americans Act provides funding for state **legal services programs** designed to address the needs of elders. See 42 U.S.C. § 3058j(6), 42 U.S.C. § 3030d(a)(25)(2)(d), and 42 U.S.C. § 3027(a)(11). In the context of elder financial abuse, such programs can provide no-cost access to the justice system by offering advocacy, advice and legal representation to persons **60 years of age** or older, including access to an attorney. Due to limited budgetary resources, these legal services programs accept only a small percentage of the cases referred to them. The staff of these programs also routinely present community education programs addressing topics of interest to elders, including consumer fraud and financial exploitation. This type of community education often helps prevent elder financial abuse from occurring.

**a.** Some states also maintain a “**Senior Legal Hotline**,” which provides brief telephone assistance and advice on civil legal matters to, and on behalf of, persons **60 years of age** and older. Attorneys are available to answer legal questions during regular business hours. Additional resources are sometimes available by collaborating with APS programs if the case involves elder abuse and neglect, adult guardianship or conservatorship matters, or elder financial exploitation.

**(1)** The Financial Industry Regulatory Authority (“FINRA”) sponsors a toll-free “Securities Helpline for Seniors” (844-574-3577), for senior investors with questions or concerns about their brokerage accounts, investments, or brokers. See <http://www.finra.org/investors/highlights/finra-securities-helpline-seniors>.

**b.** Increasingly, **private law firms are offering pro bono** legal services to the victims of elder financial abuse. Holland and Knight, which represented Mickey Rooney in a well-publicized civil lawsuit for financial abuse against

his step-son, Christopher Aber, has created “The Mickey Rooney Elder Abuse Pro Bono Project.” Attorneys agree to pursue elder abuse cases that otherwise would not be pursued. The initiative is reportedly being replicated in law firms across the country.

**c. Law schools** are also increasingly providing free legal services to victims of elder financial abuse. *See, e.g.* the Georgia State University Law School Investor Advocacy Clinic, which serves victims of modest means who have sustained losses of under \$100,000. <http://law.gsu.edu/clinics/investor-advocacy-clinic/>.

**d. Private attorneys** who are considering adding the redress of elder financial abuse to their legal services menu will find encouragement in *Making Elder Financial Exploitation Cases Part of a Sustainable Practice: Tips from the Experiences of the University of Illinois College of Law’s Elder Financial Justice Clinic*, by Matthew N. Andres, 23 *Elder L.J.* 297 (2015-2016).

### **III. REMEDIES FOR ELDER FINANCIAL ABUSE**

#### **A. Criminal prosecution**

Although the APS statutes and programs in all 50 states and the District of Columbia recognize elder financial abuse as a reportable action (as discussed in Section II.B.5, above), not all states specifically recognize elder financial abuse or exploitation as a distinct crime. In those states, however, basic criminal laws against **theft, fraud, deception, larceny, forgery, and embezzlement** can be invoked to prosecute elder financial abuse and seek restitution for the elder. *See* Appendix for a listing of states with **criminal statutes specific to elder financial abuse**, taken from a recent American Bar Association presentation *Financial Elder Abuse – Strategies for Litigating a Case From Start to Finish – Lessons from Mickey Rooney*, ABA Young Lawyers Division, 2012 Spring Conference, Minneapolis, MN, presented by Hon. Jay M. Quam, Vivian L. Thoreen and Robert Barton (available at [http://www.americanbar.org/content/dam/aba/administrative/young\\_lawyers/ylds13financialelderabuse.authcheckdam.pdf](http://www.americanbar.org/content/dam/aba/administrative/young_lawyers/ylds13financialelderabuse.authcheckdam.pdf)). The burden of proof for a conviction under such statutes is typically “beyond a reasonable doubt.” *See, e.g.* GA. CODE ANN. § 16-5-102(a) which provides that any person who knowingly and willfully exploits a disabled or elder person shall be guilty of a felony punishable by imprisonment of up to 20 years, a fine of up to \$50,000, or both.

**1.** Frequently, however, **prosecutors refuse to pursue** elder financial abuse actions for a variety of reasons.

**a.** Insufficient support of APS investigations by law enforcement personnel.

**b.** Limited budget resources.

**c.** The effect of the incapacity or death of the victim on the ability to marshal sufficient probative evidence.

d. The refusal of the victim to cooperate with the development of the case, for the myriad reasons outlined in Section II.B.2, above.

2. **Specially trained multi-disciplinary teams** of criminal justice and social service professionals are increasingly being trained and deployed to enhance state efforts to prosecute elder financial abuse. Collaboration between and among the following disciplines promises to increase the effectiveness of state efforts to convict and punish the perpetrators of elder financial abuse.

- a. APS, State Units on Aging, and LTCO offices.
- b. State and local law enforcement agencies.
- c. Policy makers.
- d. Financial and banking industries.
- e. Legal professionals.
- f. Social services agencies and social workers.
- g. Medical and mental health care providers.
- h. Public health officials.
- i. Medical examiners and coroners.
- j. State insurance, banking, and securities regulators.
- k. District Attorneys and state Attorneys General.
- l. Consumer protection agencies.

(1) An example of a **successful multi-disciplinary team** established by the Georgia Department of Human Services Division of Aging Services, Forensic Special Investigations Unit, is the “At-Risk Adult Crime Tactics” (“ACT”) Specialist Program. (*See also* GA. CODE ANN. § 30-5-11, effective July 1, 2018.) Over 800 ACT specialists are currently working in Georgia, with promising results at the local, state and federal levels to combat and prosecute the abuse, neglect and exploitation (“ANE”) of at-risk adults. An ANE work group comprised of representatives of local agencies (*e.g.* county and city police departments, county District Attorney’s Offices), state agencies (*e.g.* the Georgia Bureau of Investigation, APS, LTCO, Medicaid, Inspector General, Georgia Association of Chiefs of Police, Georgia Criminal Justice Coordinating Council), and federal agencies (*e.g.* the FBI; the Offices of Inspector General of the Social Security Administration, HHS, FDA, VA; and the United States Attorney’s Office) meets bi-annually to identify and address obstacles to preventing and prosecuting crimes against at-risk adults. **Recommended solutions** include the following.

(a) Increased public education and awareness of ANE of at-risk adults.

(b) Mandatory training of criminal justice personnel at all levels (e.g. law enforcement, prosecutors, judges) on ANE of at-risk adults.

(c) Expedited investigation and prosecution of crimes against at-risk adults.

(d) Development and codification of evidence preservation procedures designed to enhance prosecution of ANE crimes against at-risk adults.

(e) Development of multi-disciplinary cooperation and collaboration between law enforcement and non-law enforcement government agencies to ensure equal protection for at-risk adult victims.

(f) Facilitation of information sharing between and among government agencies to support investigations and enforcement.

(g) Statutory changes to enable law enforcement to obtain financial records related to abuse and exploitation in a no-cost or low-cost manner.

(h) Development of funding resources to implement the foregoing recommendations.

(2) The activities of the Georgia Department of Human Services Division of Aging Services to combat the societal plague of ANE of at-risk adults is documented in a recent public television production *Elder Abuse: Hiding in Plain Sight* (available at <http://www.gpb.org/elder-abuse>).

3. Additional challenges are presented by the growing number of **interstate and international** mass marketing fraud cases. Such cases include “grandparent scams,” foreign lottery scams and internet scams. Coordination among local law enforcement authorities in multiple jurisdictions (domestic and international) is labor-intensive and problematic. Lines of communication between local agencies and the numerous federal agencies that have authority to investigate and prosecute interstate and international scams is either informal or non-existent. See 2012 GAO Report, at 29. **Federal agencies** involved in combating interstate and international financial crimes include the following. *Id.* at 30.

- a. Consumer Financial Protection Bureau.
- b. Federal Trade Commission.
- c. Securities and Exchange Commission.

- d. Postal Inspection Service.
- e. Federal Bureau of Investigation.
- f. Department of Justice.
- g. Department of the Treasury.

(1) “Federal elder justice programs are administered and funded through a complex intergovernmental structure. The **Older Americans Act of 1965** (42 U.S.C. § 3001 *et seq.*) established the Administration on Aging (“AoA”) within the Department of Health and Human Services (“HHS”) as the chief federal advocate for older Americans, and assigned responsibility for elder abuse prevention to the AoA. In April 2012, HHS established the **Administration for Community Living**, which brought together the AoA, the Office of Disability and the Administration on Developmental Disabilities to better align the federal programs that address the community living service and support needs of both the aging and disability populations.” See GAO, *Elder Justice: More Federal Coordination and Public Awareness Needed* (GAO-13-498)(Washington, D.C., July 10, 2013), at 4 (available at [www.gao.gov/assets/660/655820.pdf](http://www.gao.gov/assets/660/655820.pdf)). In July 2015, the **50<sup>th</sup> anniversary** of the Older Americans Act of 1965, the bipartisan Older Americans Act Reauthorization Act of 2015 was introduced in the United States Senate, as S. 192, 114<sup>th</sup> Cong., sess. 1 (2015). **The Older Americans Act Reauthorization Act of 2016** was signed into law by President Obama on April 19, 2016 (Public Law 114-144 (114<sup>th</sup> Congress)), reauthorizing through 2019 various programs and initiatives.

(2) The **Department of Justice** supports HHS elder justice programs and activities by pursuing civil and criminal prosecutions of elder abuse and neglect, as well as health care fraud matters. *Id.* at 7. The **Consumer Financial Protection Bureau** (an independent Bureau within the Federal Reserve System) is charged with combating elder financial abuse through its recently established **Office of Financial Protection for Older Americans** (authorized by 12 U.S.C. § 5493(g)(3)) (“OFPOA”). *Id.* at 8. The functions of the OFPOA must include activities designed to facilitate the financial literacy of persons age 62 and older to protect them from unfair, deceptive, and abusive practices. See 12 U.S.C. § 5493(g)(1).

## **B. Civil remedies**

Private civil actions for elder financial abuse under state law could include a complaint for **restitution, compensatory damages, and punitive damages** under one or more of the following. See also Appendix for a table of state statutes authorizing civil remedies. The burden of proof for civil claims is usually “preponderance of the evidence.”

1. Specific statutory causes of action for elder financial abuse or exploitation.
2. Fraud or constructive fraud on the elder.

3. Breach of fiduciary duty or aiding and abetting a breach of fiduciary duty to the elder.

4. Negligence.

5. Rescission of transactions that damaged the elder.

6. Conversion of assets stolen from the elder.

7. Actions for an **equitable accounting** of the actions of a fiduciary charged with managing the property of the elder, whether as a Trustee or an agent (*e.g.* under a Power of Attorney). Section 116 of the **Uniform Power of Attorney Act (“UPOAA”)** allows for certain persons to petition a court only “to construe” a Power of Attorney or “to review the agent’s conduct” thereunder, and to grant appropriate relief, but only if the Principal lacks the capacity to revoke the Agent’s authority or the Power of Attorney. The persons who may petition for this judicial relief include the following.

a. The Principal or the Agent.

b. A guardian, conservator, or other fiduciary acting for the Principal.

c. A person authorized to make health care decisions for the Principal.

d. The Principal’s spouse, parent, or descendant.

e. An individual who would qualify as a presumptive heir of the Principal.

f. A person named as a beneficiary to receive any property, benefit, or contractual right upon the Principal’s death or as a beneficiary of a trust created by or for the Principal that has a financial interest in the Principal’s estate.

g. A governmental agency having regulatory authority to protect the welfare of the Principal.

h. The Principal’s caregiver or another person that demonstrates sufficient interest in the Principal’s welfare.

i. A person asked to accept the Power of Attorney.

(1) In contrast to the breadth of Section 116 of the UPOAA, Section 114(h) of the UPOAA narrowly limits the persons who can request an Agent to account for *specific transactions* conducted on the Principal’s behalf (thus preserving the Principal’s financial privacy).

8. On June 15, 2015 (World Elder Abuse Awareness Day), the Huguette Clark Family Fund for Protection of Elders awarded a significant grant to the

National Center for Victims of Crime to develop **model civil statutes that address elder financial exploitation**. In 2017, the National Center for Victims of Crime (“NCVC”) released “Model Civil Provisions on Elder Financial Exploitation” (available at <http://victimsofcrime.org/our-programs/financial-crime-resource-center/advocacy/>). It is believed that civil statutory provisions to redress elder financial exploitation will provide victims with the greatest chance to recover stolen assets. Previous grants from the Fund supported programs to train APS workers, to help banks implement federal guidelines for sharing customer information with investigatory agencies in cases of suspected financial exploitation of the elderly, and to convene national specialists to formulate specific proposals to prevent elder abuse.

(1) The analysis accompanying the NCVC’s Model Civil Provisions on Elder Financial Exploitation explains that few cases of elder financial abuse are litigated, largely because the expense of building and proving the case often exceeds the amount of the financial loss. Furthermore, many of the perpetrators are judgment-proof, *i.e.* the stolen assets have been dissipated and the perpetrator has no personal (legitimately obtained) property from which to recover a judgment.

### **C. Disinheritance statutes**

Several states (including Arizona, California, Illinois, Maryland, Oregon, and Washington) have enacted so-called “disinheritance statutes,” modeled after the more commonly encountered “slayer statutes.” These laws **preclude a convicted perpetrator** of elder financial abuse from receiving benefits as a consequence of the death of the elder victim. The abuser is deemed to predecease the victim for purposes of some or all of the following.

1. Inheritance under a Will or probate avoidance Living Trust.
2. Inheritance under intestate statutes.
3. Receipt of life insurance proceeds as a designated beneficiary.
4. Elective share, statutory share, or homestead rights.
5. Fiduciary appointments in the elder victim’s estate documents.
6. Benefitting as a permissible appointee of a power of appointment.

Query: Since most states do not have a disinheritance statute, would it be advisable for the drafting attorney to include in the client’s estate and disability documents a similar provision?

### **D. Registries of persons convicted of elder abuse**

Increasingly, APS agencies are creating and maintaining a registry of convicted elder abuse offenders that can be used to ascertain whether a prospective in-

home caregiver (or other person with access to the elder) might have a history of, or propensity for, elder abuse. *See* 2012 GAO Report, at 20, footnote 42.

#### **E. Probate Court remedies**

The Probate Court (or other state court with jurisdiction over alleged incapacitated adults) generally has the power to order any one or more of the following actions and remedies for elder financial abuse, each of which typically has its own procedural and evidentiary requirements.

**1. Appointment of a limited or full conservator** for the elder, with court-supervised responsibility for managing the elder’s assets, as a **“defensive” protective measure**.

**a.** During the pendency of a conservatorship proceeding, which can be a time-consuming proposition, consideration should be given to obtaining one or more of the following temporary remedies.

**(1)** Temporary restraining order to prevent irreparable harm to the elder and her assets.

**(2)** Preliminary injunction to preserve the elder’s assets while the conservatorship action is pending, coupled with court-ordered disbursements for the elder’s benefit during the pendency of the action.

**(3)** Recordation of a *lis pendens* (Latin for “litigation pending”) in the deed records of any county in which the elder owns real property, putting third parties on notice of possible claims against, or title issues with respect to, the elder’s real estate assets.

**b.** Practitioners have reported a disturbing recent trend of filing **“offensive” or “attack” conservatorship proceedings**. *See* Vivian L. Thoreen and Dana G. Fitzsimons, Jr., *Elder Financial Abuse: Protecting the Aging Client from the Den of Thieves*, 46th Annual Heckerling Institute on Estate Planning, Jan. 2012. [N.B. Mr. Fitzsimons is now Senior Vice President and Fiduciary Counsel at Bessemer Trust in Atlanta, Georgia.] “These suits are offensive in that they are being used as a sword rather than a shield, converting court processes designed to protect elderly persons into a tool for depriving elderly persons of control of their own property.” *Id.* at III-E-65. Cited examples include the following.

**(1)** “A child, alienated from an elderly affluent parent and likely to be disinherited, seeks control of the parent’s assets to frustrate the parent’s estate plan by draining its assets. Another example is the child, angry about being excluded from the parent’s lifetime giving, seeking to block generosity to other family members or charities, or to compel “gifts” to himself against the will of the parent. In even more distasteful circumstances, the child may seek to restrict the parent’s lavish lifestyle or to limit expensive care so as to preserve a future inheritance.” *Id.*

c. Another disturbing offensive tactic that has emerged in recent years is that of “**granny snatching**” (*i.e.* removing an elder from her home state to another jurisdiction for the sole purpose of filing a guardianship or conservatorship proceeding there based on the elder’s physical presence in that jurisdiction). This tactic has been curtailed in recent years as the vast majority of states have enacted the **Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act (“UAGPPJA”)** in some form, promulgated in 2007. *See* Section IV.F, below, for further discussion of the UAGPPJA.

2. In the context of a conservatorship, the **revocation, suspension, or modification** of the elder’s **previously executed Powers of Attorney**.

a. In jurisdictions which have adopted the **Uniform Durable Power of Attorney Act (“UDPOAA”)**, originally promulgated in 1979, the appointment of a conservator or guardian of the property for the Principal vests in that person the same power to revoke or amend a Power of Attorney as the Principal would have had if not incapacitated. *See* UDPOAA (U.L.A.) § 3(a) (1987). *See* Appendix for those jurisdictions that have adopted this Act in some form.

b. In jurisdictions which have adopted the newer **UPOAA**, originally promulgated in 2006, the appointment of a conservator or guardian of the property **does not affect** a previously executed Power of Attorney unless the Agent’s authority is limited, suspended, or terminated by the Court. *See* UPOAA (U.L.A.) § 108(b). *See* Appendix for those jurisdictions that have adopted this Act in some form.

c. The law in many states (*e.g.* Georgia) provides that a statutory Durable Power of Attorney will be **revoked automatically** in the event a conservator is subsequently appointed, unless otherwise ordered by the court appointing the conservator. *See* GA. CODE ANN. § 10-6B-8(b). Similarly, state law may provide that a custom-drafted, non-statutory Durable Power of Attorney will be revoked automatically by the court appointment of a conservator for the Principal. *See, e.g.* GA. CODE ANN. § 10-6-36. Otherwise, in the case of a custom-drafted, non-statutory, Durable Power of Attorney, the general law of agency governs. *See, e.g.* GA. CODE ANN. § 10-6-33, which provides that the “appointment of a new agent for the performance of the same act” (or the death of either the Principal or the Agent) revokes the authority of an Agent.

d. The law in some states provides that the **mere initiation of judicial proceedings** to determine the Principal’s incapacity or for the appointment of a guardian results in the “**suspension**” of the authority granted under a Power of Attorney until the petition is dismissed or withdrawn, or the court enters an order authorizing the Agent to continue to exercise one or more powers granted under the Power of Attorney. *See, e.g.,* FLA. STAT. ANN. § 709.2109(3).

3. The posting of **bond and surety** for persons handling the elder’s financial affairs.

4. Specific **court-supervised financial budgets** to govern the costs of the elder's care.

5. **Constructive trust** imposed upon assets of the elder that have been improperly taken.

6. **Invalidation of deeds or contracts** executed by the elder while laboring under a proven incapacity.

7. **Invalidation of post-incapacity Wills** executed by the elder, especially if procured in contravention of a court order appointing a conservator for the elder.

8. Creation of revocable trusts or "Will substitutes" for the elder under the authority of the conservatorship statute or under the doctrine of "**substituted judgment.**"

9. **Invalidation of post-incapacity gifts**, or prior gifts induced by fraud, coercion or abuse.

A full discussion of most of the foregoing list of court remedies can be found in *Elder Financial Abuse, Guardianship Litigation and the Pre-Death Will Contest*, by Dana G. Fitzsimons, Jr. and Meghan L. Gehr, 45th Annual Heckerling Institute on Estate Planning, Jan. 2011.

#### IV. **PREVENTION OF ELDER FINANCIAL ABUSE**

##### A. **Federal initiatives**

##### 1. Elder Justice Act

On March 23, 2010, the **Elder Justice Act ("EJA")** was signed into law by President Obama as part of the Affordable Care Act (a/k/a "Obamacare"). See Patient Protection and Affordable Care Act, Pub. L. 111-148 (2010), as amended by the Health Care and Education Reconciliation Act, Pub. L. 111-152 (2010), collectively referred to as the Affordable Care Act. The EJA creates a new Subtitle H to Title XX of the Social Security Act, largely codified at 42 U.S.C. § 1397j to § 1397m. The **EJA is the first comprehensive national legislation directed at elder abuse.** The EJA is a four-pronged initiative intended to accomplish the following.

a. Enhance national coordination of elder justice activities and research.

b. Establish forensic centers to develop expertise and jurisprudence in elder abuse, neglect, and exploitation.

c. Strengthen adult protective services.

**d.** Enhance the capacity of long-term care settings to prevent and respond to elder abuse, neglect, and exploitation. *See* Brian W. Lindberg, Charles P. Sabatino, Esq. and Robert B. Blancato, *Bringing National Action to a National Disgrace: The History of the Elder Justice Act*, NAELA Journal, Vol. VII, No. 1, Spring 2011, 105, at 115.

**e.** The EJA authorizations expired in October 2014. Pending federal legislation (H.R. 2639 – 115<sup>th</sup> Congress (2017-2018)) would reauthorize the EJA through 2021. It is currently still stuck “in Committee.”

## **2.** Elder Justice Coordinating Council

In recognition of the importance of coordinating the many federal, state, and local agencies and entities with jurisdiction over myriad aspects of elder abuse, neglect, and exploitation, Section 2021 of the EJA establishes the **Elder Justice Coordinating Council (“EJCC”)**. *See* Sections 2021 to 2024 of the EJA, 42 U.S.C. § 1397k. Current members of the EJCC include the following.

- a.** Secretary, U.S. Department of Health and Human Services.
- b.** Attorney General, U.S. Department of Justice.
- c.** Director, Consumer Financial Protection Bureau.
- d.** CEO, Corporation for National & Community Service.
- e.** Secretary, Department of Housing and Urban Development.
- f.** Secretary, Department of Labor.
- g.** Secretary, Department of the Treasury.
- h.** Secretary, Department of Veterans Affairs.
- i.** Office of the Chairman, Federal Trade Commission.
- j.** Chief Postal Inspector, U.S. Postal Inspection Service.
- k.** Commissioner, Social Security Administration.
- l.** Chairman, Securities and Exchange Commission.

**(1)** The EJCC held its inaugural meeting in October 2012, followed by three sessions in May, September and November of 2013, and one in April of 2014. The EJCC is now charged to meet twice a year. For further information regarding the current initiatives and proposals of the EJCC, *see* [http://aoa.acl.gov/AoA\\_Programs/Elder\\_Rights/EJCC/index.aspx](http://aoa.acl.gov/AoA_Programs/Elder_Rights/EJCC/index.aspx). *See also* the Appendix for selected other federal initiatives to combat elder financial abuse.

(2) The EJCC is required to make recommendations to the Secretary of the Department of Health and Human Services every two years to report on the coordination of elder justice activities by relevant federal agencies, and to report to Congress on accomplishments, challenges and recommendations for legislative action. The EJCC submitted a 232-page **report to Congress in June 2015**, covering its activities and accomplishments for the period October 2012 through September 2014, and making recommendations for legislation, model laws, and other action. The “Department of Health and Human Services Elder Justice Coordinating Council 2012-2014 Report to Congress” (the “EJCC Report”) is available at [http://aoa.acl.gov/AoA\\_Programs/Elder\\_Rights/EJCC/docs/EJCC-2012-2014-report-to-congress.pdf](http://aoa.acl.gov/AoA_Programs/Elder_Rights/EJCC/docs/EJCC-2012-2014-report-to-congress.pdf). The EJCC Report outlines **eight recommendations** for federal action to address elder abuse, neglect, and financial exploitation, as follows.

(a) Support the **investigation and prosecution** of elder abuse, neglect and financial exploitation cases by providing training and resources to federal, estate, and local investigators and prosecutors.

(b) Support and protect elder abuse victims by improving identification of elder abuse and enhancing **response and outreach to victims**.

(c) Develop a **national APS system** based upon standardized data collection and a core set of service provision standards and best practices.

(d) Establish a **coordinated research agenda** across federal agencies to identify best practices for prevention of and intervention in elder abuse and elder financial exploitation.

(e) Develop a comprehensive, strategic, and broad-based **national public awareness campaign**, with clear and consistent messaging to raise awareness and understanding of elder abuse, neglect and exploitation.

(f) Develop training to **educate stakeholders** across multiple sectors and disciplines on preventing, detecting, intervening in, and responding to elder abuse, neglect, and exploitation.

(g) Prevent, detect, and respond to elder financial exploitation through federal **enforcement activities, policy initiatives, coordination**, oversight, and education, and by collaborating with industry to enhance fraud detection and provide resources for victims.

(h) Improve the ability of APS and first responders to **screen for diminished capacity**, diminished financial capacity, and vulnerability to or victimization of financial exploitation. See EJCC Report, Figure 3, at 3.

(3) Building on the above eight recommendations, the EJCC filed its 2014-2016 Report to Congress on October 30, 2017 (available at

<https://www.acl.gov/sites/default/files/programs/2017-11/2017%20EJCC%20Report.pdf>. The Report summarizes the activities undertaken by the EJCC during the two-year reporting period, as well as the accomplishments of eight of the participant member agencies.

**3.** Other national prevention initiatives and measures that have been available for many years (but that citizens tend to overlook) include the following.

**a.** Register all telephone numbers with the national “**Do Not Call Registry**.” Visit [www.donotcall.gov](http://www.donotcall.gov) or call 888-382-1222.

**b.** Subscribe to list serves that provide current “**scam alerts**.” For example, the Department of Justice sponsors the “Senior Scam Alert” (<https://www.justice.gov/elderjustice/senior-scam-alert>) as well as the “Elder Abuse Resource Roadmap” (<https://www.justice.gov/elderjustice/roadmap>). The Federal Trade Commission maintains and updates tips to avoid identity theft and to maximize privacy and online security (<https://www.consumer.ftc.gov/topics/privacy-identity-online-security>), as well as an updated list of scams (<https://www.consumer.ftc.gov/scam-alerts>). The Federal Bureau of Investigation also maintains an updated list of old and cutting edge fraud schemes at <https://www.fbi.gov/scams-and-safety/common-fraud-schemes>.

**c.** The AARP also maintains numerous databases designed to educate consumers about preventing specific types of scams and schemes (<http://blog.aarp.org/tag/elder-financial-abuse> and <https://www.aarp.org/money/scams-fraud>).

**d.** For those who have been the victims of **identity theft or identity fraud**, consider the following actions. (For a concise discussion of the differences between identity fraud and identity theft, see J. LaPiedra and J. Kerman, *The Very Real Risk of Identity Theft*, NYSBA The Senior Lawyer, Fall/Winter 2017, Vol. 9, No. 2.)

**(1)** A consumer may contact any one of the three national credit reporting agencies (Equifax, Experian and TransUnion), which will immediately inform the other two agencies to attach a **fraud alert** to her credit file. A fraud alert, which is free of charge, requires companies to verify the consumer’s identity before extending new credit. An initial fraud alert lasts only for 90 days, and must be renewed (unless the consumer is a deployed member of the military, in which case the initial alert lasts for one year, renewable for the entire period of deployment). An extended fraud alert lasting seven years is available for identity theft victims whose information has been fraudulently misused. A fraud alert allows the consumer to retain access to her credit information with all of the protections of the federal Fair Credit Reporting Act (15 USC § 1681 *et. seq.*).

**(2)** A consumer must contact *each one* of the three largest national credit agencies to place a **credit freeze** on her credit file. This will limit the access of all persons (including the consumer) to that information. A credit freeze lasts until it is “thawed,” *i.e.* lifted (temporarily or permanently), using a PIN assigned to the consumer when the freeze is implemented. Prior to September 21, 2018, each request to

freeze (and unfreeze) a consumer's credit file typically incurred a state law charge of \$5 to \$10. On May 24, 2018, the ECONOMIC GROWTH, REGULATORY RELIEF, AND CONSUMER PROTECTION ACT became law (Pub. Law No. 115-174). Section 301 of that Act now requires both freezes and thaws to be free of charge as of September 21, 2018. This option may be best for elders who generally do not take out new credit in the ordinary course of their financial affairs.

(a) Consumers can request a free credit freeze from the following credit reporting bureaus by visiting the following websites:

- (i) TransUnion: <https://www.transunion.com/credit-freeze>.
- (ii) Experian: <https://www.experian.com/freeze/center.html>.
- (iii) Equifax: [www.freeze.equifax.com/FREEZE/jsp/SFF\\_PersonalIDInfo.jsp](http://www.freeze.equifax.com/FREEZE/jsp/SFF_PersonalIDInfo.jsp).
- (iv) National Consumer Telecom and Utilities Exchange: [www.nctue.com/Consumers](http://www.nctue.com/Consumers).

(3) Consumers may request a **credit lock** with all three credit agencies so that no person (including the consumer) can open new accounts until the credit file is unlocked in accordance with a "lock agreement" prescribed by the particular agency for a small monthly fee (averaging \$20). There is no PIN, nor any delay in the "unlocking" process, which can be effectuated only via computer or mobile device. The consumer's protections and rights are set forth in the lock agreement.

(4) Consumers are also entitled to one free copy of their credit report each year from one of the "big three" credit bureaus (*i.e.* TransUnion, Experian and Equifax) by visiting <https://www.annualcreditreport.com/index.action>. (Reportedly, a credit freeze does not prevent the issuance of the consumer's free annual credit report.)

(5) Frequently visit the Federal Trade Commission's Consumer Information website at <https://www.consumer.ftc.gov>, or the Identity Theft Resource Center at [www.idtheftcenter.org](http://www.idtheftcenter.org).

4. On October 18, 2017, the current occupant of the White House signed into law the **Elder Abuse Prevention and Prosecution Act** (S. 178, 115th Congress, 2017-2018), Public Law 115-70. Among other initiatives, the Act requires the Department of Justice to designate Elder Justice Coordinators in all federal judicial districts, and to implement comprehensive training for Federal Bureau of Investigation agents. Section 402 of the Act amends the federal criminal code (18 U.S.C 113A, §23-25) to include e-mail marketing in the description of "prohibited telemarketing fraud," including text messaging, and electronic "instant messaging." Somewhat alarming is a

provision of the Act that requires the Attorney General to publish “model power of attorney legislation for the purpose of preventing elder abuse,” as well as “best practices for improving guardianship proceedings and model legislation relating to guardianship proceedings for the purpose of preventing elder abuse.” *See* Sections 504 and 505 of the Act. There was no funding appropriated to implement the provisions of the Act.

## **B. Multi-disciplinary team of professional advisors**

Assembling a multi-disciplinary team of allied professionals to advise an elder on a consistent periodic basis can contribute significantly to the prevention of elder financial abuse. Key members of such a team could include the following.

1. Estate planning attorney. *See* [www.actec.org](http://www.actec.org).
2. Elder law attorney. *See* [www.naela.org](http://www.naela.org).
3. Geriatric care manager. *See* [www.aginglifecare.org](http://www.aginglifecare.org).
4. Nurse life care planner. *See* [www.aanlcp.org](http://www.aanlcp.org).
5. Investment advisor. *See* [www.letsmakeaplan.org](http://www.letsmakeaplan.org).
6. Government benefits specialist. (Good luck finding a local provider of this essential service.)
7. Accessibility specialist. *See* [www.accessibilityprofessionals.org](http://www.accessibilityprofessionals.org).
8. Accountant. *See* [www.aicpa.org](http://www.aicpa.org).
9. Household manager. *See* [www.starkeyintl.com](http://www.starkeyintl.com).
10. Professional bookkeeper. *See* [www.aipb.org](http://www.aipb.org).
11. Daily money manager. *See* [www.aadmm.com](http://www.aadmm.com).
12. Elder mediator (see Section IV.G, below).

a. While the compensation of all of these allied professionals can be costly, the end result of their team efforts could save the elder multiples of that cost if significant financial abuse and exploitation is forestalled.

## **C. Defensive use of the General Durable Power of Attorney**

1. The **General Durable Power of Attorney (“GDPOA”)** has often been described as **“the most effective burglary tool since the crowbar.”** The GDPOA is a technique whereby the Principal authorizes an Agent to act on her behalf until that authority is revoked by the Principal during her lifetime or upon her death. The authority granted under a GDPOA is “durable” (*i.e.* it survives the Principal’s subsequent incapacity or disability). *See, e.g.*, Uniform Probate Code (U.L.A.) § 5-501.

While clients appreciate the simplicity and privacy afforded by this non-court-supervised alternative to a conservatorship, this lack of formal oversight and accountability can facilitate hard-to-detect abuse of the broad authority typically embodied in a GDPOA.

**a.** Some clients are alarmed by the prospect of a GDPOA that vests immediate authority in the Agent, preferring instead the concept of “**springing**” authority which vests in the Agent only upon a written determination of designated persons that the Principal cannot manage her financial affairs. The persons charged with rendering the triggering disability determination often include one or more physicians. The “springing” GDPOA can be **problematic** for several reasons.

**(1)** If the Principal is not comfortable vesting immediate authority in her Agent, she should probably reconsider her choice of Agent. An insistence on springing authority often manifests an **inherent mistrust** in the person designated as Agent, calling into question the appropriateness of the appointment.

**(2)** If one or more physicians are charged with responsibility for rendering the necessary disability determination, they may feel constrained by the provisions of **HIPAA prohibiting the release** of the Principal’s protected health care information and may refuse to participate in the triggering event. A broad HIPAA waiver may assuage such concerns, but anecdotal reports of physician non-compliance still persist.

**(3)** The law of some states **prohibits** “springing” GDPOAs entirely. *See, e.g.,* FLA. STAT. ANN. § 709-2108(3).

**2.** Many commonly granted powers under a GDPOA can be used by an unscrupulous Agent to completely defeat the Principal’s estate plan (often referred to as “**hot powers**”), including the following.

- a.** Tax-motivated transfers.
- b.** Gifts.
- c.** Exercise of powers of appointment vested in the Principal.
- d.** Sale of assets subject to a specific bequest or devise in the Principal’s estate planning documents.
- e.** Change of beneficiary designations for the Principal’s non-probate assets (*e.g.* life insurance, retirement plans and accounts, or investment accounts with “Transfer on Death” or “Pay on Death” designations).
- f.** Creation of joint interests embodying a “right of survivorship.”
- g.** Transfer of assets to a trust that avoids the probate process.

3. In his paper, *Great Power Comes With Great Responsibility: Practical Suggestions for Powers of Attorney* (presented at the 58th Annual Estate Planning Institute, February 8-9, 2013, Athens, Georgia), Craig M. Frankel, Esq., a fiduciary litigator with Gaslowitz Frankel LLC in Atlanta, Georgia, makes the following suggestions for minimizing the damage that can be wrought by the illicit exercise of the above powers by an unscrupulous Agent.

a. The drafting attorney should conduct a full and frank discussion with the Principal regarding the scope of each and every power set forth under the GDPOA and the **“worst case scenario” for the illicit use of each power** to determine if any given power could prove more problematic than helpful.

b. The GDPOA could require the Principal to **“opt in” to each and every power** granted under a GDPOA (especially the “hot powers” noted above) by initialing each power in the body of the document, as well as signing at the end of the document. While time-consuming (and costly to the client if her attorney bills by the hour), this exercise could protect both the drafting attorney and the ultimate intended beneficiaries of the Principal’s estate plan.

(1) This “opt-in” concept is a requirement for many statutory GDPOAs, *e.g.* Georgia (*see* GA. CODE ANN. §10-6B-40(a)(1)-(9)) and all Florida GDPOAs (*see* FLA. STAT. ANN. § 709.2202). Furthermore, § 201(a) of the UPOAA requires each of the following “hot powers” to be specifically granted in a GDPOA, which may be exercised by the Agent only if “the authority is not otherwise prohibited by another agreement or instrument to which the authority or property is subject.”

- (a) Create/amend/revoke/terminate a trust.
- (b) Make a gift.
- (c) Create or change rights of survivorship.
- (d) Create or change a beneficiary designation.
- (e) Delegate authority granted under a GDPOA.
- (f) Waive the Principal’s right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan.
- (g) Exercise fiduciary powers that the Principal has authority to delegate.
- (h) Disclaim property or a power of appointment.
- (i) Section 114(b)(6) of the UPOAA imposes upon the Agent a qualified duty to preserve the Principal’s estate plan to the extent the Agent has knowledge of that plan and if such preservation is in the Principal’s best interest. Factors to be considered in this best interest analysis include the value and nature of the

Principal's property; her foreseeable obligations and maintenance needs; her tax minimization objectives; and her need to qualify for government assistance. *See* § 114(b)(6)(A)-(D) of the UPOAA.

**c.** The GDPOA could **require notice** to the Principal's heirs or beneficiaries who would be adversely impacted by the exercise of a given power. Alternatively, such notice could be given to one or more of the Principal's independent professional advisors (*e.g.* an attorney or accountant), who could be required to provide a written statement that the proposed transaction is in the Principal's best interest and consistent with her intent.

**d.** With respect to the exercise of a **gifting power**, the GDPOA could require **notice to the Principal** prior to effectuating any gifts. The GDPOA could also require the Agent to consider the Principal's prior gifting history and patterns, and require that gifts be made equally to all of the Principal's heirs or beneficiaries (if, in fact, that would be consistent with the Principal's prior gifting behavior). The GDPOA could also limit gifts by reference to the Principal's net worth at the time of the proposed gift.

**(1)** Not surprisingly, **abuse by an Agent of a gifting power** under a GDPOA accounts for a large percentage of reported elder financial abuse. *See*, Andrew H. Hook and Thomas D. Begley, Jr., *The Role of Estate Planners in Preventing Power of Attorney Abuse*, Estate Planning, Vol. 40, No. 3 (March 2013), 42 at 45.

**e.** With respect to the exercise of the "hot powers" listed above, consider requiring a **determination by the Principal's professional advisors** that the proposed exercise of the power by the Agent (i) is necessary for the Principal's tax or Medicaid planning purposes, or to preserve a beneficiary's eligibility for government benefits, (ii) does not materially alter the Principal's pre-existing estate plan, or (iii) furthers another legitimate purpose that is in the best interest of the Principal and her heirs or beneficiaries. Consider requiring notice to those who would be impacted by the exercise of the powers.

**f.** Consider setting forth in the GDPOA the **Agent's duties and responsibilities** (signed and acknowledged by the Agent), including the following.

**(1)** A duty of loyalty, good faith, and due care.

**(2)** The requirement to keep the Principal's property separate from that of the Agent.

**(3)** The requirement to clearly denote any of the Principal's property titled in the Agent's capacity as such (*e.g.* "John Doe, Agent and Attorney-in-Fact for Jane Smith, Principal, under GDPOA dated 1/2/13").

**(4)** The requirement to keep a contemporaneous record of each transaction undertaken by the Agent on behalf of the Principal, and a **running**

**account** of all receipts and disbursements as Agent, together with a full annual (or more frequent) **accounting** to the Principal, her conservator (if any), other persons designated in the GDPOA to receive this information (*see* additional discussion of “standing,” below), and to the Principal’s Executor or other Personal Representative within 90 days of the Principal’s death.

(5) A prohibition against the Agent using his authority under the GDPOA to engage in “**self-dealing**” or **conflicts of interest** that inure to the benefit of the Agent, including any specific examples the Principal wishes to identify in advance (*e.g.* investments in the Agent’s personal business or improvements to the Agent’s personal residence or properties).

(a) There is an ongoing debate between proponents of “the traditional “**sole interest**” test of loyalty applied to trustees, and a “**best interest**” test that would permit mutually beneficial transactions” in which both the Agent and the Principal derive benefit. *See* Linda S. Whitton, *Durable Powers as an Alternative to Guardianship: Lessons We Have Learned*, 37 Stetson L. Rev. 7 (Fall 2007), at 26. Section 114(d) of the UPOAA provides that “[a]n agent that acts with care, competence, and diligence for the best interest of the principal is not liable solely because the agent also benefits from the act or has an individual or conflicting interest in relation to the property or affairs of the principal.”

(b) The GDPOA should clearly outline whether and how the **Agent is to be compensated for his services** while acting as Agent and reimbursed for reasonable out-of-pocket expenses incurred in the course of rendering such services. While it may be reasonable for a family member to serve as Agent without compensation, professionals or business colleagues of the Principal may legitimately expect to be compensated for the time they spend handling the Principal’s affairs to the extent it precludes their attending to other client or business matters. Allowing the Agent to be compensated in accordance with his **regular hourly rate** charged to clients generally, or by means of a **fee based on the value** of the assets under management by the Agent for the Principal, are two common approaches. Fairly compensating an Agent might encourage him to be more attentive and diligent in the exercise of his duties and responsibilities.

g. Consider the advisability of **appointing Co-Agents** to provide immediate oversight to the agency relationship, with unanimous consent of the Co-Agents required before any action can be taken under the authority of the GDPOA.

(1) The reluctance to appoint a person to serve as sole Agent may indicate an inherent **lack of trust** on the part of the Principal (in which case, she should reconsider her designation of the person to serve even as a Co-Agent). It is obvious that the prudent choice of trustworthy Agents is integral to the success of the GDPOA technique. Mere relationship (by blood or otherwise) is an insufficient basis for vesting such broad authority in a person. The Principal should be realistically mindful of the **characteristics of those who perpetrate elder financial abuse** (*see, e.g.*, Section I.E.2.a, above) in assessing appropriate candidates to serve as Agent or Co-Agent under her GDPOA.

**h.** Consider including in the GDPOA a provision that **expands** the class of persons who would otherwise have **legal standing** to take the following steps. *See, e.g.*, § 116 of the UPOAA, discussed at Section III, B.7, above.

**(1)** Request information about the Agent's actions.

**(2)** Request an informal accounting or a formal judicial accounting.

**(3)** Initiate judicial action to review the Agent's actions, remove the Agent if malfeasance is discovered, and recoup any losses to make the Principal whole.

**i.** Consider including a **HIPAA waiver** in the GDPOA. This would facilitate communication between the Agent and the Principal's health care providers concerning matters of mutual interest or concern (*e.g.* funding the expense of the Principal's assisted living or other long-term care facility, or compensating paid caregivers and other allied professionals rendering health-related services for the benefit of the Principal). Also consider mandating cooperation between the Agent and the Principal's health care agent acting under an advance directive for health care or durable power of attorney for health care, as required by § 114(b)(5) of the UPOAA.

#### **D. Use of Revocable Living Trusts instead of Powers of Attorney**

In many jurisdictions, estate planners recommend the use of a **"revocable living trust" ("RLT")**. A RLT is typically established *and funded* during the elder's lifetime as a "Will substitute" to avoid the cumbersome or expensive state probate process attendant to using a Will as the primary means of disposing of assets at death.

**1.** The RLT technique requires that title to the elder's assets be transferred to and **held in the name of the Trustee** of the RLT during the elder's lifetime, a front-end process that can itself be cumbersome and expensive.

**a.** As the name implies, the elder retains the **right to revoke**, amend, or otherwise alter the provisions of the RLT during her lifetime (while competent to do so), by a written instrument executed with the same formalities as the original RLT agreement. If there are significant concerns about the elder being subjected to the undue influence of a third person, it may be advisable to require the consent of the Trustee (or another designated third party) to effectuate a revocation, amendment, or alteration of the RLT agreement.

**b.** The **elder is often the initial Trustee** or a Co-Trustee of the RLT, with a successor Trustee to take office if the elder becomes incapacitated (as defined and determined in accordance with the provisions of the RLT), upon which it becomes irrevocable.

c. During the elder's lifetime, she is the **sole or primary beneficiary**, along with any secondary permissible beneficiaries designated in the RLT. Upon the elder's death, the provisions of the RLT direct the disposition of the remaining assets, thus obviating the need for a probated Will as to those assets.

2. Even in jurisdictions that rely primarily on a probated Will to dispose of a decedent's assets, a RLT can be an excellent tool in the elder's arsenal of **disability planning** documents. For example, the elder may choose to use a GDPOA as the "line of first defense" in planning for the informal management of her assets if she becomes incapacitated during her lifetime, while the unfunded **RLT is on "stand-by"** if the GDPOA fails to achieve its intended purpose. This approach avoids the need to retitle her assets in the name of the RLT unless and **until the RLT is activated**. Such activation is typically necessary or advisable in the following scenarios.

a. None of the persons nominated under the GDPOA to serve as Agent, or successor Agent, are available, willing, or able to serve as such.

b. A failsafe **corporate Agent refuses to serve** under the auspices of the GDPOA (a very common stance taken by banks and trust companies).

c. Third parties refuse to accept the GDPOA for myriad reasons, including most frequently that **the document is "too old"** for their comfort. (Anecdotally, practitioners report pushback from third parties if a GDPOA is more than six months old, even if there is nothing in relevant state law requiring a more "recent" or "updated" document.) For reasons that are not entirely clear, third parties are much less anxious about an "old" RLT than an "old" GDPOA.

d. Once activated, the **RLT can be funded** by the person otherwise serving under the GDPOA (or by a corporate Agent that refuses to serve under a GDPOA but is willing to serve under a RLT), pursuant to an express power in the GDPOA authorizing the retitling of the elder's assets into the RLT (which is typically executed immediately prior to the execution of the GDPOA and referenced specifically in the GDPOA).

(1) Where the RLT is not being used to "avoid probate" upon the elder's death, but only as an alternative vehicle for managing the elder's assets during a period of incapacity while she is living, the provisions of the RLT typically direct that any property remaining in the RLT at the death of the elder must be distributed to the Executor of her Will (or other personal representative) for disposition thereunder.

3. Whether a funded RLT is the primary dispositive instrument upon the elder's death, or simply a stand-by vehicle for managing her assets during a period of incapacity, there are numerous benefits to **utilizing a funded RLT to combat elder financial abuse** during her lifetime.

a. The RLT will **never fail for lack of a Trustee**. *See, e.g.,* GA. CODE ANN. § 53-12-201(b).

(1) Using a RLT can also minimize the adverse impact of **serially executed GDPOAs** (e.g. whereby the elder's competing relatives bring her to a series of different lawyers for the purpose of revoking prior GDPOAs in favor of others and executing a new GDPOA in favor of the person accompanying the elder to the attorney's office).

b. The Trustee of a RLT can serve as the **gatekeeper** with respect to the elder's assets, restricting the access of those persons who would be tempted to engage in financial abuse or exploitation of the elder. Ideally, then, the elder should not serve as the sole initial Trustee of the RLT, lest a perpetrator gain inappropriate access to the assets of the RLT before her diminished capacity is suspected or verified.

(1) If the RLT is essentially unfunded unless and until the elder's incapacity is verified, as described below, the prospect of Co-Trustees does not alarm most clients. However, even if the RLT is a fully-funded probate avoidance Will substitute, the **benefits of Co-Trustees** from inception are significant, including the following.

(a) The Co-Trustee provides a "**second set of eyes**" to assist the elder in evaluating any financial proposals from third parties and making the necessary follow-up decisions while the elder is able and inclined to participate in these determinations. As the elder's inclination or capacity to be involved in such matters declines (whether because of age, infirmity, or general disinterest), **the Co-Trustee can gradually take more responsibility as the elder cedes it**. Many elders are unwilling to cede total responsibility for financial matters upon the initial funding of a RLT, but are willing to gradually relinquish daily involvement with RLT affairs on their own time table, thus preserving their independence and self-determination for as long as possible.

(b) The Co-Trustee who succeeds the elder upon a finding of incapacity is already knowledgeable about the elder's financial affairs and needs, thus **facilitating the transition** when the elder steps down as a Co-Trustee.

(c) There is no need to re-title the elder's assets in the name of the remaining Co-Trustee as successor-in-interest when the elder steps down as Co-Trustee, avoiding the delay attendant to that often time-consuming process, again enhancing the seamless nature of the transition.

c. The provisions of a funded RLT that apply during the client's lifetime can be customized and detailed to **address the client's most significant personal concerns**, including that her assets be used to support her in her accustomed standard of living (and not a lesser standard envisioned by those who would inherit what is left upon the elder's demise).

(1) **Health care management issues** are a critical concern of many elders, who fear that their adult children (or other beneficiaries or heirs-apparent) will eschew expensive in-home caregivers in favor of nursing home care

paid for by government benefit programs, to assure a larger inheritance upon the death of the elder. (As an aside, the assets in a RLT are fully countable for purposes of means-tested government benefits such as Medicaid.) The RLT provisions could require the Trustee to implement the following directives.

(a) Direct the Trustee to hire a professional **Geriatric Care Manager (“GCM”)** to develop and implement a care plan that allows the elder to “age in place” at home with the necessary private in-home caregivers. Most GCMs can also assist in identifying potential exploitation risks facing the elder. See <http://www.caremanager.org>.

(i) GCMs are also increasingly willing to serve as the elder’s health care agent under a Health Care Directive or Power of Attorney for Health Care. This approach can help remove the elder’s heirs-apparent or post-death beneficiaries from a conflict-of-interest position when it becomes necessary to fund the elder’s care as directed by the independent third-party health care agent.

(b) Allow the GCM to oversee the **hiring and monitoring of in-home caregivers**, including arranging for multiple background checks and reference follow-ups, and to provide relevant input to the Trustee on appropriate compensation for same.

(c) Direct the Trustee to retain a **payroll service or agent** to assure proper tax withholding, procure appropriate workers compensation coverage, and address similar administrative issues for the elder’s paid caregivers.

(d) Instruct the Trustee on tangential considerations designed to **assure a quality of care** as close as possible to what the elder would experience if she lived with a loving and responsible adult child in the community. For example, the Trustee could be instructed to arrange for trusted companions to accompany the elder on social outings, for meals at favorite restaurants, to weekly religious services, or to facilitate visits to the homes of friends or relatives. See Janet L. Kuhn, *Using Revocable Living Trusts to Plan for the Possible Incapacity of Affluent Clients*, The Elder Law Report, Vol. XXIV, No. 5, December 2012.

(2) Where the elder wishes to **age in place at her home** (which is typically held as an asset of the RLT), the Trustee could be directed to retain the services of a **management company** to handle both routine maintenance and emergency service calls, as well as domestic services such as housekeeping, landscaping, and weather-related seasonal services (*e.g.* snow removal), at the expense of the RLT.

(3) While the elder is the primary (and often the sole) beneficiary of the RLT during her lifetime, the RLT could clearly remind the Trustee (and any remainder beneficiaries) that the **elder’s interests are to be preferred**, even to the point of exhausting the property of the RLT and effectively eliminating the interest of any remainder beneficiaries.

(a) If the elder is still responsible for caring for an **incapacitated adult child with special needs**, provisions for that child's care should also be included in the RLT. "Special Needs Trust" provisions embedded in the RLT are designed to maximize governmental funding sources while the RLT supplements those needs not fully provided for by such programs. See Katherine N. Barr, Richard E. Davis and Kristen M. Lewis, *Top 15 Tips for Estate Planners When Planning for Special Needs*, 24 Prob. & Prop. 38 (Mar./Apr. 2010).

(4) The RLT could also include provisions allowing the Trustee to make **gifts from the assets of the RLT** during the elder's life to continue her prior gifting program without jeopardizing the funding of her care for the balance of her lifetime. The RLT should specify that any **gifting analysis** include, at a minimum, a consideration of the following factors.

(a) The value of all of the elder's assets (both titled in the RLT and otherwise) and other resources (*e.g.* other trusts, pensions or retirement plans of which she is the designated beneficiary).

(b) The probable expense of the elder's care, support, and maintenance for the remainder of her lifetime (and that of any secondary lifetime beneficiaries, such as a dependent adult child with special needs). The GCM can often facilitate this analysis.

(c) The identity of the proposed gift recipients, and whether they are the natural objects of the elder's bounty by relationship or prior gifting behavior.

(d) The estate planning and income tax benefits to be derived by the proposed gifts, as well as the possible harm to any interested party if the gifts are made. The Trustee could be instructed to consult with the elder's attorney and accountant on this consideration, and to receive a written opinion that the proposed gift is sensible under the circumstances, and is not inconsistent with the elder's estate plan, among other considerations.

(e) Any previous history of similar transfers by the elder as part of a regular giving program.

(f) Whether the Trustee should take into consideration the other resources of the recipient of the proposed gift.

(g) Any limits on the amount of the proposed gift (*e.g.* the annual gift tax exclusion amount under IRC § 2503(b)(1)).

(5) In order for the foregoing RLT provisions to be effectuated as the elder intends (*i.e.* full use of the elder's assets to fund a comfortable and fulfilling lifestyle), it is imperative that a line-up of **disinterested Trustees** be identified at the outset (*i.e.* persons who have no interest (as a remainder beneficiary of the RLT or otherwise) in the assets which remain in the RLT upon the elder's death).

Human nature being what it is, even the best-intentioned remainder beneficiary or heir could be tempted to skimp on distributions for the elder during her lifetime to help assure a larger benefit for himself upon the death of the elder.

(a) Options for disinterested Trustees are as varied as the particular facts of each client's life, and may ultimately be determined by the size of the RLT principal (since most corporate Trustees have relatively high minimums). Increasingly, private estate planning or elder law attorneys are agreeing to serve as Trustee of their clients' RLTs, or as Co-Trustee with a corporate fiduciary. Such professionals are typically compensated by reference to the regular hourly rate they would otherwise charge to their clients.

(6) The RLT should provide for very specific events that will trigger the appointment of a successor trustee in the event of the **elder's incapacity**.

(a) If the elder has close family members and friends who are a regular part of her life (and would recognize when the elder's mental capacity has diminished), those persons could be vested with the power to determine that the elder is no longer capable of managing her affairs. Such a "**disability committee**" could also be vested with the authority to determine that the elder has been restored to capacity (often an unlikely, but nevertheless theoretically possible, scenario). Consideration might be given to including the elder's primary attending physician as a member of the disability committee (however, thanks to HIPAA, many physicians are reluctant to cooperate in this regard). The disability committee could be authorized to render its determinations by majority vote, or alternatively, unanimous consent could be required.

(b) For clients who cannot rely upon the input of well-intentioned family or friends to trigger a disability finding, a second option may be to require **two physicians** to render the necessary determination. Ideally, the elder's primary care physician and a second physician who is board-certified in the medical specialty at the root of the elder's disabling condition would render the necessary determination of incapacity.

(i) To allay any concerns about HIPAA violations in the course of discharging this duty, the elder and her attorney would be well-advised to secure the **advance consent** of these physicians to undertake the determination required of them by this approach, and to communicate the determination to the elder and to any Co-Trustee or successor Trustee of the RLT. Such consents may require a custom-drafted release and indemnification of the elder's physicians and staff or a formal HIPAA waiver.

(ii) A **HIPAA waiver** should also be extended to any Co-Trustee or successor Trustee of the RLT to facilitate communications with the elder's health care providers (*e.g.* in the course of funding the expense of the elder's caregivers and any other allied professionals rendering related services for the benefit of the elder).

**d.** Although a RLT is typically employed to minimize or eliminate the need for a court-appointed conservator, it is possible that a **conservatorship proceeding** could be instituted involuntarily with respect to the elder (*e.g.* a “defensive” action by an eager APS staff, or an “offensive” action by a disgruntled heir-apparent or beneficiary). Options for dealing with the unexpected appointment of a conservator for the elder might include the following.

**(1)** The RLT could provide that **any court-appointed conservator** becomes vested with the **same power to alter, amend, or revoke** the RLT previously vested in the elder while competent, provided that any such alteration, amendment or revocation is for the *sole benefit* of the elder (and those dependent upon her for support, such as an adult child with special needs).

**(a)** If the state conservatorship laws provide for limited tax-motivated transfers by conservators for purposes of minimizing the transfer tax liability of the conservatee, the RLT might also specifically reference such gifting as a permissible use of the RLT assets as a limited exception to the sole benefit requirement noted above.

**(2)** In sharp contrast, the RLT could instead provide that any court-appointed **conservator would have no access** to, or authority over, the assets of the RLT, which becomes irrevocable upon a judicial determination of incapacity. Furthermore, the RLT could include a provision requesting the court to limit its order to the determination of incapacity necessary to trigger the appointment and authority of a successor Trustee of the RLT (*e.g.* where the elder serves as the initial Trustee or Co-Trustee of the RLT for so long as she retains capacity). *See* Kuhn at 5. *Query* whether the court appointing a conservator for the elder could disregard such provisions and order the RLT revoked in its entirety such that all of the assets would become part of the elder’s conservatorship estate, if the court found this to be in the elder’s best interest.

**e.** To encourage third parties to accept the authority of the successor Trustee(s) upon a trigger finding that the elder is incapacitated, Kuhn suggests that the RLT specifically authorize the Trustee to **release limited information** concerning the RLT, including the following.

**(1)** Certified copies of the written determinations of the physicians or other disability committee members who determined that the elder was incapacitated in accordance with the provisions of the RLT.

**(2)** Excerpts from the RLT identifying the successor Trustee(s), the method for determining the elder’s incapacity and the trigger effect of that determination on the authority or appointment of the successor Trustee(s), as well as the relevant powers of the Trustee(s).

**(3)** The first and signature pages of the RLT.

f. Persons who should be entitled to receive **periodic reports and informal accountings** from the Trustee of a RLT regarding the administration of the RLT (other than the elder) could include the following.

(1) Each member of the **disability committee** charged with rendering a determination regarding the elder's capacity.

(2) **Designated third parties** with no other interest or role in the administration of the RLT other than to monitor receipts, disbursements, and investments of the RLT.

(3) Any additional **persons selected by the elder** to expand those with standing to challenge the actions of the Trustee. See discussion in Section IV.C.3.h, above.

**E. Enhanced screening of potential conservators, and monitoring of same once appointed**

1. If the informal options for handling the finances of an incapacitated elder, discussed above, are unavailable or ineffective, it may be necessary to secure a court-appointed conservator for the elder. Notwithstanding the procedural safeguards embodied in the statutes of all 50 states and the District of Columbia concerning the appointment of conservators and their monitoring after appointment, **egregious abuse by court-appointed conservators** contributes significantly to the plague of elder financial abuse.

2. The GAO, in its 2010 Report to the Chairman of the Special Committee on Aging of the U.S. Senate, *Guardianships: Cases of Financial Exploitation, Neglect and Abuse of Seniors* (GAO-10-1046) (available at <http://www.gao.gov/products/GAO-10-1046>), made the following findings and recommendations.

a. State courts appointing persons to serve as conservators for incapacitated adults fail to adequately review the **criminal and financial backgrounds** of prospective conservators, resulting in the appointment of persons who were categorically unsuitable to handle the financial affairs of vulnerable seniors.

(1) Numerous cases of elder financial abuse by court-appointed conservators could have been preempted by two simple background check techniques that were not required by state law (and thus not conducted): (i) a **credit check**, and (ii) a **fingerprint check**. *Id.* at 8.

(a) Even if state law does not require such security background checks, *query* whether an interested party in a court proceeding could request or require such measures prior to the appointment of a conservator for an incapacitated adult.

**b.** State courts fail to **adequately monitor** conservators after their appointment, allowing the financial abuse of vulnerable seniors to continue unabated. *Id.* Common monitoring lapses include the following.

**(1)** Failure to require and review **statutorily mandated reports** and accountings.

**(2)** Failure to **sanction delinquent or malfeasant conservators** using readily available statutory penalties, such as removal from office, contempt orders, denial of compensation, or surcharge on posted bond. *See also* Naomi Karp and Erica F. Wood, *Guardianship Monitoring: A National Survey of Court Practices*, 37 Stetson L. Rev. 143 (Fall 2007), summarizing the findings of an AARP Public Policy Institute report of the same title (available at [http://assets.aarp.org/rgcenter/consume/2006\\_14\\_guardianship.pdf](http://assets.aarp.org/rgcenter/consume/2006_14_guardianship.pdf)) (the “AARP Report”).

**(3)** Failure to develop court **staff proficiency** in reviewing filed reports and accountings, and lack of **comprehensive review criteria**.

**c.** State courts fail to **communicate with federal agencies** about abusive conservators. In many situations, the same person who is serving as a state court-appointed conservator is also simultaneously serving as a **Representative Payee** for the elder’s Social Security benefits, Veterans Administration benefits, or federal retirement benefits under the Office of Personnel Management. Such failure to share information often results in allowing the malfeasant conservator continued easy access to a regular stream of federal cash benefits, which are typically not subject to state conservatorship reporting but are subject to a separate (generally cursory) federal reporting system. *Id.* at 9.

**d.** Certain state “**certification**” programs for prospective conservators fail to undertake basic background check and identity verification steps prior to “certifying” a person as one suitable to handle the affairs of vulnerable elders.

**3.** The AARP Report summarized by Karp and Wood, and their follow-up report *Guarding the Guardians: Promising Practices for Court Monitoring* (the “AARP Follow-Up Report”) (available at [http://assets.aarp.org/rgcenter/il/2007\\_21\\_guardians.pdf](http://assets.aarp.org/rgcenter/il/2007_21_guardians.pdf)) included the following conclusions and recommendations. *Id.* at 32-35.

**a.** The “traditional passive stance of probate courts” is at odds with the active monitoring of conservators required to fully protect society’s most vulnerable members. AARP Report at 32.

**b.** **Monitoring practices** of state courts show wide variation in areas such as court assistance to conservators in fulfilling their reporting duties; notification procedures for upcoming or missed filing deadlines; penalties for late or missed filings; designation and quality of court report reviewers; and development of criteria for such review.

(1) “Forward-looking” courts, with **adaptable monitoring** techniques, “dedicate staff time to monitoring, use specific means of safeguarding assets, use a stepped range of sanctions for failure of the [conservator] to timely file a report or account, use trained volunteers in some capacity, and frequently use or seek to use automated databases or other technology in oversight.” See AARP Follow-Up Report at 10-11.

c. State court compliance with statutory **mandatory reporting** requirements is currently inconsistent. Best practices should include required prospective plans for the elder’s personal arrangements (*e.g.* residential, health care, and social) and estate management; filing of the first required report within three months of appointment and annually thereafter; use of “stepped” sanctions for failure to file required reports (*e.g.* written notice, show cause hearing, fines, arrest); required court approval of reports; required court approval of specified transactions likely to be abused (*e.g.* sale of the elder’s home, implementation of a gifting program); required bonding of liquid assets and income, and a willingness to “call in” the bond to redress financial malfeasance by the conservator.

d. Use of **technology** in monitoring the reports of conservators is currently minimal. Greater use of web-based reporting techniques “could effect a paradigm shift” in successful monitoring practices. Computer programs could track required reports coming due or not filed on time, and highlight “red flags” in cases likely to present non-compliance issues before they materialize (*e.g.* the elder has no involved family or friends; a large conservatorship estate; multiple ATM transactions on conservatorship accounts; the conservator has health, financial or personal problems; the conservator hires and fires multiple attorneys; the conservator has minimal financial experience). Such technology could also easily be used to **develop a database** that could facilitate research and policy development on conservatorships at both the state and national levels.

e. **Training for conservators** has increased, but remains a compelling need. Basic training of conservators by court staff and allied professionals (*e.g.* attorneys, local bar associations) could help avoid many inadvertent derelictions of duty by conservators. Compliance with reporting responsibilities could be facilitated by providing standard forms (with samples of correctly completed forms), handbooks, videos, classes and other training tools, and designated court staff to provide hands-on assistance to conservators experiencing difficulties with their reports.

f. **Verification** of filed conservator reports and accounts is currently frequently lacking. Best practices would include the hiring and training of court staff who specialize in reviewing and verifying all reports (and supporting documentation) pursuant to specific checklists and criteria (including soliciting the ongoing input of the elder’s court-appointed attorney during the term of the conservatorship).

g. The **role of volunteers in monitoring** is currently minimal, yet offers great potential. Such volunteers could be trained to call conservators about overdue reports; review and verify filed reports and accountings; make personal

visits to persons under conservatorship; and informally investigate complaints about conservators. While recruiting, training and supervising such volunteers would require a significant investment of resources, such monitoring could prove to be a meaningful tool in combating elder financial abuse.

**h. Collaboration** between state courts and community entities is infrequent, yet could significantly enhance monitoring oversight. APS and LTCO programs often cross paths with persons serving as conservators for those vulnerable adults referred for protection or services. Developing stronger relationships between and among the courts and such state agencies and enhanced coordination with the federal agencies that administer cash benefit programs (*e.g.* SSI, SSDI, retirement, and pension programs) could significantly reduce the incidences of wrongfully diverted government payments and assets belonging to elders. Hiring court staff with specific knowledge of federal, state, and local resources and programs that serve and support elders could meaningfully increase the number of elders who actually receive the intended benefits.

#### **F. Adoption of Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act**

The UAGPPJA has been enacted in a vast majority of states and the District of Columbia. Only the States of Florida, Kansas, Michigan, and Texas have not yet enacted the UAGPPJA in some form. *See* Appendix for a full list of the adopters and statutory citations. The UAGPPJA addresses three **primary jurisdictional difficulties** that arise in the context of multi-state or international guardianship and conservatorship cases or proceedings: (i) determining which state has jurisdiction to appoint a guardian or conservator, (ii) transferring an existing guardianship or conservatorship from one state or county to another, and (iii) recognizing and giving full faith and credit to a guardianship or conservatorship order from another state. In addition to curtailing the distasteful tactic of “granny snatching” discussed in Section III.E.1.c, above, the UAGPPJA has significant **potential to reduce elder abuse** in general. *See* Lori A. Steigel and Erica F. Wood, *Nine Ways to Reduce Elder Abuse Through Enactment of the Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act*, Bifocal, e-Journal of the ABA Commission on Law and Aging, Vol. 30, No. 3 (Feb. 2009) (available at [http://www.americanbar.org/content/dam/aba/administrative/law\\_aging/2011/2011\\_aging\\_ea\\_nine\\_ways.authcheckdam.pdf](http://www.americanbar.org/content/dam/aba/administrative/law_aging/2011/2011_aging_ea_nine_ways.authcheckdam.pdf)). Steigel and Wood highlight the following beneficial consequences if the UAGPPJA were to be adopted by all of the states.

**1.** The UAGPPJA could **reduce incidents of “granny snatching”** by eliminating an elder’s mere physical presence as the determining factor for jurisdiction in a guardianship, conservatorship or protective proceedings matter. *See* § 201.

**2.** The UAGPPJA enables a court to decline to exercise jurisdiction because of **“unjustifiable conduct”** (*e.g.* “granny snatching”) and to penalize such conduct. *See* § 207.

3. The UAGPPJA requires a court to **consider elder abuse** when determining the appropriate forum. Section 206 of the UAGPPJA lists various factors that must be taken into account, including “whether abuse, neglect, or exploitation of the respondent has occurred or is likely to occur and which state could best protect the respondent from the abuse, neglect, or exploitation.”

4. The UAGPPJA **facilitates the monitoring** of guardianships and conservatorships. Section 206 of the UAGPPJA requires a court to realistically assess “the court’s ability to monitor the conduct of the guardian or conservator” if jurisdiction were accepted and a guardian or conservator were appointed by that court.

5. The UAGPPJA could **heighten awareness of elder abuse** in a state in which the elder was physically present for at least six consecutive months immediately preceding the filing of an action in another. *See* § 208.

6. The UAGPPJA **facilitates cross-border communication** between and among courts, designed to reveal evidence of abusive conduct by interested parties (*e.g.* persons seeking to be appointed as a guardian or conservator for the elder). *See* § 104.

7. The UAGPPJA **enhances information gathering and release** among courts making critical decisions in the context of a guardianship or conservatorship. Section 105 of the UAGPPJA authorizes appropriate investigations and the release of information gleaned by such investigators (*e.g.* criminal, financial, and medical).

8. The UAGPPJA creates **expedited transfer procedures** designed to remove an elder from abusive situations. Section 301 of the UAGPPJA requires a court to consider whether “plans for the care and services” for the elder are “reasonable and sufficient,” and whether “adequate arrangements will be made for the management” of the elder’s property, in its determination to transfer a guardianship or conservatorship to another jurisdiction.

9. The UAGPPJA establishes **multi-state registration procedures** that could aid in the detection and monitoring of abuse. Sections 401 and 402 of the UAGPPJA permit a guardian and conservator to register the court order appointing him in another state, allowing him to act on the elder’s behalf in that state. The person seeking to register the order must notify the court that appointed him, allowing the appointing court to inquire into the reason for the requested actions in the other state and the opportunity to share any concerns with the court in the other state.

10. The foregoing is neatly summarized by Stiegel and Wood as follows.

“...[S]everal of the UAGPPJA provisions could help courts take action to detect situations where elder abuse is occurring or may be likely to occur – and then prevent or stop the problem. Courts could communicate and coordinate with courts in other states to learn about relevant evidence, abuse, or criminal behavior by parties involved in the case; ensure that interested persons in other states have the opportunity to provide

relevant information about abuse or contest the proceeding; decline to exercise jurisdiction over a case because the respondent is in the state due to granny snatching or other unjustifiable conduct; consider evidence of elder abuse and the court's ability to monitor a guardianship when determining whether it should exercise jurisdiction; and transfer guardianship to another state in an orderly and timely fashion to protect an older person from an abusive situation or ensure protection is provided." *Id.* at 5-6.

## **G. Elder Mediation**

Elders, their families and their advisors are increasingly using mediation as a tool to prevent escalating conflict that could lead to financial abuse. Elder mediation refers to the process where **one or more of the participants is at least 60 years of age**. Many local, state and national organizations endorse the use of elder mediation in appropriate matters, including the AARP and the ABA Commission on Law and Aging. Mediation often results in faster resolution of disputes, allows the voice of the elder to be heard, and affords greater privacy to the parties than litigation.

**1. The Center for Social Gerontology ("TCSG")** "since its inception in 1972, has been a non-profit research, training and social policy organization dedicated to promoting the individual autonomy of older persons and advancing their well-being in society." See <http://www.tcsg.org/welcome.htm>. In the early 1990s, TCSG pioneered research and program initiatives in the newly developing field of elder mediation, initially in the context of adult guardianships and conservatorship proceedings. Its efforts have led to many successful elder mediation programs in courts throughout the country (*e.g.*, Arizona, California, Florida, Georgia, Hawaii, Michigan, New Hampshire, Utah, and Washington).

**a.** As with any type of mediation, elder mediation is a **voluntary** alternative dispute resolution process. Although a court may require parties to attend mediation, it cannot order them to reach an agreement.

**2.** Professor Mary F. Radford, in her thoughtful call to action *Is the Use of Mediation Appropriate in Adult Guardianship Cases?* 31 Stetson L. Rev. 611 (2002), makes a persuasive case for the use of elder mediation at all stages of an adult guardianship or conservatorship proceeding: pre-petition; initial filing of the petition; during the administration of the guardianship or conservatorship; and upon termination of the guardianship or conservatorship. She discusses how elder mediation can resolve many of the issues and disputes that surround the proposed appointment of a guardian or conservator, and may even facilitate the creation of an alternative structure to handle the care and finances of the adult that obviates the need for a guardianship or conservatorship. *Id.* at 665.

**3.** Professor Radford notes, however, that "[i]n adult guardianship cases, an important goal of pre-mediation intake is to **screen out cases that involve alleged abuse** of the adult under the theory that such cases belong in the courts rather than in mediation." *Id.* at 678.

a. The 2001 Joint Conference on Legal/Ethical Issues in the Progression of Dementia, covered by Erica Wood in *Dispute Resolution and Dementia: Seeking Solutions*, 35 Ga. L. Rev. 785 (2001), also recommended that “[n]o participant in mediation should be prohibited from reporting known or suspected elder abuse to adult protective services.” *Id.* at 682-683, citing *Recommendations of the Joint Conference*, 35 Ga. L. Rev. 423 (2001), at 448.

b. Professor Radford also notes that TCSG has adopted a policy that it will not mediate cases in which there are allegations of abuse, based upon the belief that disputes “when such issues are alleged are generally better left in the court setting.” *Id.* at 683, footnote 378.

4. Some of the myriad issues that may be **appropriate for elder mediation** in the context of forestalling potential elder financial abuse could include the following.

a. Less-restrictive alternatives to a court-supervised conservatorship for the management of the elder’s care and finances (*e.g.* a RLT or GDPOA).

b. Identifying the proper persons to serve in fiduciary supportive roles for the benefit of the elder (*e.g.* as Trustee under a RLT or as Agent under a GDPOA).

c. Resolving disagreements between Co-Agents or Co-Trustees.

d. Identifying which allied professionals (*e.g.* investment advisors, attorneys, and accountants) will be retained to serve the elder’s professional services needs.

e. Coping strategies to deal with the consequences of the elder’s diminishing capacity in areas of financial management.

f. Assessing the financial implications of various residential options for the elder (*e.g.* aging in place at home with private caregivers versus a high-end “continuing care retirement community”) and the options for funding the costs of same (*e.g.* the proposed sale of the elder’s home or other investments).

g. The elder’s problems with consumer credit or inappropriate spending.

5. The **largest obstacles** to the widespread use of elder mediation include the following.

a. There is still a general **lack of awareness** that elder mediation can be a viable option for resolving conflicts that can forestall elder financial abuse. Elders, their families, and their professional advisors (*e.g.* all of the allied professionals listed in Section IV.B, above) must be educated on the merits of this

alternative. Similarly, relevant state and local agencies that interface regularly with elders (*e.g.* APS, LTCO, court staff) must also be advised of the benefits of this tool.

**b.** There is a **paucity of qualified mediators** who are trained in the finer points of elder mediation, including the following issues identified by Professor Radford in her article.

(1) Education in the **substantive areas** of the law involved in elder cases, including conservatorship, trust, and agency (*i.e.* alternatives to conservatorship).

(2) Awareness and basic understanding of **senior services programs** and government benefits.

(3) The development and application of **specialized mediation standards** and training where an elder participant is suffering from diminished capacity.

(4) Knowledge and implementation of processes that **accommodate elders** with sensory deficiencies (*e.g.* visual or hearing impairments, or mental, cognitive, or social limitations that may be part of aging).

(5) Understanding the interplay between the elder's **autonomy** and her "**best interest.**"

(6) **Clarification of the roles** to be played by an elder's attorney or court-appointed Guardian ad Litem during the mediation.

(7) Identifying the **persons who should participate** in the mediation, whether or not they would otherwise have standing in the context of a judicial proceeding (*e.g.* the elder's long-time live-in companion).

(8) Securing the parties' agreement to limited exceptions to the otherwise **confidential** nature of mediation proceedings.

**6.** Elder mediation "offers the opportunity to go beyond the surface issues and explore the family dynamics behind the problem. Mediation gives the parties an opportunity to vent, and when done successfully will go beneath the issues to uncover the real needs of each party, as opposed to each party's announced purported positions." See Antonio J. Martinez and Robert W. Shaw, *Mediation: It's Not Just When the Marriage Breaks Up*, NYSBA Trusts and Estates Law Section Newsletter, Vol. 46, No. 3 (Fall 2013) (available at <http://old.nysba.org/AM/Template.cfm?Section=Home&template=/CM/ContentDisplay.cfm&ContentID=142469>).

## **H. Recent FINRA Initiatives**

The Financial Industry Regulatory Authority ("FINRA") received final approval from the Securities and Exchange Commission ("SEC") to amend FINRA Rule

4512 (Customer Account Information) and to adopt new FINRA Rule 2165 (Financial Exploitation of Specified Adults), effective February 5, 2018. See FINRA Regulatory Notice 17-11, *Financial Exploitation of Seniors* at <http://www.FINRA.org/sites/default/files/notice-doc-file-ref/Regulatory-Notice-17-11.pdf>.

**1.** Amended Rule 4512 would require members to make “reasonable efforts” to obtain the name of, and contact information for, a “Trusted Contact Person” for a customer’s account for the purpose of disclosing the suspected financial exploitation of a customer who meets the definition of a “Specified Adult.”

**2.** New FINRA Rule 2165 would permit (not require) a member to place a temporary hold for up to 25 days on a disbursement of funds or securities from the account of a “Specified Adult” where the member has a “reasonable belief” that the Specified Adult has been, is being, or will be the victim of financial exploitation.

**a.** A “Specified Adult” is (i) a person age 65 or older, or (ii) a person 18 or older who has a physical or mental impairment that renders her unable to protect her own interests.

**b.** If a temporary hold is placed on disbursements from a customer’s account in the exercise of the member’s discretion, then within two business days after placing the hold, the member must notify (i) the customer, (ii) all persons authorized to transact business on the account, and (iii) the Trusted Contact Person, if reasonably available (unless that person is suspected of perpetrating the exploitation).

**c.** There is no requirement under this new Rule that a member report the suspected exploitation to state or local authorities, although state law may impose a separate mandatory reporting requirement. Furthermore, an investment advisory firm may have an internal policy requiring mandatory reporting to state and local authorities even if state law does not require such reporting.

## CONCLUSION

Elder financial abuse is a societal plague that impacts persons in all social classes and economic strata: from a *pro bono* client living alone in her government subsidized studio apartment, to Brooke Astor in her opulent Park Avenue home surrounded by “caring” family members. 2013 was the “Year of Elder Abuse Prevention,” sponsored by the Administration on Aging, an agency of the Administration for Community Living, to protect elders and raise awareness about elder abuse, neglect, and exploitation. June 15, 2018 will be the twelfth anniversary of “World Elder Abuse Awareness Day.” Yet, the plague remains.

The following is excerpted from an article by Phillip C. Marshall, “*Beyond Brooke: Brooke Astor and the Cause of Elder Justice*,” published in *Bifocal*, a Journal of the ABA Commission on Law and Aging, Vol. 36, No. 3, January-February 2015, at 67-71.

“To be complacent about elder justice is to be complicit in elder abuse.

In fact, our national negligence is a proximate cause of elder abuse.

When our elders lose their sight, it’s natural; when we turn a blind eye to their plight, it’s negligent.

When our elders lose their hearing, it’s natural; when we are deaf to their cries for help, it’s negligent.

When our elders lose their voice, it’s natural; when we choose not to voice our concerns, it’s negligent.

And when our elder’s capacity is reduced, it’s natural; when their physical and financial assets are reduced, without consent, it’s criminal.”

Readers of this outline may be ideally situated to inform clients, friends and family members about the scope and devastating impact of elder financial abuse. Educating the multi-disciplinary allied professionals who serve our elders is a critical first step towards stemming the rising tide of elder abuse.

**FINANCIAL ABUSE OF ELDERS AND  
OTHER AT-RISK ADULTS**

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**APPENDIX**

The following information was current as of April 1, 2013, and was taken from a recent American Bar Association presentation *Financial Elder Abuse – Strategies for Litigating a Case From Start to Finish – Lessons from Mickey Rooney*, ABA Young Lawyers Division, 2012 Spring Conference, Minneapolis, MN, presented by Hon. Jay M. Quam, Vivian L. Thoreen and Robert Barton (available at <http://tinyurl.com/Elder-Abuse-Quam-et-al>).

The adult protective services statutes in all fifty states and the District of Columbia recognize financial abuse or exploitation as a reportable form of elder abuse. But not all states have elder abuse statutes for private causes of action, and not all elder abuse statutes include financial elder abuse as a cause of action.

States that have both civil and criminal elder abuse statutes:

- i. Arizona  
Civil: Ariz. Rev. Stat. § 46-451 *et seq.*; Ariz. Rev. Stat. § 14-3110  
Criminal: Ariz. Rev. Stat. § 46-451 *et seq.*; Ariz. Rev. Stat. § 13-3623
- ii. California  
Civil: Cal. Welf. & Inst. Code § 15600 *et seq.*  
Criminal: Cal. Welf. & Inst. Code § 15656; Cal. Penal Code § 368
- iii. Colorado  
Civil: Colo. Rev. Stat. § 13-14-101 *et seq.*  
Criminal: Colo. Rev. Stat. § 18-6.5-101 *et seq.*
- iv. Florida  
Civil: Fla. Stat. § 415.101 *et seq.*; Fla. Stat. § 768.735  
Criminal: Fla. Stat. § 825.101 *et seq.*
- v. Mississippi  
Civil: Miss. Code § 11-7-165  
Criminal: Miss. Code § 43-47-1 *et seq.*
- vi. Oregon  
Civil: Or. Rev. Stat. § 124.100 *et seq.*  
Criminal: Or. Rev. Stat. § 163.205

- vii. Tennessee  
Civil: Tenn. Code § 71-6-101 *et seq.*  
Criminal: Tenn. Code §§ 71-6-117, 71-6-119
- viii. Utah  
Civil: Utah Code § 62A-3-301 *et seq.*  
Criminal: Utah Code §§ 76-5-111, 76-5-112.5
- ix. Washington  
Civil: Wash. Rev. Code § 74.34.005 *et seq.*  
Criminal: Wash. Rev. Code § 9A.42.005 *et seq.*
- x. Wisconsin  
Civil: Wis. Stat. § 46.90  
Criminal: Wis. Stat. § 940.285

States that have only civil statutes:

Hawaii – Haw. Rev. Stat. § 28-94; Haw. Rev. Stat. § 346-221 *et seq.*  
Illinois – 755 Ill. Comp. Stat. 5/2-6.2; 755 Ill. Comp. Stat. 5/2-6.6; 320 Ill. Comp. Stat. 20/1 *et seq.*

States that have only criminal statutes. Almost all states have laws that provide criminal penalties for various forms of elder abuse. Even if there is not a specific statute or provision authorizing criminal prosecution for elder abuse, a jurisdiction's basic criminal laws (*e.g.*, battery, assault, theft, fraud, manslaughter, or murder) may be used to prosecute someone who has committed an act of abuse against an older person. Some legislatures have enacted enhanced penalties for certain crimes against older persons.

Alaska – Alaska Stat. § 11.51.200 *et seq.*  
Alabama – Ala. Code § 38-9-1 *et seq.* [Adult Protective Services Act of 1976].  
Arkansas – Ark. Code § 5-28-101 *et seq.*  
Connecticut – Conn. Gen. Stat. § 53a-320 *et seq.*  
Delaware – Del. Code tit. 16 § 1131 *et seq.*  
District of Columbia – D.C. Code § 7-1901 *et seq.*; D.C. Code § 22-931 *et seq.*  
Georgia – Ga. Code 30-5-1 *et seq.*; Ga. Code 16-5-100  
Idaho – Idaho Code §§ 18-1505, 18-1505a  
Indiana – Ind. Code §§ 35-46-1-1, 35-46-1-12, 35-46-1-13  
Iowa – Iowa Code § 235B.4 *et seq.*; Iowa Code § 726.8  
Kansas – Kan. Stat. § 21-5417  
Kentucky – Ky. Rev. Stat. § 209.010 *et seq.*; Ky. Rev. Stat. § 209.990  
Louisiana – La. Rev. Stat. § 14:93.3 *et seq.*  
Maine – 22 Me. Rev. Stat. § 3470 *et seq.*  
Maryland – Md. Code, Crim. Law §§ 3-604, 3-605, 8-801  
Massachusetts – Mass. Gen. Laws. Ch. 265, § 13K, 15A, 15B  
Michigan – Mich. Comp. Laws § 750.145m *et seq.*; Mich. Comp. Laws § 750.174a  
Minnesota – Minn. Stat. §§ 609.232, 609.2325, 609.2335, 609.2336  
Missouri – Mo. Rev. Stat. § 565.180 *et seq.*; Mo. Rev. Stat. § 660.250  
Montana – Mont. Code § 52-3-801 *et seq.*  
Nebraska – Neb. Rev. Stat. § 28-348\* *et seq.*  
Nevada – Nev. Rev. Stat. § 193.167; Nev. Rev. Stat. § 200.5091 *et seq.*

New Hampshire – N.H. Rev. Stat. § 631:8  
New Jersey – N.J. Stat. § 2C:24-8  
New Mexico – N.M. Stat. § 30-47-1 *et seq.*  
New York – N.Y. Penal Law § 260.31 *et seq.*  
North Carolina – N.C. Gen. Stat. §§ 14-32.3, 14-112.2  
North Dakota – N.D. Cent. Code §§ 12.1-31-07, 12.1-31-07.1, 12.1-31-07.2  
Ohio – Ohio Rev. Code §§ 2913.02, 2913.49  
Oklahoma – Okla. Stat. tit. 21, § 843.1 *et seq.*  
Pennsylvania – 42 Pa. Cons. Stat. § 9717  
Rhode Island – R.I. Gen. Laws §§ 11-5-10, 11-5-10.1, 11-5-12  
South Carolina – S.C. Code §§ 43-35-5, 43-35-10, 43-35-85  
South Dakota – S.D. Codified Laws § 22-46-1 *et seq.*  
Texas – Tex. Penal Code § 22.04  
Vermont – Vt. Stat. tit. 13, § 1375 *et seq.*  
Virginia – Va. Code § 18.2-369  
West Virginia – W. Va. Code §§ 61-2-10a, 61-2-29  
Wyoming – Wyo. Stat. § 6-2-507

## RESOURCES ON ELDER FINANCIAL ABUSE AND PREVENTION

### **National Center on Elder Abuse of the Administration for Community Living**

[www.ncea.acl.gov](http://www.ncea.acl.gov)

Take a Stand in the Fight Against Elder Abuse – Public Awareness Tools

<https://ncea.acl.gov/makeadifference/raiseawareness-materials.html>

World Elder Abuse Awareness Day, June 15

<http://eldermistreatment.usc.edu/weaad-home/>

Links to State Resources

<https://ncea.acl.gov/resources/state.html>

NCEA Publications <https://ncea.acl.gov/resources/publications.html>

NCEA Publications Archive <https://ncea.acl.gov/resources/publications-archive.html>

Clearinghouse on Abuse and Neglect of the Elderly (CANE)

[https://www.elderabusecenter.org/default.cfm\\_p\\_cane.html](https://www.elderabusecenter.org/default.cfm_p_cane.html)

### **Consumer Financial Protection Bureau**

[www.consumerfinance.gov](http://www.consumerfinance.gov)

Financial Protection for Older Americans <http://www.consumerfinance.gov/older-americans/>

Money Smart for Older Adults Participant Guide <http://tinyurl.com/Money-Smart-Older-Adults>

Money Smart for Older Adults <http://www.fdic.gov/consumers/consumer/moneysmart/OlderAdult.html>

Financial Caregiving – Managing Someone Else’s Money <http://tinyurl.com/CFPB-Financial-Caregiving>

Recommendations and Report for Financial Institutions on Preventing and Responding to Elder Financial

Exploitation <https://www.consumerfinance.gov/data-research/research-reports/recommendations-and-report-financial-institutions-preventing-and-responding-elder-financial-exploitation/>

### **Eldercare Locator**

[www.eldercare.gov](http://www.eldercare.gov)

Outreach Materials <https://eldercare.acl.gov/Public/Resources/Index.aspx>

The Aging Network [https://eldercare.acl.gov/Public/About/Aging\\_Network/Index.aspx](https://eldercare.acl.gov/Public/About/Aging_Network/Index.aspx)

Elder Rights links [https://eldercare.acl.gov/Public/Resources/Helpful\\_Links/Elder\\_Rights.aspx](https://eldercare.acl.gov/Public/Resources/Helpful_Links/Elder_Rights.aspx)

### **National Long-Term Care Ombudsman Resource Center**

<http://www.ltombudsman.org/>

### **National Resource Center on LGBT Aging**

<http://www.lgbtagingcenter.org/>

Elder Abuse <http://tinyurl.com/LGBT-Elder-Abuse>

Financial Security/Retirement <http://tinyurl.com/LGBT-Financial-Security>

Housing, Homelessness, Long Term Care <http://tinyurl.com/Housing-Homelessness-LTC>

### **Ageless Alliance**

<http://www.agelessalliance.org/>

Resources <http://agelessalliance.org/find-resources/>

### **Center of Excellence on Elder Abuse and Neglect – UC-Irvine School of Medicine**

[www.centeronelderabuse.org](http://www.centeronelderabuse.org)

Publications <http://www.centeronelderabuse.org/publications.asp>

Elder Abuse Training Institute [http://www.centeronelderabuse.org/education\\_overview.asp](http://www.centeronelderabuse.org/education_overview.asp)

Public Awareness [http://www.centeronelderabuse.org/Public\\_Awareness.asp](http://www.centeronelderabuse.org/Public_Awareness.asp)

Resources <http://www.centeronelderabuse.org/resources.asp>

Information by Professional Discipline <http://tinyurl.com/By-Profession>

**National Center for State Courts**

<http://www.ncsc.org/Topics/Children-Families-and-Elders/Elder-Abuse/Resource-Guide.aspx>

**Center for Elders and the Courts**

<http://www.eldersandcourts.org/>

Guardianship Webinar <http://www.eldersandcourts.org/Training/Guardianship-Webinar.aspx>

Adult Guardianship Guide

[https://nacmnet.org/sites/default/files/publications/AdultGuardianshipGuide\\_withCover.pdf](https://nacmnet.org/sites/default/files/publications/AdultGuardianshipGuide_withCover.pdf)

**Institute on Aging**

<http://www.ioaging.org/>

Prevention Program <http://www.ioaging.org/collaborations-elder-protection/elder-abuse-prevention>

Blog <http://blog.ioaging.org>

Senior Care Manager App <http://www.ioaging.org/services/connectapp>

**National Association of Bunco Investigators (NABI)**

<http://www.nabihq.com/>

Cons and Scams [http://www.nabihq.com/en-us/cons\\_and\\_scams/](http://www.nabihq.com/en-us/cons_and_scams/)

Elder Exploitation [http://www.nabihq.com/en-us/elder\\_exploitation/](http://www.nabihq.com/en-us/elder_exploitation/)

Speaker's Bureau [http://www.nabihq.com/en-us/speaker's\\_bureau/](http://www.nabihq.com/en-us/speaker's_bureau/)

**National Association of States United for Aging and Disabilities**

<http://www.nasuad.org/>

HCBS Clearinghouse <http://www.nasuad.org/hcbs>

NASUAD IQ Online Training Platform <http://www.nasuadiq.org/>

**American Bar Association Commission on Law and Aging**

[http://www.americanbar.org/groups/law\\_aging/resources/elder\\_abuse.html](http://www.americanbar.org/groups/law_aging/resources/elder_abuse.html)

**U.S. National Library of Medicine MedlinePlus**

<http://www.nlm.nih.gov/medlineplus/elderabuse.html>

**National Institute of Justice**

<http://www.nij.gov/nij/topics/crime/elder-abuse/welcome.htm>

Other Web Resources <https://www.nij.gov/topics/crime/elder-abuse/pages/welcome.aspx>

Financial Exploitation [www.nij.gov/topics/crime/elder-abuse/Pages/financial-exploitation.aspx](http://www.nij.gov/topics/crime/elder-abuse/Pages/financial-exploitation.aspx)

**American Psychological Association**

<http://www.apa.org/pi/aging/resources/guides/elder-abuse.aspx>

**WISER – Women’s Institute for a Secure Retirement**

<https://www.wiserwomen.org>

Financial Elder Abuse Resources <http://tinyurl.com/Financial-Elder-Abuse-Resource>

8 Financial Steps for Caregivers <http://tinyurl.com/Steps-for-Caregivers>

**HelpGuide.org – Reporting Elder Abuse**

<http://www.helpguide.org/articles/abuse/elder-abuse-and-neglect.htm>

**California Attorney General Citizen's Guide to Preventing and Reporting Elder Abuse**  
[http://ag.ca.gov/bmfea/pdfs/citizens\\_guide.pdf](http://ag.ca.gov/bmfea/pdfs/citizens_guide.pdf)

**CARIE – Center for Advocacy for the Rights and Interests of the Elderly**  
<http://www.carie.org/resources/elder-abuse/>

**Investor Protection Trust**  
<http://www.investorprotection.org>  
Elder Investment Fraud and Financial Exploitation Prevention Program (EIFFE)  
<http://www.investorprotection.org/ipt-activities/?fa=eiffe-pp>

**Talking Elder Abuse Communications Toolkit**  
<http://www.frameworksinstitute.org/toolkits/elderabuse/>

## FEDERAL INITIATIVES TO COMBAT ELDER FINANCIAL ABUSE

### **Senate Special Committee on Aging, Herb Kohl (D-WI), Chairman**

America's Invisible Epidemic: Preventing Elder Financial Abuse

Hearings held November 15, 2012

Links to video of the hearing as well as prepared statements is available at

<http://www.aging.senate.gov/hearings/americas-invisible-epidemic-preventing-elder-financial-abuse>

GAO Report: National Strategy Needed to Effectively Combat Elder Financial Exploitation

<https://www.aging.senate.gov/imo/media/doc/hr253rpt1.pdf>

### **The Elder Justice Roadmap**

<https://www.justice.gov/file/852856/download>

### **Elder Justice Coordinating Council**

<https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-ejcc>

Nine Proposals for Increased Federal Involvement, presented May 13, 2013

[https://www.acl.gov/sites/default/files/programs/2016-09/2013\\_05\\_13\\_EJCC-Proposals.pdf](https://www.acl.gov/sites/default/files/programs/2016-09/2013_05_13_EJCC-Proposals.pdf)

Eight Recommendations

[https://www.acl.gov/sites/default/files/programs/2016-](https://www.acl.gov/sites/default/files/programs/2016-09/Eight_Recommendations_for_Increased_Federal_Involvement.pdf)

[09/Eight\\_Recommendations\\_for\\_Increased\\_Federal\\_Involvement.pdf](https://www.acl.gov/sites/default/files/programs/2016-09/Eight_Recommendations_for_Increased_Federal_Involvement.pdf)

May 1, 2013 Report providing Agency descriptions and current activities

<https://www.acl.gov/sites/default/files/programs/2016-09/AgencyDescriptions%20%281%29.pdf>

Meeting Agendas and Video

October 11, 2012 <https://www.acl.gov/node/25>

May 13, 2013 <https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-meeting-may-13-2013>

September 24, 2013 <https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-meeting-september-24-2013>

November 5, 2013 and April 25, 2014 – Closed Executive Sessions

<https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-meeting-november-5-2013-april-25-2014>

April 27, 2016 <https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-meeting-april-27-2016>

June 12, 2017

<https://www.acl.gov/node/989>

June 5, 2018

<https://www.acl.gov/node/1599>

Report to Congress – Delivered June 22, 2015

<https://www.acl.gov/sites/default/files/programs/2016-09/EJCC-2012-2014-report-to-congress.pdf>

Report to Congress – Delivered October 30, 2017

<https://www.acl.gov/sites/default/files/programs/2017-11/2017%20EJCC%20Report.pdf>

### **Financial Fraud Enforcement Task Force**

<https://www.stopfraud.gov/sf>

Financial Crimes Against the Elderly <https://www.stopfraud.gov/sf/elder-fraud-and-financial-exploitation>

**National Criminal Justice Reference Service**

<https://www.ncjrs.gov/elderabuse/financial.html>

Fighting Fraud: Senate Aging Committee Identifies top 10 Scams Targeting Seniors

United States Senate Special Committee on Aging, March 2018

<https://www.aging.senate.gov/imo/media/doc/2018%20Fraud%20Book.pdf>

Scams & Identify Theft on Older Adults: Trends, Tips & Tools

Federal Trade Commission, February 2018

<https://www.justice.gov/elderjustice/video/introducing-ftc-s-scams-and-identity-theft-older-adults-trends-tips-and-tools>

Computers Learn to Detect Financial Abuse of the Elderly

National Institute of Justice-Sponsored, October 2017

<https://www.ncjrs.gov/App/Publications/Abstract.aspx?ID=273407>

## ADULT PROTECTIVE SERVICES IN THE UNITED STATES

STATE	ADULT PROTECTIVE SERVICES WEBSITE	LONG-TERM CARE OMBUDSMAN PROGRAM WEBSITE	APS STATUTORY AUTHORITY
Alabama	<a href="http://dhr.alabama.gov/services/Adult_Protective_Services/Adult_Protective_Services.aspx">http://dhr.alabama.gov/services/Adult_Protective_Services/Adult_Protective_Services.aspx</a>	<a href="http://www.alabamaageline.gov/long-term-care.html">http://www.alabamaageline.gov/long-term-care.html</a>	Ala. Code § 38-9-1 <i>et seq.</i>
Alaska	<a href="http://dhss.alaska.gov/dsds/Pages/aps/default.aspx">http://dhss.alaska.gov/dsds/Pages/aps/default.aspx</a>	<a href="http://www.akoltco.org/">http://www.akoltco.org/</a>	Alaska Stat. 47.24.010 <i>et seq.</i>
Arizona	<a href="https://www.azdes.gov/daas/aps/">https://www.azdes.gov/daas/aps/</a>	<a href="http://tinyurl.com/AZ-LTC-Ombudsman">http://tinyurl.com/AZ-LTC-Ombudsman</a>	A.R.S. §§ 46-451 <i>et seq.</i> , 41-1959, 14-5310.01
Arkansas	<a href="http://www.aradultprotection.com/">http://www.aradultprotection.com/</a>	<a href="http://www.arombudsman.com/program.html">http://www.arombudsman.com/program.html</a>	Ark. Code. § 12-12-1701 <i>et seq.</i>
California	<a href="http://www.cdss.ca.gov/Adult-Protective-Services">http://www.cdss.ca.gov/Adult-Protective-Services</a>	<a href="http://www.aging.ca.gov/Programs/LTCOP/">http://www.aging.ca.gov/Programs/LTCOP/</a>	Cal. Welf. & Inst. Code § 15600 <i>et seq.</i>
Colorado	<a href="http://www.coloradoaps.com/">http://www.coloradoaps.com/</a>	<a href="https://drcog.org/programs/area-agency-aging/long-term-care-ombudsman-program">https://drcog.org/programs/area-agency-aging/long-term-care-ombudsman-program</a>	Colo. Rev. Stat. § 26-3.1-101 <i>et seq.</i>
Connecticut	<a href="http://portal.ct.gov/DSS/Social-Work-Services/Social-Work-Services/Related-Resources">http://portal.ct.gov/DSS/Social-Work-Services/Social-Work-Services/Related-Resources</a>	<a href="http://www.ct.gov/ltcop/site/default.asp">http://www.ct.gov/ltcop/site/default.asp</a>	Conn. Gen. Stat. § 17b <i>et seq.</i>
Delaware	<a href="http://www.dhss.delaware.gov/dsaap/aps.html">http://www.dhss.delaware.gov/dsaap/aps.html</a>	<a href="http://www.dhss.delaware.gov/dhss/dsaap/ltp.html">http://www.dhss.delaware.gov/dhss/dsaap/ltp.html</a>	Del. Code Title 31, §3901 <i>et seq.</i>
Florida	<a href="http://www.myflfamilies.com/service-programs/adult-protective-services">http://www.myflfamilies.com/service-programs/adult-protective-services</a>	<a href="http://ombudsman.myflorida.com/index.php">http://ombudsman.myflorida.com/index.php</a>	Fla. Stat. § 415.101 <i>et seq.</i>
Georgia	<a href="http://aging.dhs.georgia.gov/adult-protective-services">http://aging.dhs.georgia.gov/adult-protective-services</a>	<a href="http://aging.dhs.georgia.gov/long-term-care-ombudsman-program">http://aging.dhs.georgia.gov/long-term-care-ombudsman-program</a>	O.C.G.A. § 30-5-1 <i>et seq.</i>
Hawaii	<a href="http://humanservices.hawaii.gov/ssd/home/adult-services/">http://humanservices.hawaii.gov/ssd/home/adult-services/</a>	<a href="http://health.hawaii.gov/eoa/home/long-term-care-ombudsman-program/">http://health.hawaii.gov/eoa/home/long-term-care-ombudsman-program/</a>	H.R.S. § 349-31 <i>et seq.</i>
Idaho	<a href="https://aging.idaho.gov/protection/">https://aging.idaho.gov/protection/</a>	<a href="https://aging.idaho.gov/ombudsman/index.html">https://aging.idaho.gov/ombudsman/index.html</a>	Idaho Code § 39-5301 <i>et seq.</i>
Illinois	<a href="https://www2.illinois.gov/aging/ProtectionAdvocacy/Pages/abuse.aspx">https://www2.illinois.gov/aging/ProtectionAdvocacy/Pages/abuse.aspx</a>	<a href="https://www2.illinois.gov/aging/ProtectionAdvocacy/LTCOmbudsman/Pages/default.aspx">https://www2.illinois.gov/aging/ProtectionAdvocacy/LTCOmbudsman/Pages/default.aspx</a>	320 ILCS 20/1 <i>et seq.</i>
Indiana	<a href="http://www.in.gov/fssa/da/3479.htm">http://www.in.gov/fssa/da/3479.htm</a>	<a href="http://www.in.gov/ombudsman/2348.htm">http://www.in.gov/ombudsman/2348.htm</a>	IC 12-10-3-1 <i>et seq.</i>
Iowa	<a href="http://dhs.iowa.gov/Consumers/Safety_and_Protection/Abuse_Reporting/DependentAdultAbuse.html">http://dhs.iowa.gov/Consumers/Safety_and_Protection/Abuse_Reporting/DependentAdultAbuse.html</a>	<a href="https://www.iowaaging.gov/state-long-term-care-ombudsman">https://www.iowaaging.gov/state-long-term-care-ombudsman</a>	Iowa Code § 235E.1 <i>et seq.</i>
Kansas	<a href="http://www.dcf.ks.gov/services/PPS/Pages/APS/AdultProtectiveServices.aspx">http://www.dcf.ks.gov/services/PPS/Pages/APS/AdultProtectiveServices.aspx</a>	<a href="https://ombudsman.ks.gov/">https://ombudsman.ks.gov/</a>	Kan. Stat. § 39-1401 <i>et seq.</i>

<b>STATE</b>	<b>ADULT PROTECTIVE SERVICES WEBSITE</b>	<b>LONG-TERM CARE OMBUDSMAN PROGRAM WEBSITE</b>	<b>APS STATUTORY AUTHORITY</b>
Kentucky	<a href="https://chfs.ky.gov/agencies/dcb/dpp/apb/Pages/default.aspx">https://chfs.ky.gov/agencies/dcb/dpp/apb/Pages/default.aspx</a>	<a href="https://chfs.ky.gov/agencies/dail/pages/ltc-ombudsman.aspx">https://chfs.ky.gov/agencies/dail/pages/ltc-ombudsman.aspx</a>	Ky. Rev. Stat. § 209.005 <i>et seq.</i>
Louisiana	<a href="http://new.dhh.louisiana.gov/index.cfm/page/120/n/126">http://new.dhh.louisiana.gov/index.cfm/page/120/n/126</a>	<a href="http://tinyurl.com/Louisiana-LTCO">http://tinyurl.com/Louisiana-LTCO</a>	La. Rev. Stat. § 15:1501 <i>et seq.</i>
Maine	<a href="http://www.maine.gov/dhhs/oas/aps-guardianship/index.html">http://www.maine.gov/dhhs/oas/aps-guardianship/index.html</a>	<a href="http://www.maineombudsman.org/">http://www.maineombudsman.org/</a>	Me. Rev. Stat. §5101 <i>et seq.</i>
Maryland	<a href="http://dhr.maryland.gov/office-of-adult-services/adult-protective-services/">http://dhr.maryland.gov/office-of-adult-services/adult-protective-services/</a>	<a href="http://aging.maryland.gov/Pages/Ombudsman.aspx">http://aging.maryland.gov/Pages/Ombudsman.aspx</a>	MD Code § 14-101 <i>et seq.</i>
Massachusetts	<a href="http://www.mass.gov/elders/service-orgs-advocates/protective-services-program.html">http://www.mass.gov/elders/service-orgs-advocates/protective-services-program.html</a>	<a href="http://www.mass.gov/elders/service-orgs-advocates/ltc-ombudsman/">http://www.mass.gov/elders/service-orgs-advocates/ltc-ombudsman/</a>	MGL. 819A:1 <i>et seq.</i>
Michigan	<a href="http://tinyurl.com/Michigan-APS">http://tinyurl.com/Michigan-APS</a>	<a href="http://mltcop.org/">http://mltcop.org/</a>	Mich. Comp. Laws § 400-581 <i>et seq.</i>
Minnesota	<a href="http://tinyurl.com/Minnesota-APS">http://tinyurl.com/Minnesota-APS</a>	<a href="https://mn.gov/dhs/people-we-serve/seniors/services/ombudsman/">https://mn.gov/dhs/people-we-serve/seniors/services/ombudsman/</a>	Minn. Stat. § 626.557 <i>et seq.</i>
Mississippi	<a href="http://www.mdhs.ms.gov/adults-seniors/adult-protective-services/">http://www.mdhs.ms.gov/adults-seniors/adult-protective-services/</a>	<a href="http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/">http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/</a>	Miss. Code § 43-47-1 <i>et seq.</i>
Missouri	<a href="http://health.mo.gov/safety/abuse/">http://health.mo.gov/safety/abuse/</a>	<a href="http://health.mo.gov/seniors/ombudsman/">http://health.mo.gov/seniors/ombudsman/</a>	Mo. Rev. Stat. § 660.010 <i>et seq.</i>
Montana	<a href="http://dphhs.mt.gov/SLTC/APS.aspx">http://dphhs.mt.gov/SLTC/APS.aspx</a>	<a href="http://dphhs.mt.gov/SLTC/aging/longtermcareombudsman.aspx">http://dphhs.mt.gov/SLTC/aging/longtermcareombudsman.aspx</a>	M.C.A. § 52-3-201 <i>et seq.</i> and § 52-3-801 <i>et seq.</i>
Nebraska	<a href="http://dhhs.ne.gov/children_family_services/Pages/nea_aps_apsindex.aspx">http://dhhs.ne.gov/children_family_services/Pages/nea_aps_apsindex.aspx</a>	<a href="http://dhhs.ne.gov/Pages/ltcOmbudsman.aspx">http://dhhs.ne.gov/Pages/ltcOmbudsman.aspx</a>	Neb. Rev. Stat. §§ 28-348 <i>et seq.</i>
Nevada	<a href="http://adsd.nv.gov/Programs/Seniors/EP S/EPS_Prog/">http://adsd.nv.gov/Programs/Seniors/EP S/EPS_Prog/</a>	<a href="http://adsd.nv.gov/Programs/Seniors/LTCOmbudsman/LTCOmbudsProg/">http://adsd.nv.gov/Programs/Seniors/LTCOmbudsman/LTCOmbudsProg/</a>	NRS § 200-5091 <i>et seq.</i> and § 427A.010 <i>et seq.</i>
New Hampshire	<a href="http://www.dhhs.nh.gov/dcbcs/beas/adultprotection.htm">http://www.dhhs.nh.gov/dcbcs/beas/adultprotection.htm</a>	<a href="http://www.dhhs.nh.gov/oltco/index.htm">http://www.dhhs.nh.gov/oltco/index.htm</a>	N.H. Rev. Stat. § 161-F:42 <i>et seq.</i>
New Jersey	<a href="http://www.state.nj.us/humanservices/d_oas/services/aps/">http://www.state.nj.us/humanservices/d_oas/services/aps/</a>	<a href="http://www.state.nj.us/ooie/">http://www.state.nj.us/ooie/</a>	N.J. Stat. 52:27D-406 <i>et seq.</i>
New Mexico	<a href="http://www.nmaging.state.nm.us/Adult_ProtectiveServices.aspx">http://www.nmaging.state.nm.us/Adult_ProtectiveServices.aspx</a>	<a href="http://www.nmaging.state.nm.us/Long_Term_Ombudsman.aspx">http://www.nmaging.state.nm.us/Long_Term_Ombudsman.aspx</a>	N.M. Stat. § 27-7-14 <i>et seq.</i>
New York	<a href="http://ocfs.ny.gov/main/psa/">http://ocfs.ny.gov/main/psa/</a>	<a href="http://www.ltcombudsman.ny.gov/index.cfm">http://www.ltcombudsman.ny.gov/index.cfm</a>	N.Y. Soc. Serv. Law § 473 <i>et seq.</i>
North Carolina	<a href="http://www.ncdhhs.gov/aging/adultsvcs/afs_aps.htm">http://www.ncdhhs.gov/aging/adultsvcs/afs_aps.htm</a>	<a href="http://www.ncdhhs.gov/aging/ombud.htm">http://www.ncdhhs.gov/aging/ombud.htm</a>	N.C. Gen. Stat. § 108A-99 <i>et seq.</i>

<b>STATE</b>	<b>ADULT PROTECTIVE SERVICES WEBSITE</b>	<b>LONG-TERM CARE OMBUDSMAN PROGRAM WEBSITE</b>	<b>APS STATUTORY AUTHORITY</b>
North Dakota	<a href="http://www.nd.gov/dhs/services/adultsaging/vulnerable.html">http://www.nd.gov/dhs/services/adultsaging/vulnerable.html</a>	<a href="http://www.nd.gov/dhs/services/adultsaging/ombudsman.html">http://www.nd.gov/dhs/services/adultsaging/ombudsman.html</a>	N.D. Cent. Code §§ 50-25.2, <i>et seq.</i> 50-06-05.3, and 12.1-31-07 <i>et seq.</i>
Ohio	<a href="http://jfs.ohio.gov/ocf/aps.stm">http://jfs.ohio.gov/ocf/aps.stm</a>	<a href="http://aging.ohio.gov/Ombudsman">http://aging.ohio.gov/Ombudsman</a>	Ohio Rev. Code §5101.60 <i>et seq.</i>
Oklahoma	<a href="http://www.okdhs.org/services/aps/Pages/default.aspx">http://www.okdhs.org/services/aps/Pages/default.aspx</a>	<a href="http://www.okdhs.org/services/aging/Pages/ombudsman.aspx">http://www.okdhs.org/services/aging/Pages/ombudsman.aspx</a>	43A Okla. Stat. §10-101 <i>et seq.</i>
Oregon	<a href="http://www.oregon.gov/DHS/spwpd/Pages/sua/elder-rights.aspx">http://www.oregon.gov/DHS/spwpd/Pages/sua/elder-rights.aspx</a>	<a href="http://www.oregon.gov/LTCO/Pages/index.aspx">http://www.oregon.gov/LTCO/Pages/index.aspx</a>	Or. Rev. Stat. § 124.005 <i>et seq.</i>
Pennsylvania	<a href="http://www.aging.pa.gov/aging-services/Pages/Protective-Services.aspx">http://www.aging.pa.gov/aging-services/Pages/Protective-Services.aspx</a>	<a href="http://www.aging.pa.gov/aging-services/Pages/Ombudsman.aspx">http://www.aging.pa.gov/aging-services/Pages/Ombudsman.aspx</a>	35 Pa. Stat. § 10225.101 <i>et seq.</i>
Rhode Island	<a href="http://www.dea.ri.gov/programs/protective_services.php">http://www.dea.ri.gov/programs/protective_services.php</a>	<a href="http://www.alliancebltc.com/">http://www.alliancebltc.com/</a>	R.I. Gen. Laws §§ 11-5-10 <i>et seq.</i> , 40-8.5-2
South Carolina	<a href="https://dss.sc.gov/abuse/neglect/adult-protective-services/">https://dss.sc.gov/abuse/neglect/adult-protective-services/</a>	<a href="http://aging.sc.gov/programs/ombudsman/Pages/default.aspx">http://aging.sc.gov/programs/ombudsman/Pages/default.aspx</a>	S.C. Code § 43-35-5 <i>et seq.</i>
South Dakota	<a href="https://dhs.sd.gov/ltss/adultprotective.aspx">https://dhs.sd.gov/ltss/adultprotective.aspx</a>	<a href="https://dhs.sd.gov/ltss/ombudsman.aspx">https://dhs.sd.gov/ltss/ombudsman.aspx</a>	S.D. Codified Laws § 28-1-44 <i>et seq.</i>
Tennessee	<a href="https://reportadultabuse.dhs.tn.gov/">https://reportadultabuse.dhs.tn.gov/</a>	<a href="https://www.tn.gov/aging/our-programs/long-term-care-ombudsman.html">https://www.tn.gov/aging/our-programs/long-term-care-ombudsman.html</a>	T.C.A. 68-11-901 <i>et seq.</i> ; 71-6-101 <i>et seq.</i>
Texas	<a href="http://www.dfps.state.tx.us/Adult_Protection/">http://www.dfps.state.tx.us/Adult_Protection/</a>	<a href="https://www.dads.state.tx.us/news_info/ombudsman/">https://www.dads.state.tx.us/news_info/ombudsman/</a>	Tex. Hum. Res. Code §48.001 <i>et seq.</i>
Utah	<a href="https://daas.utah.gov/adult-protective-services/">https://daas.utah.gov/adult-protective-services/</a>	<a href="https://daas.utah.gov/long-term-care-ombudsman/">https://daas.utah.gov/long-term-care-ombudsman/</a>	Utah Code § 62A-3-101 <i>et seq.</i>
Vermont	<a href="http://dlp.vermont.gov/aps">http://dlp.vermont.gov/aps</a>	<a href="http://asd.vermont.gov/services/ltc-ombudsman-program">http://asd.vermont.gov/services/ltc-ombudsman-program</a>	Vt. Stat. Tit. 33 § 6901 <i>et seq.</i>
Virginia	<a href="http://www.dss.virginia.gov/family/as/aps.cgi">http://www.dss.virginia.gov/family/as/aps.cgi</a>	<a href="http://www.elderrightsva.org/">http://www.elderrightsva.org/</a>	Va. Code § 63.2-1603 <i>et seq.</i>
Washington, DC	<a href="http://dhs.dc.gov/service/adult-protective-services">http://dhs.dc.gov/service/adult-protective-services</a>	<a href="http://dcoa.dc.gov/service/long-term-care-ombudsman-services">http://dcoa.dc.gov/service/long-term-care-ombudsman-services</a>	D.C. Code § 7-1901 <i>et seq.</i>
Washington	<a href="http://www.aasa.dshs.wa.gov/APS/">http://www.aasa.dshs.wa.gov/APS/</a>	<a href="http://www.waombudsman.org/">http://www.waombudsman.org/</a>	Wash. Rev. Code § 74.34.005 <i>et seq.</i>
West Virginia	<a href="http://www.dhhr.wv.gov/bcf/Services/Pages/Adult-Protective-Services.aspx">http://www.dhhr.wv.gov/bcf/Services/Pages/Adult-Protective-Services.aspx</a>	<a href="http://www.wvseniorservices.gov/StayingSafe/LongTermCareOmbudsmanProgram/tabid/81/Default.aspx">http://www.wvseniorservices.gov/StayingSafe/LongTermCareOmbudsmanProgram/tabid/81/Default.aspx</a>	W. Va. Code. § 9-6-1 <i>et seq.</i>

<b>STATE</b>	<b>ADULT PROTECTIVE SERVICES WEBSITE</b>	<b>LONG-TERM CARE OMBUDSMAN PROGRAM WEBSITE</b>	<b>APS STATUTORY AUTHORITY</b>
Wisconsin	<a href="http://www.dhs.wisconsin.gov/aps/index.htm">http://www.dhs.wisconsin.gov/aps/index.htm</a>	<a href="http://www.dhs.wisconsin.gov/aging/ltcombud.htm">http://www.dhs.wisconsin.gov/aging/ltcombud.htm</a>	Wis. Stat. § 55.001 <i>et seq.</i>
Wyoming	<a href="http://dfsweb.wyo.gov/social-services/adult-protective-services-aps">http://dfsweb.wyo.gov/social-services/adult-protective-services-aps</a>	<a href="http://www.wyomingseniors.com/services/long-term-care-ombudsman">http://www.wyomingseniors.com/services/long-term-care-ombudsman</a>	Wyo. Stat. § 35-20-101 <i>et seq.</i>

**MANDATORY REPORTING OF ELDER ABUSE BY BANKS**

<b>State</b>	<b>Bank a Mandatory Reporter?</b>	<b>Notes</b>
Alabama	No	
Alaska	No	
Arizona	A.R.S. § 46-454(B)	B. An attorney, accountant, trustee, guardian, conservator or other person who has responsibility for preparing the tax records of a vulnerable adult <b>or a person who has responsibility for any other action concerning the use or preservation of the vulnerable adult's property and who, in the course of fulfilling that responsibility, discovers a reasonable basis to believe that exploitation of the adult's property has occurred or that abuse or neglect of the adult has occurred shall</b> immediately report or cause reports to be made of such reasonable basis to a peace officer, to a protective services worker or to the public fiduciary of the county in which the vulnerable adult resides
Arkansas	Ark. Code Ann. § 12-12-1708(a)(1)(U)	
California	Cal. Welf. and Inst. Code § 15630.1	
Colorado	Colo. Rev. Stat. § 26-3.1-102(1)(b)(XXIII)	(XXIII) Persons working in financial services industries, including banks, savings and loan associations, credit unions, and other lending or financial institutions; accountants; mortgage brokers; life insurance agents; and financial planners.
Connecticut	No	
Delaware	31 Del. C. § 3910(a)	(a) <b>Any person</b> having reasonable cause to believe that an adult person is impaired or incapacitated as defined in 3902 of this title and is in need of protective services as defined in 3904 of this title <b>shall</b> report such information to the Department of Health and Social Services.

State	Bank a Mandatory Reporter?	Notes
Florida	Fla. Stat. § 415.1034(a)	<p>(a) <b>Any person, including, but not limited to</b>, any:</p> <ol style="list-style-type: none"> <li>1. Physician, osteopathic physician, medical examiner, chiropractic physician, nurse, paramedic, emergency medical technician, or hospital personnel engaged in the admission, examination, care, or treatment of vulnerable adults;</li> <li>2. Health professional or mental health professional other than one listed in subparagraph 1.;</li> <li>3. Practitioner who relies solely on spiritual means for healing;</li> <li>4. Nursing home staff; assisted living facility staff; adult day care center staff; adult family-care home staff; social worker; or other professional adult care, residential, or institutional staff;</li> <li>5. State, county, or municipal criminal justice employee or law enforcement officer;</li> <li>6. An employee of the Department of Business and Professional Regulation conducting inspections of public lodging establishments under s. 509.032;</li> <li>7. Florida advocacy council member or long-term care ombudsman council member; or</li> <li><b>8. Bank, savings and loan, or credit union officer, trustee, or employee,</b></li> </ol> <p>who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited <b>shall</b> immediately report such knowledge or suspicion to the central abuse hotline.</p>
Georgia	Ga. Code Ann. § 30-5-4(B)	<p>(B) Except as provided in this paragraph, any employee of a financial institution, as defined in Code Section 7-1-4, having reasonable cause to believe that a disabled adult or elder person has been exploited <b>shall</b> report or cause reports to be made in accordance with the provisions of this Code section; <b>provided, however, that this obligation shall not apply to any employee of a financial institution while that employee is acting as a fiduciary, as defined in Code Section 7-1-4, but only for such assets that the employee is holding or managing in a fiduciary capacity.</b></p>
Hawaii	Haw. Rev. Stat. § 412:3-114.5	
Idaho	No	
Illinois	No	
Indiana	IC 12-10-3-9(a)	<p>(a) <b>An individual</b> who believes or has reason to believe that another individual is an endangered adult <b>shall</b> make a report under this chapter.</p>

State	Bank a Mandatory Reporter?	Notes
Iowa	Iowa Code § 235E.2(4) Permissive	4. An employee of a financial institution <b>may</b> report suspected financial exploitation of a dependent adult to the department.
Kansas	Kan. Stat. Ann. § 39-1431(a)	(a) Any person . . . <b>a bank trust officer or any other officers of financial institutions . . .</b> who has reasonable cause to believe that an adult is being or has been abused, neglected or exploited or is in need of protective services <b>shall</b> report, immediately from receipt of the information, such information or cause a report of such information to be made in any reasonable manner.
Kentucky	Ky. Rev. Stat. § 209.030(2)	(2) <b>Any person including, but not limited to</b> physician, law enforcement officer, nurse, social worker, cabinet personnel, coroner, medical examiner, alternate care facility employee, or caretaker, <b>having reasonable cause to suspect that an adult has suffered abuse, neglect, or exploitation, shall report or cause reports to be made in accordance with the provisions of this chapter.</b>
Louisiana	La. Rev. Stat. Ann. § 14:15:1504(A)	A. <b>Any person, including but not limited to</b> a health, mental health, and social service practitioner, <b>having cause to believe that an adult's physical or mental health or welfare has been or may be further adversely affected by abuse, neglect, or exploitation shall report in accordance with R.S. 15:1505.</b>
Maine	No	
Maryland	Md. Code, Fin. Inst. § 1-306(d)(1)	(d) (1) Notwithstanding any other law limiting or prohibiting disclosure, <b>a fiduciary institution shall make an abuse report</b> as provided in this subsection <b>if an employee of the fiduciary institution, while acting within the scope of the employee's employment:</b> (i) Has direct contact with an elder adult or reviews or approves an elder adult's financial documents, records, or transactions in connection with financial services provided by the fiduciary institution to or for the elder adult; and (ii) Observes or obtains knowledge of behavior or unusual circumstances or transactions that leads the employee to know or have reasonable cause to suspect that the elder adult is the victim of financial abuse.
Massachusetts	No	
Michigan	No	

State	Bank a Mandatory Reporter?	Notes
Minnesota	M.S.A. § 626.557 Subdivision 1 and Subdivision 5(a)	<p><b>Subdivision 1. Public policy...</b>it is the policy of <b>this state</b> to require the reporting of suspected maltreatment of vulnerable adults, <b>to provide for the voluntary reporting of maltreatment of vulnerable adults</b>, to require the investigation of the reports, and to provide protective and counseling services in appropriate cases.</p> <p><b>Subd. 5a. Financial institution cooperation.</b> Financial institutions <b>shall</b> cooperate with a lead investigative agency, law enforcement, or prosecuting authority that is investigating maltreatment of a vulnerable adult and comply with reasonable requests for the production of financial records as authorized under section 13A.02, subdivision 1. Financial institutions are immune from any civil or criminal liability that might otherwise result from complying with this subdivision.</p>
Mississippi	Miss. Code Ann. § 43-47-7(1)(a)(vii)	<p>(a) Except as otherwise provided by Section <b>43-47-37</b> for vulnerable persons in care facilities, <b>any person including, but not limited to, the following who knows or suspects that a vulnerable person has been or is being abused, neglected or exploited shall</b> immediately report such knowledge or suspicion to the Department of Human Services or to the county department of human services where the vulnerable person is located:</p> <p>(iv) Accountant, stockbroker, financial advisor or consultant, insurance agent or consultant, investment advisor or consultant, financial planner, or <b>any officer or employee of a bank</b>, savings and loan, credit union or any other financial service provider.</p>
Missouri	No	
Montana	No	
Nebraska	No	
Nevada	No	
New Hampshire	N.H. Rev. Stat. Ann. § 161-F:46	<p><b>Any person, including, but not limited to,</b> physicians, other health care professionals, social workers, clergy, and law enforcement officials, <b>suspecting or believing in good faith that any adult who is or who is suspected to be incapacitated has been subjected to abuse, neglect, self-neglect, or exploitation or is living in hazardous conditions shall report or cause a report to be made as follows:</b></p>
New Jersey	No	

State	Bank a Mandatory Reporter?	Notes
New Mexico	N.M. Stat. Ann. § 27-7-30(A)	A. <b>Any person, including financial institutions, having reasonable cause to believe</b> that an incapacitated adult is being abused, neglected or exploited <b>shall</b> immediately report that information to the department
New York	No	
North Carolina	N.C. Gen. Stat. § 108A-102(a)	(a) <b>Any person having reasonable cause to believe</b> that a disabled adult is in need of protective services <b>shall</b> report such information to the director.
North Dakota	No	
Ohio	No mandatory reporting until 9/28/ 2018  Ohio Rev. Code § 5101.63(A)(2)(cc) Section will become effective 9/28/2018	(A) (1) <b>Any individual listed in division (A)(2) of this section having reasonable cause to believe that an adult is being abused, neglected, or exploited, or is in a condition which is the result of abuse, neglect, or exploitation shall immediately report</b> such belief to the county department of job and family services.  (2) All of the following are subject to division (A)(1) of this section: ... (cc) <b>An employee of a bank, savings bank, savings and loan association, or credit union organized under the laws of this state, another state, or the United States;</b>
Oklahoma	43A Okla. Stat. § 10-104(B)(8)	B. Persons required to make reports pursuant to this section shall include, but not be limited to: ... <b>8. Persons entering into transactions with a caretaker or other person who has assumed the role of financial management for a vulnerable adult</b>
Oregon	No	
Pennsylvania	No	

State	Bank a Mandatory Reporter?	Notes
Rhode Island	R.I. Gen. Laws § 42-66-8	<p><b>Any person who has reasonable cause to believe that any person sixty (60) years of age or older has been abused, neglected, or exploited, or is self-neglecting, shall make an immediate report to the director of the department of elderly affairs or his or her designee.</b> In cases of abuse, neglect or exploitation, any person who fails to make the report shall be punished by a fine of not more than one thousand dollars (\$1,000). Nothing in this section shall require an elder who is a victim of abuse, neglect, exploitation or who is self-neglecting to make a report regarding such abuse, neglect, exploitation or self-neglect to the director or his or her designee.</p>
South Carolina	S.C. Code Ann. § 43-35-25(A)	<p>(A) A physician, nurse, dentist, optometrist, medical examiner, coroner, other medical, mental health or allied health professional, Christian Science practitioner, religious healer, school teacher, counselor, psychologist, mental health or intellectual disability specialist, social or public assistance worker, caregiver, staff or volunteer of an adult day care center or of a facility, or law enforcement officer having reason to believe that a vulnerable adult has been or is likely to be abused, neglected, or exploited <b>shall</b> report the incident in accordance with this section. <b>Any other person who has actual knowledge that a vulnerable adult has been abused, neglected, or exploited shall report the incident in accordance with this section.</b></p>
South Dakota	SDCL § 37-24-57 Permissive	<p>A financial institution, as defined in 31 U.S.C. § 5312(a)(2), who voluntarily or mandatorily reports via a suspicious activity report, pursuant to 31 U.S.C. § 5318(g), any possible violation of law or regulation constituting exploitation, as defined in subdivision 22-46-1(5), <b>may also report the information contained in the suspicious activity report to state or local law enforcement. A financial institution is immune from any civil or criminal liability that might otherwise result from complying with this section.</b></p>

State	Bank a Mandatory Reporter?	Notes
Tennessee	Tenn. Code Ann. § 71-6-103(b)(1)	<p>(b) (1) <b>Any person, including, but not limited to, a physician, nurse, social worker, department personnel, coroner, medical examiner, alternate care facility employee, or caretaker, having reasonable cause to suspect that an adult has suffered abuse, neglect, or exploitation, shall report or cause reports to be made in accordance with this part.</b> Death of the adult does not relieve one of the responsibility for reporting the circumstances surrounding the death. However, unless the report indicates that there are other adults in the same or similar situation and that an investigation and provision of protective services are necessary to prevent their possible abuse, neglect or exploitation, it shall not be necessary for the department to make an investigation of the circumstances surrounding the death; provided, that the appropriate law-enforcement agency is notified.”</p>
Texas	Tex. Hum. Res. Code § 48.051	<p>(a) Except as prescribed by Subsection (b), <b>a person having cause to believe that an elderly or disabled person is in the state of abuse, neglect, or exploitation, including a disabled person receiving services as described by Section 48.252, shall report the information required by Subsection (d) immediately to the department.</b></p> <p>(b) If a person has cause to believe that an elderly or disabled person, other than a disabled person receiving services as described by Section 48.252, has been abused, neglected, or exploited in a facility operated, licensed, certified, or registered by a state agency, the person shall report the information to the state agency that, operates, licenses, certifies, or registers the facility for</p> <p>(c) <b>The duty imposed by Subsections (a) and (b) applies without exception to a person whose knowledge concerning possible abuse, neglect, or exploitation is obtained during the scope of the person's employment or whose professional communications are generally confidential, including an attorney, clergy member, medical practitioner, social worker, and mental health professional.</b></p>

State	Bank a Mandatory Reporter?	Notes
Utah	Utah Code Ann. § 62A-3-305(1)	(1) <b>A person who has reason to believe that a vulnerable adult has been the subject of abuse, neglect, or exploitation shall immediately notify Adult Protective Services intake or the nearest law enforcement agency.</b> When the initial report is made to law enforcement, law enforcement shall immediately notify Adult Protective Services intake. Adult Protective Services and law enforcement shall coordinate, as appropriate, their efforts to provide protection to the vulnerable adult.
Vermont	No	
Virginia	Va. Code § 63.2-1606(C) Permissive	<b>C. Any financial institution staff who suspects that an adult has been exploited financially may report such suspected exploitation</b> to the local department of the county or city wherein the adult resides or wherein the exploitation is believed to have occurred or to the adult protective services hotline. <b>For purposes of this section, financial institution staff means any employee of a bank, savings institution, credit union, securities firm, accounting firm, or insurance company.</b>
Washington	Wash. Rev. Code § 74.34.020, Wash. Rev. Code § 74.34.035	Bank employees are “permissive reporters.”
Washington, D.C.	D.C. Code Ann. § 7-1903(a)	(a)(1) Except as provided in subsection (b) of this section, whenever a conservator, court-appointed mental retardation advocate, guardian, health-care administrator, licensed health professional, police officer, humane officer of any agency charged with the enforcement of animal cruelty laws, <b>bank manager, financial manager</b> , or social worker has as a result of his or her appointment, employment, or practice substantial cause to believe that an adult is in need of protective services because of abuse, neglect, or exploitation by another, he or she <b>shall</b> immediately report this belief in accordance with subsection (c) of this section.
West Virginia	No	
Wisconsin	No	
Wyoming	Wyo. Stat. Ann. § 35-20-103(a)	(a) <b>Any person or agency who knows or has reasonable cause to believe that a vulnerable adult is being or has been abused, neglected, exploited, intimidated or abandoned or is committing self neglect shall report</b> the information immediately to a law enforcement agency or the department. Anyone who in good faith makes a report pursuant to this section is immune from civil liability for making the report.

**MANDATORY REPORTING OF ELDER ABUSE BY ATTORNEYS**

State	Attorney a Mandatory Reporter?	Notes
Alabama	No	
Alaska	No	
Arizona	A.R.S. § 46-454(B)	
Arkansas	No	
California	No	
Colorado	No	
Connecticut	No	
Delaware	31 Del. C. § 3910(a)	(a) <b>Any person</b> having reasonable cause to believe that an adult person is impaired or incapacitated as defined in 3902 of this title and is in need of protective services as defined in 3904 of this title <b>shall</b> report such information to the Department of Health and Social Services.
Florida	Fla. Stat. § 415.1034(a)	(a) <b>Any person, including, but not limited to, any:</b> 1. Physician, osteopathic physician, medical examiner, chiropractic physician, nurse, paramedic, emergency medical technician, or hospital personnel engaged in the admission, examination, care, or treatment of vulnerable adults; 2. Health professional or mental health professional other than one listed in subparagraph 1. 3. Practitioner who relies solely on spiritual means for healing; 4. Nursing home staff; assisted living facility staff; adult day care center staff; adult family-care home staff; social worker; or other professional adult care, residential, or institutional staff; 5. State, county, or municipal criminal justice employee or law enforcement officer; 6. An employee of the Department of Business and Professional Regulation conducting inspections of public lodging establishments under s. 509.032; 7. Florida advocacy council member or long-term care ombudsman council member; or 8. Bank, savings and loan, or credit union officer, trustee, or employee, <b>who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited shall immediately report such knowledge or suspicion to the central abuse hotline.</b>
Georgia	No	
Hawaii	No	

State	Attorney a Mandatory Reporter?	Notes
Idaho	No	
Illinois	No	
Indiana	IC 12-10-3-9(a)	(a) <b>An individual</b> who believes or has reason to believe that another individual is an endangered adult <b>shall</b> make a report under this chapter.
Iowa	No	
Kansas	Kan. Stat. Ann. § 39-1431(a)	(a) <b>Any person . . . a legal representative . . . who has reasonable cause to believe that an adult is being or has been abused, neglected or exploited or is in need of protective services shall report</b> , immediately from receipt of the information, such information or cause a report of such information to be made in any reasonable manner.
Kentucky	Ky. Rev. Stat. § 209.030(2)	(2) <b>Any person including, but not limited to</b> physician, law enforcement officer, nurse, social worker, cabinet personnel, coroner, medical examiner, alternate care facility employee, or caretaker, <b>having reasonable cause to suspect that an adult has suffered abuse, neglect, or exploitation, shall report or cause reports to be made in accordance with the provisions of this chapter.</b>
Louisiana	La. Rev. Stat. Ann. § 14:15:1504(A)	A. <b>Any person, including but not limited to</b> a health, mental health, and social service practitioner, <b>having cause to believe that an adult's physical or mental health or welfare has been or may be further adversely affected by abuse, neglect, or exploitation shall report in accordance with R.S. 15:1505.</b>
Maine	No	
Maryland	No	
Massachusetts	No	
Michigan	No	
Minnesota	No	

State	Attorney a Mandatory Reporter?	Notes
Mississippi	Miss. Code Ann. § 43-47-7(1)(a)(i)	(a) Except as otherwise provided by Section <b>43-47-37</b> for vulnerable persons in care facilities, <b>any person including, but not limited to, the following who knows or suspects that a vulnerable person has been or is being abused, neglected or exploited shall</b> immediately report such knowledge or suspicion to the Department of Human Services or to the county department of human services where the vulnerable person is located: (i) <b>Attorney</b> , physician, osteopathic physician, medical examiner, chiropractor or nurse engaged in the admission, examination, care or treatment of vulnerable persons.
Missouri	No	
Montana	Mont. Code § 52-3-811(f)	(f) <b>an attorney</b> , unless the attorney acquired knowledge of the facts required to be reported from a client and the attorney-client privilege applies
Nebraska	No	
Nevada	No	
New Hampshire	N.H. Rev. Stat. Ann. § 161-F:46	<b>Any person, including, but not limited to, physicians, other health care professionals, social workers, clergy, and law enforcement officials, suspecting or believing in good faith that any adult who is or who is suspected to be incapacitated has been subjected to abuse, neglect, self-neglect, or exploitation or is living in hazardous conditions shall report or cause a report to be made as follows:</b>
New Jersey	No	
New Mexico	N.M. Stat. Ann. § 27-7-30(A)	A. <b>Any person</b> , including financial institutions, <b>having reasonable cause to believe</b> that an incapacitated adult is being abused, neglected or exploited <b>shall</b> immediately report that information to the department
New York	No	
North Carolina	N.C. Gen. Stat. § 108A-102(a)	(a) <b>Any person having reasonable cause to believe</b> that a disabled adult is in need of protective services <b>shall</b> report such information to the director.
North Dakota	No	

State	Attorney a Mandatory Reporter?	Notes
Ohio	<p>Ohio Rev. Code § 5101.61(A)(7)</p> <p>Section will be renumbered and effective 9/28/2018 as Ohio Rev. Code § 5101.63(A)(2)(a)</p>	<p>Effective 9/29/2017</p> <p>Any <b>attorney</b>, physician, osteopath, podiatrist, chiropractor . . . <b>having reasonable cause to believe that an adult is being abused, neglected, or exploited, or is in a condition which is the result of abuse, neglect, or exploitation shall immediately report</b> such belief to the county department of job and family services. This section does not apply to employees of any hospital or public hospital as defined in section 5122.01 of the Revised Code.</p> <p>Effective 9/28/2018</p> <p>(A) (1) <b>Any individual listed in division (A)(2) of this section having reasonable cause to believe that an adult is being abused, neglected, or exploited, or is in a condition which is the result of abuse, neglect, or exploitation shall immediately report</b> such belief to the county department of job and family services.</p> <p>(2) All of the following are subject to division (A)(1) of this section:</p> <p>(a) <b>An attorney admitted to the practice of law in this state;</b></p>
Oklahoma	43A Okla. Stat. § 10-104(A)	A. <b>Any person having reasonable cause to believe</b> that a vulnerable adult is suffering from abuse, neglect, or exploitation <b>shall</b> make a report as soon as the person is aware of the situation to...

State	Attorney a Mandatory Reporter?	Notes
Oregon	O. R. S. § 124.060, “public or private official” defined in O. R. S. § 124.050(9)	<p>O. R. S. § 124.050(9)(r)  As used in ORS 124.050 to 124.095:  (9) “Public or private official” means:  ...  <b>(r) Attorney.</b></p> <p>O. R. S. § 124.060  <b>Any public or private official</b> having reasonable cause to believe that any person 65 years of age or older with whom the official comes in contact has suffered abuse, or that any person with whom the official comes in contact has abused a person 65 years of age or older, <b>shall</b> report or cause a report to be made in the manner required in ORS 124.065. <b>Nothing contained in ORS 40.225 to 40.295 affects the duty to report imposed by this section, except that</b> a psychiatrist, psychologist, member of the clergy or <b>attorney is not required to report such information communicated by a person if the communication is privileged under ORS 40.225 to 40.295. An attorney is not required to make a report under this section by reason of information communicated to the attorney in the course of representing a client if disclosure of the information would be detrimental to the client.</b></p>
Pennsylvania	No	
Rhode Island	R.I. Gen. Laws § 42-66-8	<p><b>Any person who has reasonable cause to believe that any person sixty (60) years of age or older has been abused, neglected, or exploited, or is self-neglecting, shall make an immediate report to the director of the department of elderly affairs or his or her designee.</b> In cases of abuse, neglect or exploitation, any person who fails to make the report shall be punished by a fine of not more than one thousand dollars (\$1,000). Nothing in this section shall require an elder who is a victim of abuse, neglect, exploitation or who is self-neglecting to make a report regarding such abuse, neglect, exploitation or self-neglect to the director or his or her designee.</p>

State	Attorney a Mandatory Reporter?	Notes
South Carolina	S.C. Code Ann. § 43-35-25(A)	(A) A physician, nurse, dentist, optometrist, medical examiner, coroner, other medical, mental health or allied health professional, Christian Science practitioner, religious healer, school teacher, counselor, psychologist, mental health or intellectual disability specialist, social or public assistance worker, caregiver, staff or volunteer of an adult day care center or of a facility, or law enforcement officer having reason to believe that a vulnerable adult has been or is likely to be abused, neglected, or exploited <b>shall</b> report the incident in accordance with this section. <b>Any other person who has actual knowledge that a vulnerable adult has been abused, neglected, or exploited shall report the incident in accordance with this section.</b>
South Dakota	No	
Tennessee	Tenn. Code Ann. § 71-6-103(b)(1)	(b) (1) <b>Any person, including, but not limited to,</b> a physician, nurse, social worker, department personnel, coroner, medical examiner, alternate care facility employee, or caretaker, <b>having reasonable cause to suspect that an adult has suffered abuse, neglect, or exploitation, shall report or cause reports to be made in accordance with this part.</b> Death of the adult does not relieve one of the responsibility for reporting the circumstances surrounding the death. However, unless the report indicates that there are other adults in the same or similar situation and that an investigation and provision of protective services are necessary to prevent their possible abuse, neglect or exploitation, it shall not be necessary for the department to make an investigation of the circumstances surrounding the death; provided, that the appropriate law-enforcement agency is notified.”

State	Attorney a Mandatory Reporter?	Notes
Texas	Tex. Hum. Res. Code § 48.051	<p>(a) Except as prescribed by Subsection (b), <b>a person having cause to believe that an elderly or disabled person is in the state of abuse, neglect, or exploitation, including a disabled person receiving services as described by Section 48.252, shall report the information required by Subsection (d) immediately to the department.</b></p> <p>(b) If a person has cause to believe that an elderly or disabled person, other than a disabled person receiving services as described by Section 48.252, has been abused, neglected, or exploited in a facility operated, licensed, certified, or registered by a state agency, the person shall report the information to the state agency that, operates, licenses, certifies, or registers the facility for</p> <p>(c) <b>The duty imposed by Subsections (a) and (b) applies without exception to a person whose knowledge concerning possible abuse, neglect, or exploitation is obtained during the scope of the person's employment or whose professional communications are generally confidential, including an attorney, clergy member, medical practitioner, social worker, and mental health professional.</b></p>
Utah	Utah Code Ann. § 62A-3-305(1)	(1) <b>A person who has reason to believe that a vulnerable adult has been the subject of abuse, neglect, or exploitation shall immediately notify Adult Protective Services intake or the nearest law enforcement agency.</b> When the initial report is made to law enforcement, law enforcement shall immediately notify Adult Protective Services intake. Adult Protective Services and law enforcement shall coordinate, as appropriate, their efforts to provide protection to the vulnerable adult.
Vermont	No	
Virginia	No	
Washington	Wash. Rev. Code § 74.34.020, Wash. Rev. Code § 74.34.035	Attorneys are “permissive reporters.”
Washington, D.C.	No	
West Virginia	No	
Wisconsin	No	

State	Attorney a Mandatory Reporter?	Notes
Wyoming	Wyo. Stat. Ann. § 35-20-103(a)	(a) <b>Any person or agency who knows or has reasonable cause to believe that a vulnerable adult is being or has been abused, neglected, exploited, intimidated or abandoned or is committing self neglect shall report</b> the information immediately to a law enforcement agency or the department. Anyone who in good faith makes a report pursuant to this section is immune from civil liability for making the report.

## Uniform Adult Guardianship and Protective Proceedings Jurisdiction Act (UAGPPJA)

States that have adopted UAGPPJA as of September 19, 2018. This table is adapted from “Unif. Adult Guardianship & Protective Proc. Juris. Act Refs & Annos,” *Uniform Laws Annotated*, by American Law Institute and The National Conference of Commissioners on Uniform State Laws. Volume 8A, Thomson West, 2014.

State	Session Law	Effective Date	Statutory Citation
Alabama	2010-500	1-1-2011	Code 1975, §§ 26-2B-101 to 26-2B-503.
Alaska	2008, c. 53	9-2-2008	AS §§ 13.27.010 to 13.27.495.
Arizona	2010, c. 101	7-29-2010	A.R.S. § 14-12101 to 14-12503.
Arkansas	2011, c. 159	1-1-2012	A.C.A. §§ 28-74-101 to 28-74-505.
California	2014, c. 553	1-1-2016	West’s Ann. Cal. Probate Code, §§ 1980 to 2024.
Colorado	2008, c. 213	5-14-2008	West’s C.R.S.A. §§ 15-14.5-101 to 15-14.5-503.
Connecticut	2012, P.A. 12-22	10-1-2012	C.G.S.A. §§ 45a-644 to 45a-663.1.
Delaware	2008, c. 380	1-1-2009	12 Del.C. §§ 39A-101 to 39A-402.
District of Columbia	2008, D.C. Law 17-270	11-25-2008	D.C. Official Code, 2001 Ed. §§ 21-2401.01 to 21-2405.03.
Georgia	2016, Act 486	7-1-2016	Ga. Code Ann. §§ 29-11-1 to 29-11-42.
Hawaii	2012, Act 236	9-1-2014	H.R.S. §§ 551G-1 to 551G-42.
Idaho	2011, c. 36	7-1-2011	I.C. §§ 15-13-101 to 15-13-504.
Illinois	2009, P.A. 96-177	1-1-2010	S.H.A. 755 ILCS §§ 8/101 to 8/505.
Indiana	2011, P.L. 178	7-1-2011	West’s A.I.C. §§ 29-3.5-1-1 to 29-3.5-5-3.
Iowa	2010, c. 1086	7-1-2010	I.C.A. § 633-700 to 633-722.
Kentucky	2011, c. 47	6-8-2011	KRS § 387.810 to 387.854.
Louisiana	2016, No. 333	8-1-2016	LSA-R.S. §§ 13:4251.101 to 13.4251.505
Maine	2012, c. 564	7-1-2013	18-A M.R.S.A. §§ 5-511 to 5-554.
Maryland	2010, chapters 256 and 257	10-1-2010	Code, Estates and Trusts, §§ 13.5-101 to 13.5-504.
Massachusetts	2014 Mass. Acts, Ch. 225	1-1-2015	Mass. Gen. Laws §§ 1-301, 1-302, 4-201 <i>et seq.</i> , and 5A-101 <i>et seq.</i>
Minnesota	2009, c. 46	1-1-2010	M.S.A. §§ 524.5-601 to 524.5-903.
Mississippi	2014, ch. 384	7-1-2014	Miss. Code Ann. § 93-14-101 <i>et seq.</i>
Missouri	2011, S.B. 213	8-28-2011	VAMS §§ 475.501 to 475.555.
Montana	2009, c. 236	10-1-2009	MCA §§ 72-5-601 to 72-5-638.
Nebraska	2011, LB 157	1-1-2012	Neb.Rev.St. §§ 30.3901 to 30.3923.
Nevada	2009, c. 359	10-1-2009	N.R.S. §§ 159.1991 to 159.2029
New Hampshire	2015, 79-1	1-1-2016	N. H. Rev. Stat. §§ 464-C:1 to 464-C:23
New Jersey	2012, c. 36	12-5-2012	N.J.S.A. §§ 3B:12B-1 to 3B:12B-21.
New Mexico	2011, c. 124	1-1-2012	NMSA §§ 45-5A-101 to 45-5A-502
New York	2013 N.Y. Laws, ch. 427	4-21-2014	N.Y. Mental Hyg. Law § 83.01 <i>et seq.</i>

<b>State</b>	<b>Session Law</b>	<b>Effective Date</b>	<b>Statutory Citation</b>
North Carolina	2016-72	12-1-2016	N.C. Gen. Stat. §§ 35B-1 <i>et seq</i>
North Dakota	2009, c. 278	8-1-2009	NDCC §§ 28-35-01 to 28-35-20.
Ohio	2012, H 27	3-22-2013	R.C. §§ 2112.01 to 2112.43.
Oklahoma	2010, c. 257	11-1-2010	30 Okl. St. Ann. §§ 3-301 to 3-322.
Oregon	2009, c. 179	1-1-2010	ORS §§ 125.800 to 125.852.
Pennsylvania	2012, c. 108	9-4-2012	20 Pa.C.S.A. §§ 5901 to 5992.
Puerto Rico	2012, Ley 296	10-5-2012	32 L.P.R.A. § 2671 to 2679a
Rhode Island	2015, c. 210	1-1-2016	R.I. Gen. Laws. § 33-15.2-101 <i>et seq</i>
South Carolina	2010, c. 213	1-1-2011	Code 1976, §§ 62-5-700 to 62-5-711.
South Dakota	2011, c. 135	7-1-2011	SDCL, §§ 29A-5A-101 to 29A-5A-503.
Tennessee	2010, c. 817	1-1-2011	T.C.A. §§ 34-8-101 to 34-8-503.
U.S. Virgin Islands	2016, No. 7958	Added 1-1-2017	15 V.I.C. § 5-441 to 5-483.
Utah	2008, c. 253	1-1-2009	U.C.A. 1953, §§ 75-5b-101 to 75-5b-503.
Vermont	2011, No. 56	7-1-2011	14 VSA §§ 3151 to 3193.
Virginia	2011, c. 518	7-1-2011	VA Code Ann., §§ 64.2-2100 to 64.2-2120.
Washington	2009, c. 81	1-1-2010	West's RCWA §§ 11.90.010 to 11.90.470.
West Virginia	2009, c. 220	7-10-2009	Code, §§ 44C-1-1 to 44C-5-3.
Wisconsin	2017, ch. 53	4-5-2018	W.S.A. § 53.01 <i>et seq</i> .
Wyoming	2013, ch. 21	7-1-2013	Wyo.Stat.Ann. §§ 3-8-101 to 3-8-502.

For the text of UAGPPJA, as well as notes and commentary, see [http://www.uniformlaws.org/shared/docs/adult\\_guardianship/UAGPPJA\\_2011\\_Final%20Act\\_2015feb4.pdf](http://www.uniformlaws.org/shared/docs/adult_guardianship/UAGPPJA_2011_Final%20Act_2015feb4.pdf)

For more information and a graphical depiction of states adopting UAGPPJA see [http://www.uniformlaws.org/Act.aspx?title=Adult\\_Guardianship\\_and\\_Protective\\_Proceedings\\_Jurisdiction\\_Act](http://www.uniformlaws.org/Act.aspx?title=Adult_Guardianship_and_Protective_Proceedings_Jurisdiction_Act)

## Uniform Durable Power of Attorney Act (UDPOAA, 1979) and Uniform Power of Attorney Act (UPOAA, 2006)

States that have adopted UDPOAA and UPOAA, or substantially similar legislation, as of September 19, 2018. This table is adapted from “Unif. Durable Power of Attorney Act, Refs & Annos,” *Uniform Laws Annotated*, by American Law Institute and The National Conference of Commissioners on Uniform State Laws. Volume 8A, Thomson West, 2014 (2017 Pocket Part) and “Unif. Power of Attorney Act, Refs & Annos,” *Uniform Laws Annotated*, by American Law Institute and The National Conference of Commissioners on Uniform State Laws. Volume 8B, Thomson West, 2014 (2017 Pocket Part).

State	UDPOAA (1979)	UPOAA (2006)	Session Law	Effective Date	Statutory Citation
Alabama		X	2011-683	1/1/2012	Ala. Code §§ 26-1A-101 to 26-1A-404
Arizona	X		1973, c. 75	1/1/1974	A.R.S. §§ 14-5501 to 14-5503
Arkansas		X	2011, Act 805	1/1/2012	ACA §§ 28-68-102 to 28-68-405
California	X		1981, c. 511	9/6/1981	West's Ann.Cal.Probate Code, §§ 4124 to 4128, 4206, 4304, and 4305
Colorado		X	2009, c. 106	10/1/2010	West's C.R.S.A. §§ 15-14-701 to 15-14-745
Connecticut		X	2015, P.A. 15-240	10/1/2016	C.G.S.A. §§ 1-350 to 1-353b
Delaware	X		1982, c. 267	6/21/1982	12 Del.C. §§ 4901 to 4906
District of Columbia	X		1987, D.C. Law 6-204	2/28/1987	D.C. Official Code, 2001 Ed. §§ 21-2081 to 21-2085
Florida	X		1974, c. 74-245		West's F.S.A. §§ 709.2101 to 709.2402
Georgia		X	2017, Act 186	7/1/2017	O.C.G.A. §§ 10-6B-1 to 10-6B-81
Hawaii		X	2014, ch. 22	4/17/2014	HRS §§ 551E-1 to 551E-63
Idaho		X	2008, c. 186	7/1/2008	I.C. §§ 15-12-101 to 15-12-403
Iowa		X	2014, ch. 1078	7/1/2014	I.C.A. §§ 633B.101 to 633B.403
Kentucky	X		1972, c. 168		KRS 386.093
Maine		X	2009, c. 292	7/1/2010	18-A M.R.S.A. §§ 5-901 to 5-964

<b>State</b>	<b>UDPOAA (1979)</b>	<b>UPOAA (2006)</b>	<b>Session Law</b>	<b>Effective Date</b>	<b>Statutory Citation</b>
Maryland		X	2010, cc. 689, 690	10/1/2010	Code, Estates and Trusts, §§ 17-101 to 17-204
Massachusetts	X		2008, c. 521	7/1/2009	M.G.L.A. 190B §§ 5-501 to 5-507
Michigan	X		1998, P.A. 386	4/1/2000	M.C.L.A. §§ 700.5501 to 700.5505
Minnesota	X		1984, c. 603	8/1/1984	M.S.A. §§ 523.07 to 523.08
Mississippi	X		1994, c. 336	7/1/1994	Code 1972, §§ 87-3-101 to 87-3-113
Missouri	X		1989, H.B. No. 145	8/28/1989	V.A.M.S. §§ 404.700 to 404.735
Montana		X	2011, c. 109	10/1/2011	MCA §§ 72-31-301 to 72-31-367
Nebraska		X	2012, c. 1113	1/1/2013	Neb.Rev.St. §§ 30-4001 to 30-4045
Nevada		X	2009, c. 64	10/1/2009	N.R.S. 162A.010 to 162A.860
New Hampshire	X		2001, c. 257:1	1/1/2002	RSA 506:6
New Jersey	X		2000, c. 109:1	9/8/2000	N.J.S.A. 46:2B-8.1 to 46:2B-8.14
New Mexico		X	2007, c. 135	7/1/2007	NMSA 1978, §§ 45-5B-101 to 45-5B-403
North Carolina		X	2017, c. 153	1/1/2018	G.S. §§ 32C-1-101 to 32C-4-403
North Dakota			1985, c. 370		N.D.C.C. §§ 30.1-30-01 to 30.1-30-06
Ohio		X	2011, c. 117	3/22/2012	R.C. §§ 1337.21 to 1337.64
Oklahoma	X		1988, c. 293	11/1/1988	58 Okl.St. Ann. §§ 1071 to 1077.
Pennsylvania		X	2014, No. 95	1/1/2015	20 Pa.C.S.A. §§ 5601 to 5612
South Carolina		X	2016, Act No. 279	1/1/2017	Code 1976 §§ 62-8-101 to 62-8-403
Tennessee	X		1983, c. 299	7/1/1983	T.C.A. §§ 34-6-101 to 34-6-111
Texas		X	2017, c. 834	9/1/2017	V.T.C.A., Estates Code §§ 751.0015 to 751.251
U.S. Virgin Islands		X	2010, c. 7150	1/1/2011	15 V.I.C. §§ 5-501 to 5-523
Utah		X	2016, c. 256	5/10/2016	U.C.A. 1953 §§75-9-101 to 75-9-403

<b>State</b>	<b>UDPOAA (1979)</b>	<b>UPOAA (2006)</b>	<b>Session Law</b>	<b>Effective Date</b>	<b>Statutory Citation</b>
Vermont	X		2001, No. 135	6/13/2002	14 V.S.A. § 3508
Virginia		X	2010, c. 632	7/1/2010	Code 1950, §§ 64.2-1600 to 64.2-1642
Washington		X	2016, c. 206	1/1/2017	West's RCWA 11.125.010 to 11.125.903
West Virginia		X	2012, c. 199	6/8/2012	W. Va. Code §§ 39B-1-101 to 39B-4-103
Wisconsin		X	2009, c. 319	9/1/2010	W.S.A. 244.01 to 244.64
Wyoming		X	2017, Act 41	1/1/2018	Wyo.Stat.Ann. §§ 3-9-101 to 3-9-403

For the text of UPOAA, as well as notes and commentary, see [http://www.uniformlaws.org/shared/docs/power%20of%20attorney/UPOAA\\_2011\\_Final%20Act\\_2017jan30.pdf](http://www.uniformlaws.org/shared/docs/power%20of%20attorney/UPOAA_2011_Final%20Act_2017jan30.pdf)

For more information and a graphical depiction of states adopting UPOAA see [http://www.uniformlaws.org/Act.aspx?title=Power of Attorney](http://www.uniformlaws.org/Act.aspx?title=Power%20of%20Attorney)

For the text of UDPOAA, as well as notes and commentary, see <http://www.uniformlaws.org/Shared/Docs/Durable%20Power%20of%20Attorney/UDPAA%201979%20with%201987%20Amendments.pdf>

For more information and a graphical depiction of states adopting UDPOAA see <http://www.uniformlaws.org/Act.aspx?title=Durable%20Power%20of%20Attorney>