

# Building a County Elder Fraud Prevention and Response Network

**NACo Webinar**

Thursday, November 19, 2020



# Agenda

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- **Introduction:** Deborah Royster | Assistant Director, Office for Older Americans, CFPB
- **Overview of Elder Fraud Prevention and Response Networks (EFPRN):** Jenefer Duane | Senior Program Analyst, Office of Financial Protection for Older Americans, CFPB
- **Local Example:** Kimberly Henderson | Elder Abuse Project Coordinator, Mid-Florida Area Agency on Aging, d/b/a Elder Options (Alachua County, Florida)
- **Additional Resources:** Erin Scheithe | Outreach Coordinator, Office for Older Americans, CFPB
- **Q&A:** *Please submit questions via the GoToWebinar chat box or by emailing [questions@naco.org](mailto:questions@naco.org)*

# Elder Fraud Prevention and Response Network Development Guide

**Building Collaboration Between Stakeholders to Fight Elder Financial Exploitation**

**Consumer Financial Protection Bureau  
Office for Older Americans**



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# Deborah Royster

**Assistant Director**

**Office for Older Americans**



# Disclaimer

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This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau.

Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

# About the CFPB

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The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

# Office for Older Americans

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The Bureau's Office for Older Americans works to improve financial security for older consumers. The Office creates resources to help older adults, those that serve them, and their financial caregivers.

## **What we do:**

- We lead initiatives to help protect older people from financial harm.
- We create tools and resources to support sound financial decision-making that safeguards later-life economic security.
- We offer a variety of resources that you can use or view online, download, or order in bulk, all for free.

Visit [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

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# Jenefer Duane

*Elder Fraud Prevention and  
Response Networks*

**Office of Financial  
Protection for Older  
Americans**





# What is a network?

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*A sustained, and largely voluntary, collaborative effort or partnership that works to prevent, detect, and/or respond to elder financial exploitation.*

# 2016 Study Recommendations

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- Elder abuse networks that do not focus on financial exploitation should develop activities and the capacity to respond to elder financial exploitation.
- Networks should seek to engage financial institutions, community-based organizations such as faith organizations and others that serve these communities

# Recommendations Con't

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- Develop Networks in areas with older Americans of diverse linguistic, ethnic and racial backgrounds should seek to engage stakeholders that serve these populations, and deliver educational and case review services relevant and appropriate to these populations.

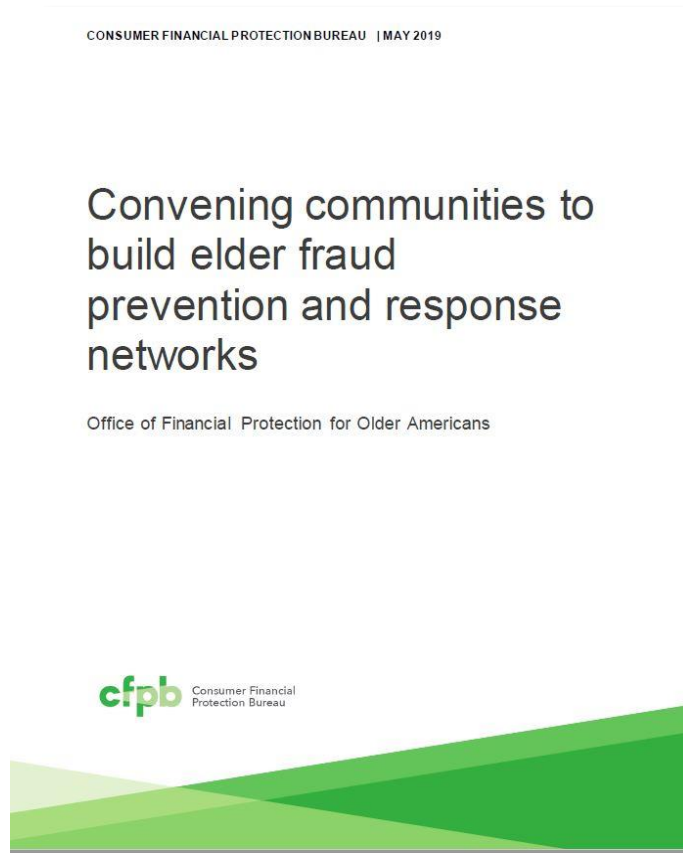
# Expanding Networks across the Nation

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- In 2017, the Bureau launched a pilot convening program to expand the presence of Elder Fraud Prevention and Response Networks (EFPRNs) and the capacity of existing networks.
- As a result of these convenings, OA developed a model for identifying potential networks, coordinating with key stakeholders, facilitating meetings, and garnering support to help initiate and enhance local EFPRNs.

# EFPRN Convening Report

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- Common activities of networks
- Replicating and expanding networks
- Convening Stakeholders
- Outcomes
- Recommendations



## **Kimberly Henderson**

Elder Abuse Project Coordinator  
Mid-Florida Area Agency on Aging,  
d/b/a Elder Options  
[hendersonk@agingresources.org](mailto:hendersonk@agingresources.org)



# Senior Advocacy Network

NORTH CENTRAL FLORIDA

# Birth of a Network

- ▶ The happy meeting of a sponsor (CFPB) and a passionate group of elder advocates
- ▶ Buy-in from advocacy organizations (Law Enforcement, APS, ADRC, private Elder Law attorneys, etc.)
- ▶ Offer relevant free trainings and workshops



# Finding Good Members

- ▶ Use existing members to invite other colleagues
- ▶ Free trainings to fuel the fire and advertise the Network
- ▶ Invite “outside” experts to give presentations, then invite them to join
- ▶ Give presentations to related groups

The number of members isn't as important as their passion and commitment.

# Role of the Facilitator

- ▶ Fuel the Flame: Let members share their passions and what their organizations can offer.
- ▶ Find the Gaps: Members can also share where they are finding obstacles. Let the group discuss possible solutions.
- ▶ Turn Discussion into Action: Groups that only meet and talk quickly become frustrating for people who work for change. Create goals and encourage action.
- ▶ Be a Gentle Reminder: Passionate people are typically busy people. Help them help by reminding them of details, meeting dates, suggested ways to proceed.
- ▶ It's Not About You: This is about the community. You can't control this, only guide it.

# Recognizing Opportunities

Goals are good, but opportunities often arise without regard to your agenda

► Examples:

- Injunction Against Exploitation of Vulnerable Adults
- Abuse in Later Life Grant through Office on Violence Against Women
- Workshop: Barriers to APS Investigations
- Statewide conference on Stopping Financial Exploitation with multi-disciplinary speakers
- Training: Anatomy of an Elder Abuse Case
- Healthcare Surrogate Workgroup: Solo Seniors

# Statewide Conference

**STOPPING FINANCIAL EXPLOITATION:  
FLORIDA ON THE FOREFRONT  
REVIEWING THE PAST, AFFECTING THE FUTURE**

**CONFERENCE AGENDA**

**KEYNOTE DAVID BRANCACCIO**

Nick Cox, Esquire, Office of the Florida Attorney General: Criminal prosecution priorities for seniors and vulnerable adult victims. 10:15-10:45

Florida Senator Kathleen Passidomo/ Representative Colleen Burton: 2014 exploitation bill, 2018 injunction against exploitation, E-will options, and protections for vulnerable adults. Pushing to make strong laws protecting seniors in Florida. 11-11:45

Lunch speakers: The Brain Science- Nathan Spreng, Ph.D., Bonnie Levin, Ph.D., Natalie Bower, Ph.D., and Gary Turner, Ph.D. Their study on the exploitable brain, and what the science and future studies will tell us. 12-1

Michael McCadden's story: A local Gainesville hero, his sad victory, hopeful legacy. 4:30-2

Panel: Laura Moody, Karen Munillo, Victoria Heuler: Exploitation prosecutors. Trouble shooting criminal and civil cases. Law enforcement and elder law attorneys from across the state tell us about their victories and road blocks. 2-3

Hot Topics: This year's research studies and legislative executive agenda. Where are we from here? Tools to Assess Exploitation. New Professional Guardian Protections. Exploitation Disincentives, building up the successful Exploitation in Justin Statute. 3:45-4:45

Closing Remarks: Secretary Richard Prudom, Department of Elder Affairs. 4:45-4:50

David Brancaccio, Radio and Television Journalist: What I have learned in my Brains and Losses investigation. Where do we go from here? Marketplace/APM 9:15-10:15

NOV. 15TH, 2019 9AM-4:30PM

GAINESVILLE SENIOR CENTER  
5701 NW 34TH BLVD  
GAINESVILLE, FLORIDA 32653

**OVERVIEW**

A one day conference for present and future leaders and stakeholders coming together to stop exploitation.

A multi-disciplinary approach to the fight against financial exploitation through science, policy, and prosecution strategy. Leaders in science and law will join to share history, information, and strategies.

REGISTER AT:  
<https://forms.gle/9LH9KMah5rWY565FA>

ELDER CARE OF ALACHUA COUNTY

AFELA FLORIDA ELDER LAW ATTORNEYS

THE FLORIDA BAR ELDER LAW SECTION

Senior Advocacy Network

- ▶ Keynote Speaker: David Brancaccio from NPR
- ▶ State Legislators
- ▶ Research Panel on the Brain Science of Exploitation
- ▶ 145 in attendance from across Florida

# Injunction Against Exploitation of Vulnerable Adults

- ▶ Modeled on domestic violence injunctions
- ▶ Tied to Florida's criminal definitions of "exploitation"
- ▶ Allows pro se petitioner to seek freeze of impacted accounts for 15 days without initial notice to the respondent - stops the "bleed"
- ▶ Network has provided trainings, handbook and is monitoring use

# Healthcare Surrogate Workgroup

- ▶ Solo Seniors
- ▶ Currently developing a pilot project to study and help develop resources for seniors who have no trusted person to assist with decision-making.
- ▶ The lack of individuals able and willing to act as fiduciaries for either financial or healthcare decisions is problematic.
- ▶ Older adults are relying on people who abuse their fiduciary responsibilities, leading to guardianships that could have been avoided.

# Questions or Comments



**Kimberly Henderson**

Elder Abuse Project Coordinator  
Mid-Florida Area Agency on Aging, d/b/a Elder Options  
[hendersonk@agingresources.org](mailto:hendersonk@agingresources.org)



## Connect your community's efforts to prevent and respond to elder financial exploitation

Use our resources to help you build an elder  
fraud prevention and response network



Consumer Financial  
Protection Bureau



# Network Development Guide

<https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/elder-protection-networks/>



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## Resources to build an elder fraud prevention and response network

Mobilize key stakeholders in your community to prevent, detect, and respond to elder financial abuse.

Elder financial exploitation threatens the financial security of millions of older Americans annually. In response to this crisis, hundreds of communities across the United States have created collaborative networks to protect their older residents.

[Learn more about networks](#)

### CONTACT INFORMATION

Connect with us to build a network

The Office of Financial Protection for Older Americans develops initiatives, tools, and resources to help protect older consumers from financial harm and help older consumers make sound financial decisions as they age. We also work with public and private stakeholders on preventing and responding to elder financial exploitation.

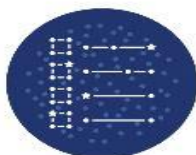


# Development Guide Features

<https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/elder-protection-networks/>

## Launch a successful network: use our meeting model

Our meeting model includes two key meetings—a retreat and a post-retreat—to help you bring stakeholders together to increase and enhance the prevention of and response to elder financial exploitation.



### Plan a retreat

A retreat is an effective way to rally stakeholders and community leaders together to create a collaborative network. Gather a core team of key community members to help you plan logistics and reach out to the wider community.

[See retreat planning resources](#)



### Host a retreat

How you conduct a retreat can set the tone for your network. Here are some suggestions on how to provide opportunities for collaboration and make sure everyone's voice is heard during a retreat.

[Learn how to host a retreat](#)



### Reconvene and establish your network

After holding a retreat, it's important to bring community stakeholders back together to determine next steps toward addressing priorities identified at the retreat.

[Establish your network](#)



### Expand network capabilities

After your network establishes priorities, consider leveraging working groups to reach goals, engage the community, and grow the influence of the network.

[Consider your next steps](#)

## Network resources

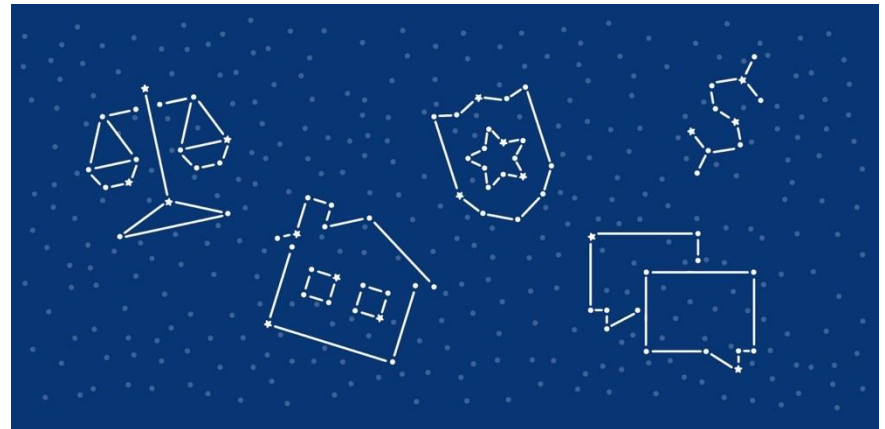
As you create and grow your network, use these tools to plan meetings, identify and prioritize goals, and build foundational knowledge of elder fraud prevention.

[Browse network resources](#)

# Tools for Planning a Retreat

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- Planning templates
  - Stakeholder spotlights and invitation contact list
  - Timeline tool
  - Sample invitations and reminders
  - Sample retreat agenda



# Tools for Hosting a Retreat

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- [Retreat Facilitator Guide](#)
  - Helps the facilitator plan and execute network-building activities, including group exercises.
  - Group exercises help focus the stakeholder participants on determining priorities and future action steps
- Additional tools and templates
  - Supply list, handouts for participants, voting sheets

# Tools for Reconvening and Establishing Network

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- [Sample retreat readout](#)
- Establishing working groups
- Goal-setting activity
- Developing a referral guide



# Tools for Hosting a Retreat – Optional Activities

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- Resource for professional cross-training:
  - Can strengthen the network and benefit members and the community.
  - Can help members and the community better understand each other and how to work together to help victims.

# Connect with us to build a network

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We can provide guidance and assistance to people or groups that are interested in establishing an elder fraud prevention and response network in their community.

Contact us if you have a question, need additional information, or would like to be added to our contact list for updates and training opportunities.

- EMAIL: [eldernetworks@cfpb.gov](mailto:eldernetworks@cfpb.gov)

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# Erin Scheithe

*Outreach Coordinator*

**Office for Older Americans**





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# Resources for Networks And Consumers

# Money Smart for Older Adults

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- An awareness program developed in collaboration with the FDIC.
- Content on common issues facing seniors, including how to identify a potential scam or fraud and other forms of exploitation
- Instructor-led curriculum
- Resource Guide available in bulk at no cost
- Available in English and Spanish



# Money Smart for Older Adults

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Instructor Guide and presentation slides at:

**[FDIC.gov/moneysmart](https://www.fdic.gov/moneysmart)**

Resource Guide available in bulk at no cost:

**[Consumerfinance.gov/moneysmart](https://www.consumerfinance.gov/moneysmart)**

# Managing Someone Else's Money guides

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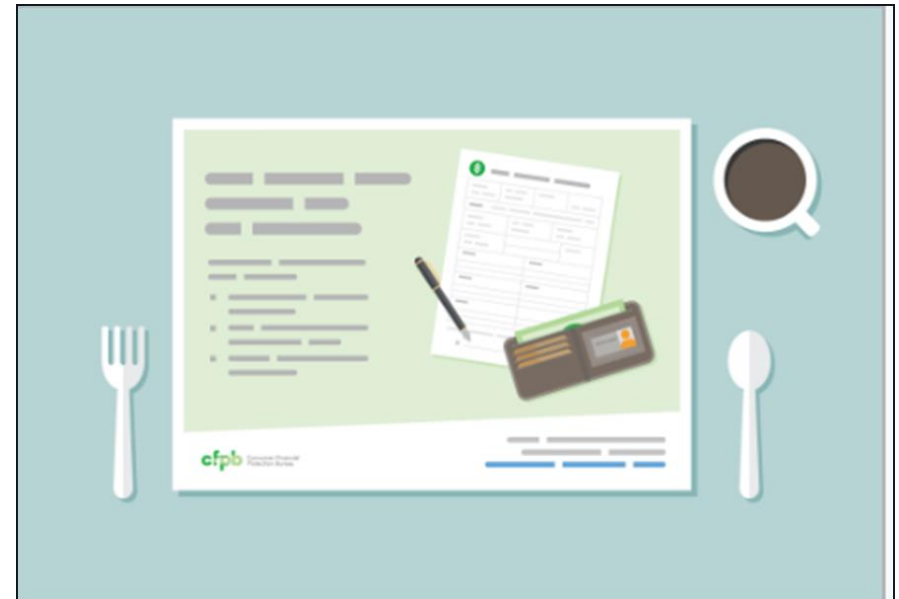
- Help for financial caregivers handling the finances for a family member or friend who is incapacitated
- Guides for four common types of financial caregivers:
  - Agents under a Power of attorney
  - Guardians and conservators
  - Trustees
  - Social Security and Department of Veterans Affairs (VA) representatives
- Includes tips on protecting assets from fraud and scams.
- Available in English and Spanish

# Fraud prevention placemats, handouts, and activity sheets

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- Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams.
- Originally designed to be used by meal delivery programs, these resources can be used by community or faith-based organizations, financial institutions, or other groups in a variety of ways.
- Check out the companion resources with tips and information to reinforce the messages.
- Available for the public to download or order in bulk.
- Available in English and Spanish.

**[Consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)**



# Tips and advice for older consumers

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## Consumer advisories:

- Preparing your spouse to manage family finances
- Asset recovery scams
- Co-signing student loans
- Taking a pension advance
- Dealing with medical debt
- Planning for diminished capacity
- Recognizing misleading claims in reverse mortgage advertising
- Responding to debt collectors' threats of garnishing Social Security benefits



# Additional CFPB Resources

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- *ASK CFPB*, [consumerfinance.gov/askcfpb/](https://consumerfinance.gov/askcfpb/)
- Submit complaints at **1-855-411-2372** or [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)

# CFPB's Office for Older Americans

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**Email us:**

[eldernetworks@cfpb.gov](mailto:eldernetworks@cfpb.gov)

**Find resources and mailing list:**

[consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)



# Questions?

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- Submit questions via the chat box or by emailing [questions@naco.org](mailto:questions@naco.org)
- Additional follow up can be directed to Rachel Mackey, Associate Legislative Director of Human Services and Education, National Association of Counties (NACo): [rmackey@naco.org](mailto:rmackey@naco.org)
- Slides and Webinar Recording will be posted here: <https://www.naco.org/events/building-county-elder-fraud-prevention-and-response-network>