



Authors: Alana Henninger, Melissa Rorie, Christine Doelger, Erica Fissel, Rachel Castellano, and Bhuvana Sukumar

Supporting Older Adults Who Have Experienced Fraud: Findings From the National Elder Abuse Victim Services Needs Assessment

There are currently 58 million adults aged 65 and older in the United States. This population is expected to increase to 78 million by 2040 (Administration for Community Living, 2024), which may correspond to an increase in elder abuse (i.e., physical, psychological, and sexual abuse; neglect; financial exploitation and fraud committed against an older adult). In 2023, 24% of fraud complaints filed with the Federal Bureau of Investigation involved older adults, accounting for more than \$3.4 billion in total losses (Federal Bureau of Investigation, 2023). Research indicates that more than 1 in 20 Americans aged 60 or older experience financial fraud (including scams) within a one-year period (Burnes et al., 2017). The actual prevalence of fraud victimization among older adults is likely higher due to underreporting (Anderson, 2019).

Financial fraud: “Acts that intentionally and knowingly deceive the victim by misrepresenting, concealing, or omitting facts about promised goods, services, or other benefits and consequences that are nonexistent, unnecessary, never intended to be provided, or deliberately distorted for the purpose of monetary gain.”

Stanford Center on Longevity (2015)

Although financial fraud impacts people of all ages, older adults are at greater risk for certain types of scams and have been shown to be the age group with the highest median financial loss (Anderson, 2019; Burnes et al., 2017; Federal Trade Commission (FTC), 2023, 2024). Older adults who experience financial fraud are also more likely to be re-victimized by fraud perpetrators (DeLiema et al., 2023). The consequences of financial exploitation and fraud are especially acute for older adults, who report not only substantial financial losses (FTC, 2023) but also psychological damage (including anger, embarrassment, shame, suicidal ideations) and physical ailments resulting from their experiences (such as physical manifestations of stress; Dong & Simon, 2013; Kemp & Erades Perez, 2023; Lamar et al., 2022). The psychological consequences of their experiences are more likely to impact the physical health of older adults, including increased risks of hospitalization (Dong & Simon, 2013) and death (Burnett et al., 2016).

The U.S. Department of Justice’s Elder Justice Initiative supported the National Elder Abuse Victim Services Needs Assessment to explore the types of services provided to individuals who have experienced elder abuse, gaps in services, barriers to accessing and providing services, and the capacity-building needs of elder justice professionals. ICF used a mixed methods approach to understand these needs through surveys and focus groups with individuals who have experienced elder abuse and the professionals

SUPPORTING OLDER ADULTS WHO HAVE EXPERIENCED FRAUD

who support them. The results of the National Survey of Elder Justice Professionals indicated that fraud is one of the top priority issues associated with services for individuals who have experienced elder abuse. Of the 125 participants who responded to the National Survey of Individuals Who Have Experienced Elder Abuse, 80% ($n = 100$) had experienced fraud, and 55 focus group participants experienced fraud.¹ This provided an opportunity to gain insight into the services accessed by older adults who had experienced fraud, their experiences with those services, and the existing gaps in service provision for this form of elder abuse. Findings from elder justice professionals and participants who experienced fraud are shared in this brief. For full study findings, please see the National Elder Abuse Victim Services Needs Assessment: Final Report.

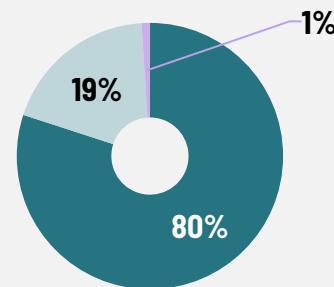
OF THE 100 SURVEY RESPONDENTS THAT EXPERIENCED FRAUD:

AGE RANGE

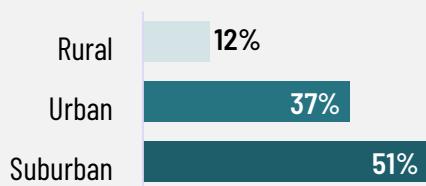
60	Youngest
69.8	Average
93	Oldest

SEX

- Female
- Male
- Not Listed



REGION



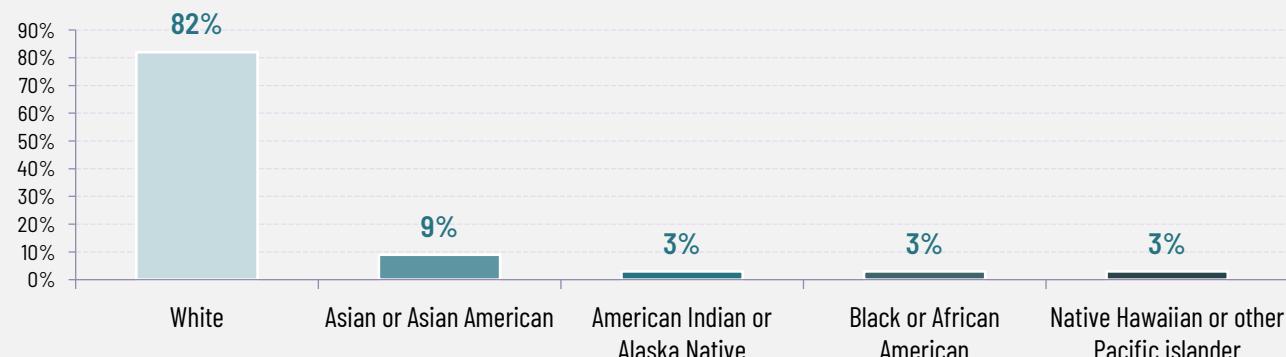
EDUCATION

 50% of respondents' highest level of education was a bachelor's degree or graduate/professional degree

INCOME

 51% of respondents' annual household income is less than \$60,000 per year

RACE



¹ One organization that provides support groups to individuals who have experienced scams was a strong partner in this study and engaged in extensive outreach to their clients.

SERVICES ACCESSED

Survey participants who experienced fraud reported accessing at least 1 service and no more than 12 services, with an average of **3.4** services accessed.

Select findings about survey participants who reported accessing services for fraud:

- **66%** received peer support (from someone who experienced a similar situation, like in a support group).
- **46%** received fraud or scam support (e.g., help with stopping scammer calls/texts/emails, creating fraud alerts, and working with the Internal Revenue Service or a mortgage lender).
- **21%** received information and referrals.
- **18%** received help from a bank or credit card company.
- **14%** received technology support (e.g., help with cleaning computers compromised after fraud and online safety).
- **12%** received restitution assistance (e.g., help getting money or property owed from the person who committed a crime).
- **9%** received help managing their finances.
- **2%** received emergency financial assistance.
- **0%** received help with a victim compensation application.

Having the support of family and friends helped many participants the most after experiencing fraud. Accessing peer support groups was also helpful in their recovery, particularly in making participants feel like they were not alone in their experience. Relying on informal social support and peer support groups may be due to participants' inability to access other types of victim services.



SELECT FINDINGS FROM THE SURVEY OF ELDER JUSTICE PROFESSIONALS

Few professionals reported **providing services** that assist individuals who have experienced fraud.

- **28%** provide fraud or scam support.
- **14%** provide financial management services.
- **13%** provide creditor or banking interventions.
- **4%** provide technology support.

Elder justice professionals discussed several **gaps in services** for individuals who have experienced fraud in their service area, including:

- **43%** fraud or scam support
- **41%** technology support
- **40%** financial management
- **35%** creditor or banking intervention

"I was suicidal for 6 to 9 months, but I wouldn't ask for mental healthcare because I didn't want that in a medical record—I didn't want that to be used against me. I've never told my family, and I've never told my only child, and I never intend to. It's a horrifying situation of isolation."

GAPS IN SERVICES FOR INDIVIDUALS WHO HAVE EXPERIENCED FRAUD

Older adults who experienced fraud and the elder justice professionals who support them described several aspects of fraud prevention, investigation, intervention, and service provision that could be improved to better meet the needs of those who have experienced fraud. Key themes that arose from focus groups and open-ended survey responses are detailed below.

LACK OF SERVICES AND EXPERTISE IN RESPONDING TO FRAUD

Elder justice professionals were unable to provide services or referrals for individuals who have experienced fraud. They need staff with expertise available in their service area to identify and respond to fraud.

Individuals who experienced fraud found it extremely difficult to identify resources or professionals to help them, often seeking help from multiple providers with no success. They need a comprehensive list of resources.

"No one is here to help you. You're on an island, and you owe lots of money, and there's no help. It's really frustrating... a lot of older people don't even have computers. You're left far behind in the dust."

LACK OF INVESTIGATION

Elder justice professionals (including law enforcement) were unable to support or conduct fraud investigations. They need staff with expertise in fraud, more staff to investigate the high number of reports, and specialized technology.

Individuals who experienced fraud were often unable to initiate law enforcement investigations after reporting (e.g., because the fraud was out of their jurisdiction, transnational, or involved cryptocurrency). They need increased access to investigation and other remedies.

"Have people listen to the victims. Interview them. Get as much data as they can on these romance scammers, track them down, and prosecute them. Don't just file a case that gets thrown aside or, maybe at best, put in a database. Personally, I have a lot of data that could have been very useful in working my case, but no one seemed to care."

LACK OF RESPONSES FROM BANKS AND CREDIT CARD COMPANIES

Elder justice professionals who attempted to help with cases of fraud described banks and credit card companies as unwilling or unable to assist, slow to respond, and using automated systems that are difficult to navigate. They need training on how to best collaborate with financial institutions and policies that better protect individuals who have experienced fraud.

Individuals who experienced fraud felt blamed when requesting help from bank staff and experienced inability or refusal to assist, frozen or closed accounts without their consent, reduced credit scores, and costs associated with stolen funds that they were required to pay. They need policies and protocols that ensure better assistance and protection in the aftermath of fraud.

"I was given a choice to either pay back \$300 a month or have my wages garnished, so I chose the \$300 a month plan. I still owe \$56,000."

LACK OF FINANCIAL RECOVERY

Elder justice professionals said they were unable to help their clients recover funds stolen through fraud, which they believe negatively impacts the health of their clients. They need training and technical assistance and/or specially trained staff to better support their clients as they navigate the recovery process after experiencing fraud.

Individuals who experienced fraud did not recover stolen funds or assets, which caused severe distress, anger, and frustration. Some participants filed for bankruptcy, lost their homes, and were preyed upon by scammers offering recovery services. They need effective investigations and policies to facilitate the recovery of stolen assets.

"I'm a senior who was scammed out of \$700,000. That's my life savings. I spent 6 hours giving details to law enforcement. They aren't even looking into my case. No one prosecutes these cases, and that's why it's so prevalent. The scammers know they can get away with it and won't be pursued by law."

LACK OF MENTAL HEALTH PROVIDERS FOR FRAUD VICTIMIZATION

One **elder justice professional** stated there is a lack of expertise among mental health providers for individuals who have experienced scams. They need training to meet the unique needs of this population (e.g., addressing victim-blaming, shame and humiliation, manipulation, and the impact of financial loss).

Individuals who experienced fraud had suicidal thoughts, severe depression, and other mental health consequences. They believed their mental health providers did not have the skillset for counseling individuals who have experienced fraud. They need access to providers with this expertise.

"My counselor had no idea what a romance scam was. I basically had to educate her. I was in trauma... it's a different kind of hurt; it's a new experience... you feel stupid, you're embarrassed, you don't want to go out... you don't trust anyone. You're ashamed. The emotions are overwhelming. So, I choose... to heal. I couldn't worry about the money—it's gone. That's what they kept telling me. You're never going to get it back; no one's going to be able to help you."

LACK OF COORDINATION OF SERVICES

Elder justice professionals stated that reporting and seeking services in the aftermath of fraud is complex and overwhelming for their clients. Lack of information-sharing across organizations is a barrier to service provision. They need training and resources to conduct intensive and coordinated case management, beginning immediately after victimization.

Individuals who experienced fraud were overwhelmed by the process of reporting and seeking services. They described the process as complex, time consuming, and causing additional stress while they were in crisis. Many participants did not receive acknowledgment of their report or initiation of an investigation. They need streamlined reporting, case management, and referrals.

"A lot of the system feels like systems of attrition...it feels like there are so many steps that the goal is to get people to not do it [seek help for fraud]. So, if there was a case management system that could check in and break those steps down into much smaller steps for folks and provide that support and encouragement, I think we'd see a lot more success in people getting back on their feet and staying on their feet."

TAXATION ON MONEY STOLEN THROUGH FRAUD

Individuals who experienced fraud reported being taxed on the money that was stolen. This caused extreme financial hardship, feelings of being re-victimized by the federal government, and additional charges for seeking assistance from tax attorneys. They need protections and remedies to avoid taxation on funds and assets stolen through fraud.

"The threat of losing what little money I have left to the IRS [Internal Revenue Service]... punishes scam victims. I know I will never get my money that was stolen back. I will have to struggle financially for the rest of my life."

NEEDS AND POTENTIAL SOLUTIONS

NEED: AN EASIER PATHWAY TO REPORTING FRAUD

Potential solution: Streamline reporting mechanisms.

Participants described the process of reporting fraud to federal and state agencies, financial institutions, and other relevant organizations as overwhelming, complicated, and time consuming. These challenges are intensified when individuals are in crisis and/or may not be adept at navigating online forms. Develop detailed protocols to guide individuals through the process of reporting fraud step by step. Conduct research with older adults to explore their experiences using reporting forms, identify challenges, and improve the reporting process and forms. Consider offering offline options for reporting fraud. Consider developing a short version of the report form for an individual to provide immediate notification that fraud has occurred, providing an automatic email after submission with the next steps and resources for assistance and a link to continue providing more detailed information for reporting purposes. Explore options for streamlining fraud reporting to one agency, which then disseminates the report to other organizations. Increase awareness of the United States Department of Justice's [National Elder Fraud Hotline](#). Ensure that older adults know how to contact this free service and that they can work with case managers who provide support to individuals who have experienced fraud based on their needs. This support may include completing an FBI Internet Crime Complaint Center form on behalf of the caller in cases of cyber-enabled fraud.

NEED: MORE EXPERTISE ASSOCIATED WITH FRAUD VICTIMIZATION

Potential solution: Expand the workforce responding to fraud victimization.

Participants conveyed that the current demand for services after fraud victimization is not being met. Elder justice professionals said they do not have the expertise to provide services for fraud victimization

nor the funding to hire experts (e.g., forensic accountants, financial managers, information technology specialists). Explore opportunities for service providers to partner with experts in fraud response, development of multidisciplinary teams, and wraparound systems of care focused on fraud victimization.

Potential solution: Expand training and technical assistance (TTA) for preventing and responding to fraud victimization.

Increase expertise in preventing and responding to fraud. Potential topics for TTA include understanding common manifestations of fraud and signs of fraud in different settings (e.g., bank or credit card accounts, stores that sell gift cards), providing trauma-informed care (e.g., avoiding victim blaming and shaming, handling feelings of shame and embarrassment, understanding impacts of manipulation by perpetrators), laws associated with fraud, and promising practices for fraud investigation, bank/creditor intervention, and prosecution.

Potential solution: Tailor existing services to fraud.

Individuals who experienced fraud described an inability to access services that others who have experienced crime often access, like safety planning, emergency financial assistance, victim advocacy, and case management. Future research should explore how elder justice professionals respond to individuals seeking help after fraud and how existing services can be tailored to meet the needs of this population.

Potential solution: Develop case management strategies specific to fraud.

Participants struggled to navigate multiple victim service, criminal justice, and financial systems; collect extensive documentation; complete reports to multiple organizations; and keep track of deadlines associated with services and related reporting requirements. Build expertise and strategies for providing case management and victim advocacy that meet the unique needs of individuals who have experienced fraud, including streamlining the processes of reporting, providing referrals, coordinating care across providers, and providing updates on investigations. Assigning a case manager and advocate may also help alleviate feelings of shame, embarrassment, and isolation by providing support throughout recovery.

NEED: GREATER AWARENESS OF SERVICES FOR FRAUD

Potential solution: Conduct service mapping at the federal, state, and local levels.

Individuals who experienced fraud consistently expressed how difficult it was to find and access services, while elder justice professionals stated they were unaware of organizations in their area that provide services associated with fraud. Conduct research to develop an approach for mapping services for fraud at the federal, state, and local levels. Use findings from this research to conduct service mapping, develop resources describing these services, and protocols for how to access and refer to services for fraud.

NEED: GREATER AWARENESS OF FRAUD AMONG OLDER ADULTS

Potential solution: Expand existing and develop new methods of outreach.

Participants described gaps in public awareness about fraud (e.g., what it is, who it impacts, how and where it happens). Conduct research with older adults and elder justice professionals to develop public awareness campaigns. Research should explore and test approaches for developing and delivering fraud messaging that is tailored to older adults in a way that resonates with older adults and through outlets viewed by older adults. Use findings to develop national and local outreach campaigns to build awareness of fraud and how to identify and report it, where to seek services, and how to improve online safety.

NEEDS: STRATEGIES FOR PREVENTING FRAUD AND PROTECTING OLDER ADULTS IN THE AFTERMATH OF FRAUD

Potential solutions: Explore new policies and protocols.

Participants advocated for additional protections in the aftermath of experiencing fraud. To prevent fraud, consider strengthening laws to prevent personal data from being accessed by perpetrators of fraud. To protect older adults in the aftermath of fraud, explore opportunities to improve the investigation and prosecution of fraud, mandate options for debt forgiveness (e.g., preventing banks and credit card companies from charging fees on fraudulent activity, preventing taxation on stolen funds or assets), prevent damage to credit ratings, and recover assets stolen through fraud. Develop and test protocols for banks and credit card companies to prevent fraud, identify early indicators of fraud, and manage and resolve cases of fraud.

REFERENCES

Administration for Community Living. (2024, May). *Profile of older Americans: 2023*. https://acl.gov/sites/default/files/Profile%20of%200A/ACL_ProfileOlderAmericans2023_508.pdf

Anderson, K. B. (2019). *Mass-market consumer fraud in the United States: A 2017 update*. Federal Trade Commission. <https://www.ftc.gov/system/files/documents/reports/mass-market-consumer-fraud-united-states-2017-update/p105502massmarketconsumerfraud2017report.pdf>

Burnes et al. (2017). Prevalence of financial fraud and scams among older adults in the United States: A systematic review and meta-analysis. *American Journal of Public Health* 107(8), e13-e21.

Burnett, J., Jackson, S. L., Sinha, A. K., Aschenbrenner, A. R., Murphy, K. P., Xia, R., & Diamond, P. M. (2016). Five-year all-cause mortality rates across five categories of substantiated elder abuse occurring in the community. *Journal of Elder Abuse & Neglect*, 28(2), 59-75.

DeLiema, M., Langton, L., Brannock, M. D., & Preble, E. (2023). Aging and mass marketing fraud: Evidence on repeat victimization using perpetrator data. *Innovation in Aging*, 7(Supplement_1), 260-260.

Dong, X., & Simon, M. A. (2013). Elder abuse as a risk factor for hospitalization in older persons. *JAMA Internal Medicine*, 173(10), 911-917.

Federal Bureau of Investigation. (2023). *2023 Elder fraud report*. Internet Crime Complaint Center. https://www.ic3.gov/AnnualReport/Reports/2023_IC3ElderFraudReport.pdf

Federal Trade Commission. (2023). *Protecting older consumers 2002-2023*. <https://www.ftc.gov/reports/protecting-older-consumers-2022-2023-report-federal-trade-commission>

Federal Trade Commission. (2024, February 8). *Explore age & fraud loss* [Interactive dashboard]. <https://public.tableau.com/app/profile/federal.trade.commission/viz/AgeandFraud/Infographic>

Kemp, S., & Erades Pérez, N. (2023). Consumer fraud against older adults in digital society: Examining victimization and its impact. *International Journal of Environmental Research and Public Health*, 20(7), 5404.

Lamar, M., Yu, L., Leurgans, S., Aggarwal, N. T., Wilson, R. S., Han, S. D., Bennett, D. A., & Boyle, P. (2022). Self-reported fraud victimization and objectively measured blood pressure: Sex differences in post-fraud cardiovascular health. *Journal of the American Geriatrics Society*, 70(11), 3185-3194.

Stanford Center on Longevity. (2015). *Framework for a taxonomy of fraud*. <https://longevity.stanford.edu/financial-fraud-research-center/wp-content/uploads/2016/03/Full-Taxonomy-report.pdf>