



Denver DA
Beth McCann, District Attorney

AT-RISK PROTECTION

Maro Casparian
Director Consumer Protection

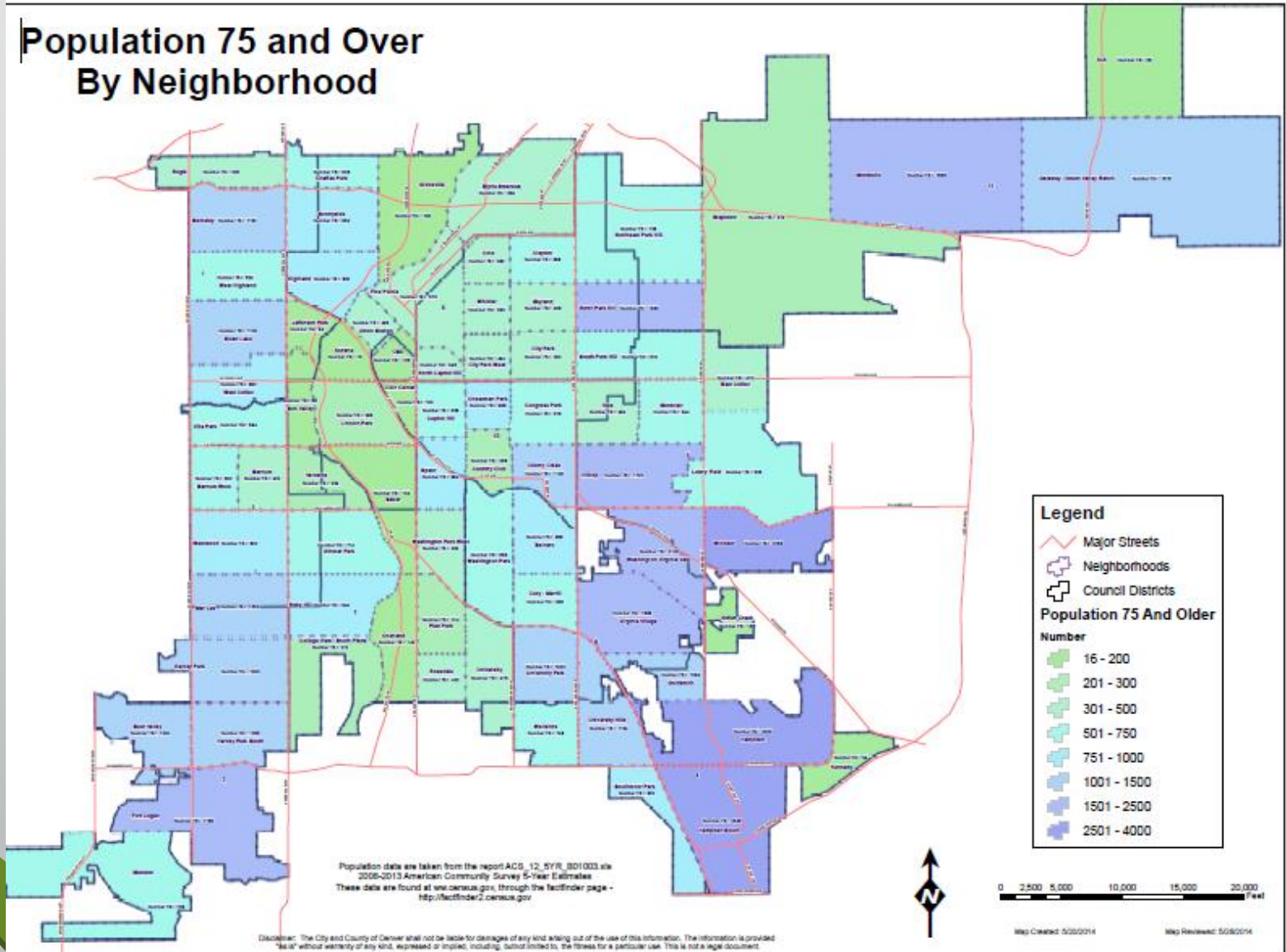
Jane Walsh
Senior Deputy DA
Director At Risk Protection

Agenda

- Consumer Protection
- Elder & Dependent Adult Abuse
- Questions and Input

Aging In Denver

Population 75 and Over By Neighborhood

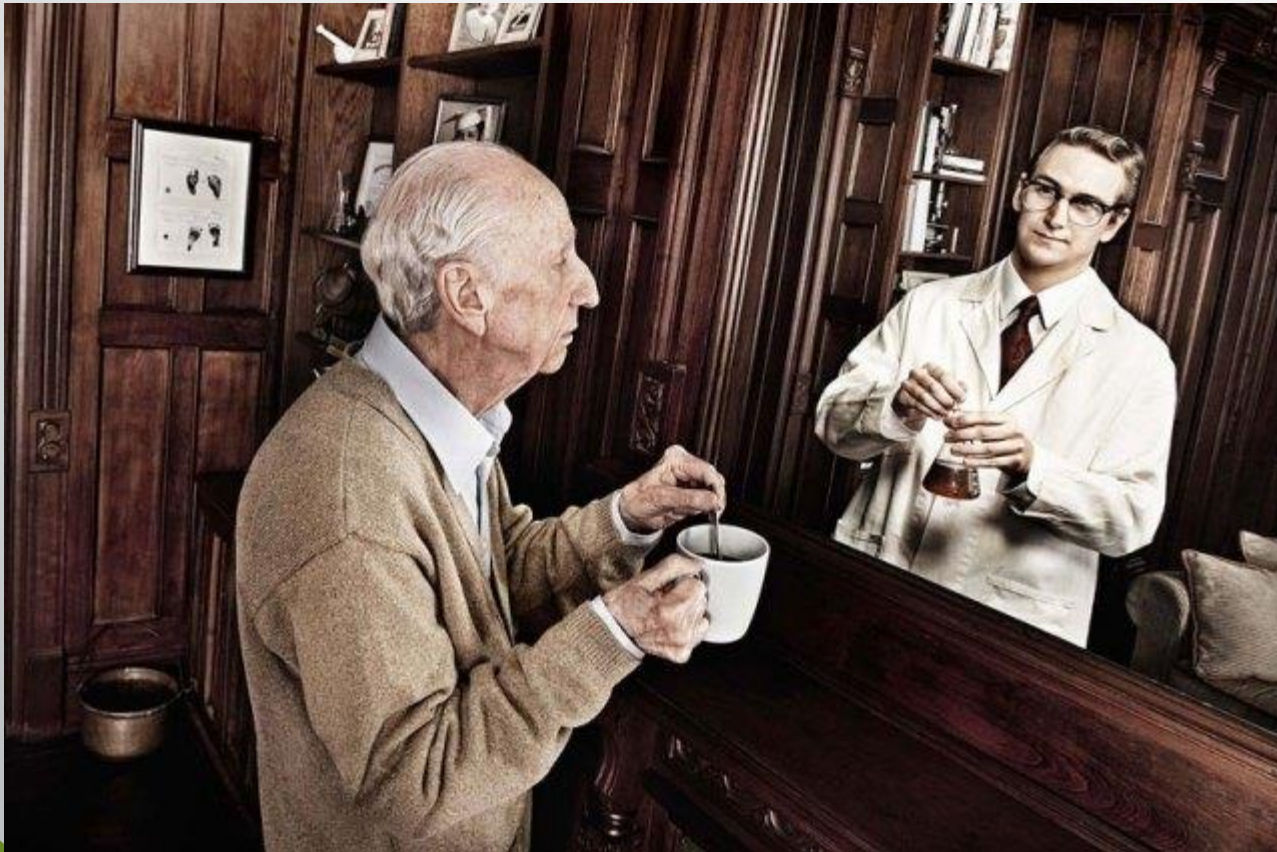


Aging and Mobility



Results in reliance on others for care

Greater likelihood of interacting with people willing to commit fraud & scams.



Risk Factors



- More isolated
- More trusting
- More disposable income
- Less likely to report (1 in 12)
- Less likely to recover
- Reliant on others for care, information and contact with community

She Won the Lottery



Victim Impact

- Physical
- Financial
- Social
- Emotional
- Spiritual

Community Impact

- Financial recovery
No ability to replenish savings
- Housing
No longer able to age in place or live independently
- Health care
Medicaid dependent
- Increased isolation

Why Not Speak Up?

- Fear of separation from home and family
- Economic dependence on abuser
- Embarrassment
- Lack of alternatives
- Fear of not being believed
- Victims groomed by abuser to gain love and trust
- Ageism

Community Outreach & Agency Collaborations

OUTREACH & TRAINING

- **C.A.S.E. Communities Against Senior Exploitation**
 - Target – Denver Consumers

COLLABORATIONS

- **Denver Forensic Collaborative**
 - Victim Follow up and assistance

Community Outreach & Agency Collaborations

COLLABORATIONS (con't)

- **Attorney General's Office – Initiative for Financial Literacy, Notario Fraud**
- **Denver Consumer Financial Protection Division (OFE)**
- **City Attorney's Office – Hoarding Task Force**



Community Outreach

C.A.S.E.

Communities Against Senior Exploitation

Fraud and Scam

Fraud – a broader term. Motivations are many.

Scam – Emails, lottery/sweepstakes scams is a scheme which most often involves money or business transaction.

Everyone Gets Scammed

Younger people *report* scams more often than older people.

BUT: 70+ median loss was much higher

**Consumer Sentinel Network Identity Theft Complaints
by Victims' Age**
Calendar Years 2014 through 2016

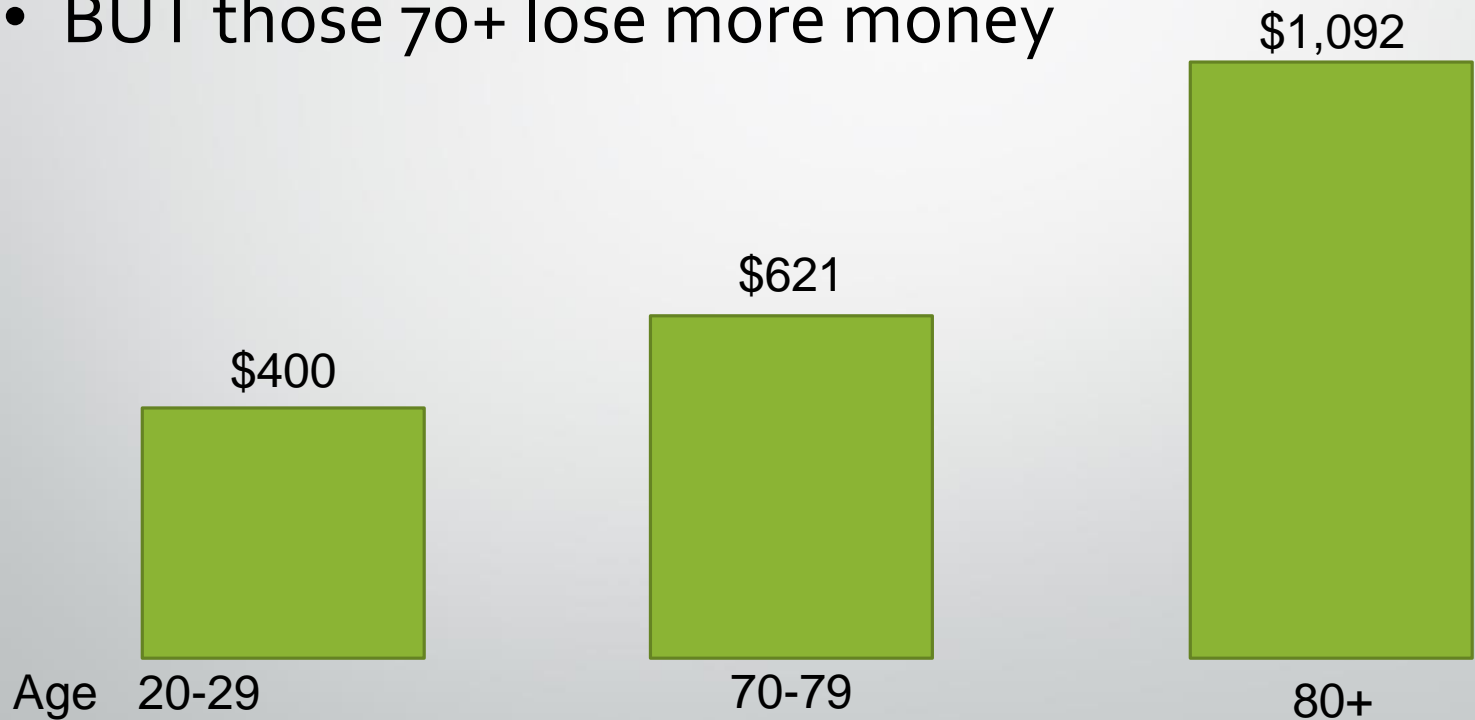
| Consumer Age | CY - 2014 | | CY - 2015 | | CY - 2016 | |
|---------------------|------------|--------------------------|------------|--------------------------|------------|--------------------------|
| | Complaints | Percentages ¹ | Complaints | Percentages ¹ | Complaints | Percentages ¹ |
| 19 and Under | 15,537 | 6% | 20,957 | 5% | 15,496 | 4% |
| 20-29 | 46,862 | 17% | 55,872 | 14% | 58,904 | 15% |
| 30-39 | 49,163 | 18% | 65,956 | 16% | 79,971 | 21% |
| 40-49 | 51,697 | 19% | 82,117 | 20% | 77,920 | 20% |
| 50-59 | 55,392 | 20% | 97,516 | 24% | 77,312 | 20% |
| 60-69 | 38,514 | 12% | 62,194 | 15% | 50,769 | 14% |
| 70 and Over | 22,000 | 8% | 26,348 | 6% | 22,253 | 6% |
| Total Reporting Age | 279,165 | | 410,960 | | 382,625 | |

¹Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2014 = 279,165; CY-2015 = 410,960; and CY-2016 = 382,625. Of identity theft victims who contacted the FTC, 96% reported their age in CY-2016; and 84% reported in both CY-2015 and CY-2014.

Go Where the Money Is

Nationally

- Younger people report more often
- BUT those 70+ lose more money



*Consumer Sentinel Data Book 2017

Colorado Fraud Complaints

- 2016 Colorado was 23rd in the nation
- 2017 Colorado was 19th

Imposter Scams are the number 1 complaint

- Romance Scam
- Grandmother Scam – Family emergency
- IRS
- Jury
- Nanny & Caregiver
- Tech Support

Source Credibility

Build trust by claiming to be with a reputable firm or organization.



Carol's Love... and Loss



Prevention & Education is Key

- **Presentations**

- Targeted to: community groups; RNOs; Faith-based organizations

- >100 /yr

- **Produce Monthly Beth Fraud E-Newsletters (>17,000)**

- Distributed via email, shared via: City Council; Denver City Employee Newsletter; User requests

- Facebook & Twitter

- **DA Fraud Hotline 720-913-9179**

We Need To Do More

Expand awareness through:

- Media partnerships
 - Neighborhood associations
 - Continued collaboration with City Council
 - Bi-cultural personnel for outreach
 - Faith Communities
-
- **ONGOING – Not a one shot training**



Agency Collaborations

Denver Forensic Collaborative

Denver Forensic Collaborative

Mission: Improve our collective response to at-risk adults who have been victims of mistreatment.

Partners:

| | | |
|---------------------------|--------------------------------|----------------------------------|
| Denver Police | Adult Protective Services | City Attorney |
| DrCog – Ombudsman | Denver Health | Colorado Division of Real Estate |
| Public Administrator | Environmental Health | MHCD |
| CO Gerontological Society | Center for Trauma & Resilience | DPD Victim Assistance Unit |
| Denver Fire | Denver Housing Authority | Physician Health Partner |
| Rocky Mt. Human Services | DU | Safe House |

Denver Forensic Collaborative

Mission: To improve our collective response to at-risk adults who have been victims of mistreatment.

Most cases involve co-occurring forms of abuse

- Physical
- Sexual
- Exploitation (including financial and housing)
- Neglect: caregiver or self
- Self abuse – hoarding

Denver Forensic Collaborative

Goals:

- Identify patterns and tactics of abuse
- Deliver services to victims
- Better contain offenders
- Reduce victim isolation
- Increase the 'eyes and ears' of agencies involved
- Share responsibility for identifying offenders and managing cases
- Improve coordination and communication between services and systems



Google

SYLVIA



Elder & Dependent Adult Abuse

“AT-RISK”?

- Why is it even called that?





How easy is it to access the system and get justice if you are older, or have a disability?

Elder and Dependent Adult Abuse

- Denver DA's office now has a unit dedicated to protecting vulnerable victims – counterpart to DPD's SVU.
- Tough cases to investigate and prosecute
- Victims-can they advocate for themselves? often they can't participate in the process
- Require more resources – victim advocates, investigators and attorneys

Mandatory Reporting

- Law changed in 2014 and 2016 with introduction of MANDATORY REPORTING by professionals
- Report numbers increasing dramatically
- May not mean an increase in crime - just becoming more visible

**818 reports
January-June
2018**

What Did Mandatory Reporting Law Introduce?

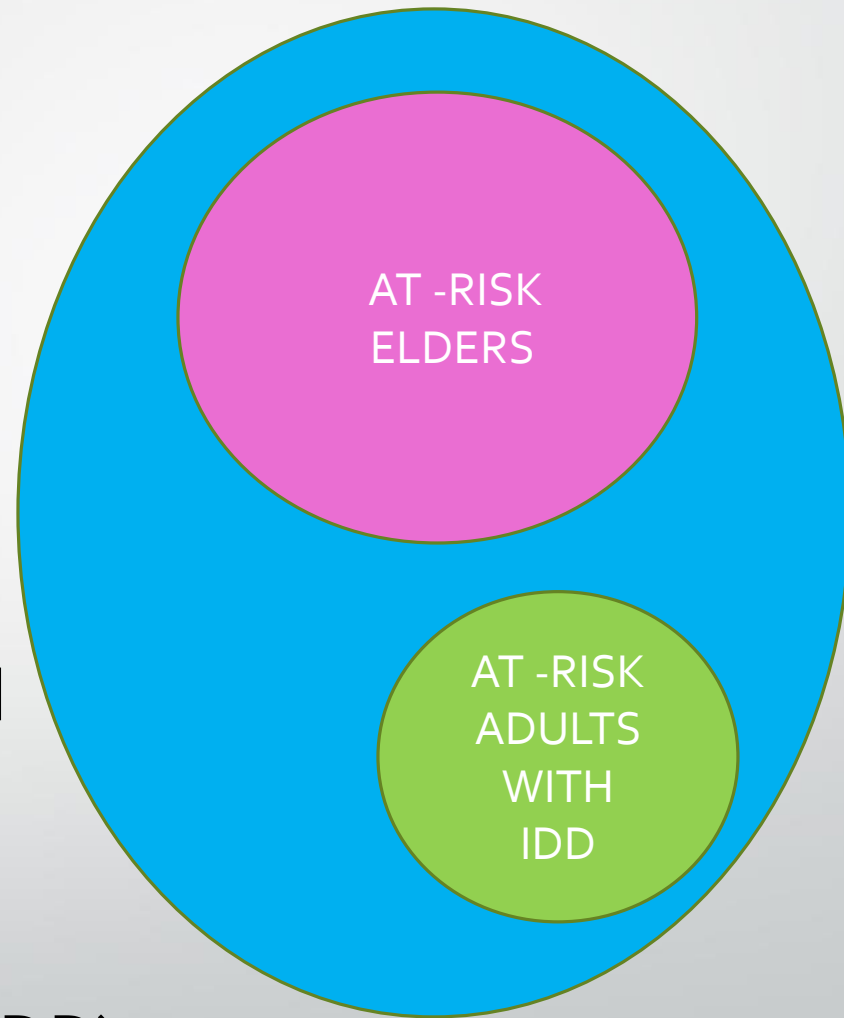
- 2014 – Mandatory Reporting for seniors over 70
- 2016 – Mandatory Reporting for people with Intellectual and Developmental Disabilities

Not Everyone With a Disability is Covered.

ONLY at-risk elders 70 and older.

ONLY at-risk adults 18 and older, with a recognized intellectual and/or developmental disability (IDD).

ALL AT-RISK PERSONS



Justice For Those Who Cannot Protect Themselves?

- 2.4% of Coloradans live with an intellectual or developmental disability - 129,600 Coloradans
- Many are non-verbal, in host homes or group homes
- How do we best protect them from abuse?

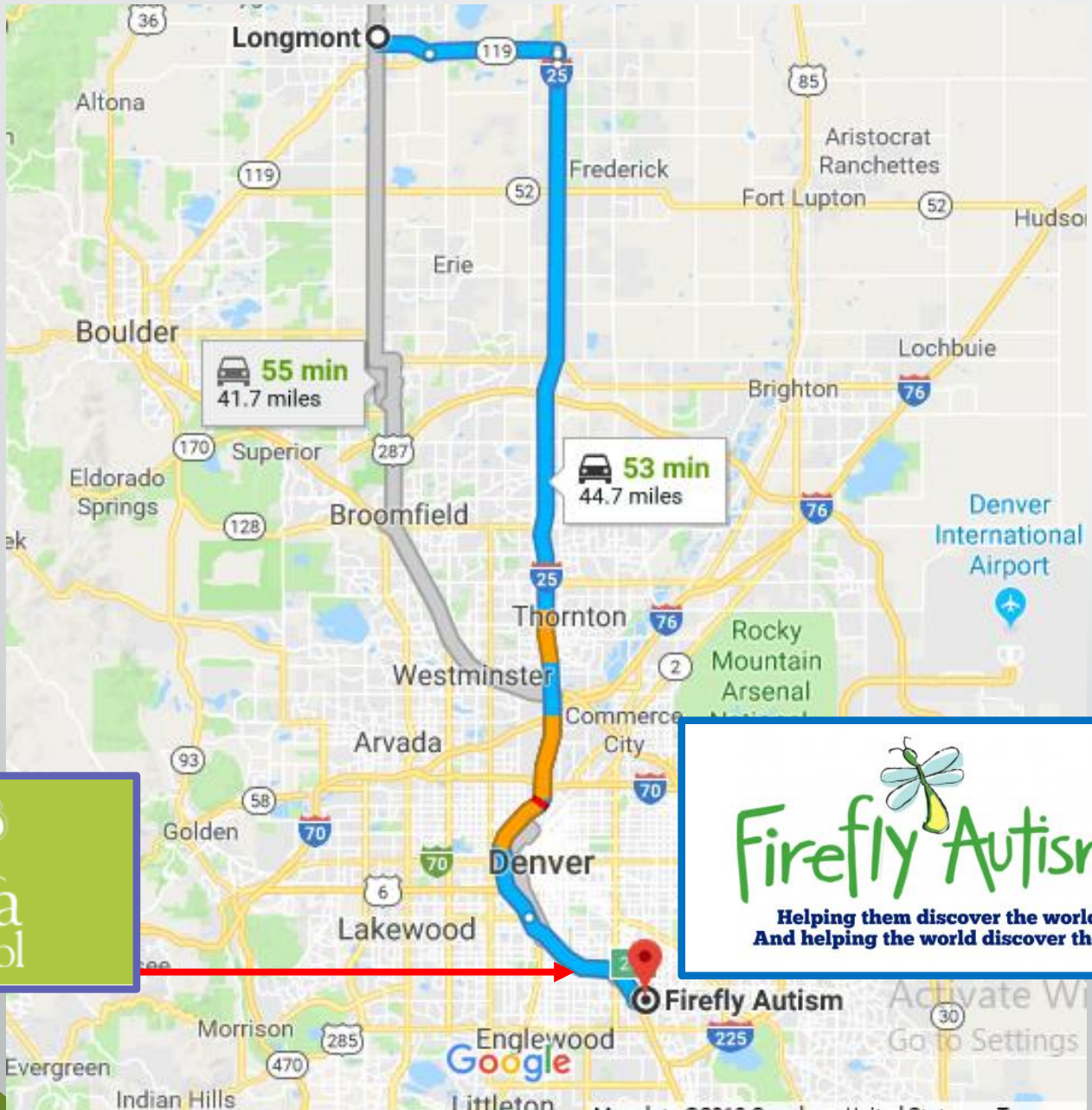
Case #1

Shiva's Story

AT RISK
ADULT
WITH
IDD









34 incidents in 8 days; 6 of these included being sprayed in the face and eyes with Lysol air freshener



CH 01 BUST60

THE DENVER CHANNEL.COM

BUS ASSISTANT WILL SPEND 20 MONTHS IN PRISON
WOMAN KICKED, SPRAYED AUTISTIC STUDENT



5:06 87°

Autoplay: On

Outcomes

- Bus aide prosecuted for abuse: Assault in the Second Degree, Caretaker Neglect – pled guilty
- Bus driver prosecuted for Failure to Report the abuse – pled not guilty – convicted after jury trial
- System changes for school districts across Colorado

Case #2

“He Falls All the Time”

AT-RISK
ADULT
WITH
IDD

- Caregiver claimed that injuries were all accidental and not preventable
- Victim could not speak
- Victim badly bruised – injuries were discovered by his sister who took him for a weekend trip







Victim Was Moved to a New Host Home

Quickly became clear that if the injuries were accidental, they were entirely preventable



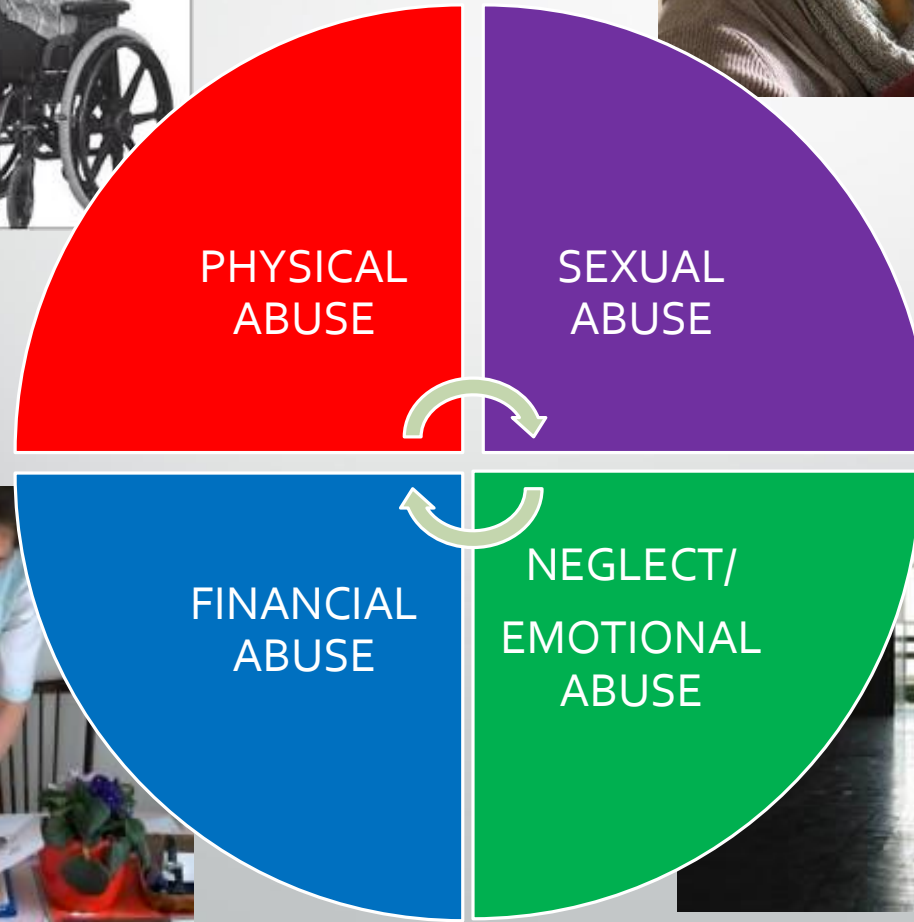
IDD Cases

- Take time (lots of it)
- Take a lot of work and creativity both to investigate and to prosecute
- Are a deterrent in the field
- Are important to pursue if we believe in treating vulnerable folks fairly and with dignity

Focus on Elder Abuse

- 795,000 Coloradans over 65 in 2015
- Data shows that 1 in 10 has been abused in the last year
- A very widespread but hidden problem
- Seniors find it tough to come forward
- Can be ashamed and embarrassed
- Family members often are the perpetrators
- Fear loss of independence, people will think they are not capable of managing and will “put them in a home”

Different Types of Elder Abuse



Financial Abuse

- **Theft** - By family member, agent under POA, attorney, conservator, guardian, caregiver, contractor
- **Forgery** - of checks or POA documents
- **Identity Theft** – opening new credit cards, lines of credit, loans
- **Exploitation** – senior gives big ticket items or significant sums to perpetrator

Case #3

Manipulation of Elderly Couple

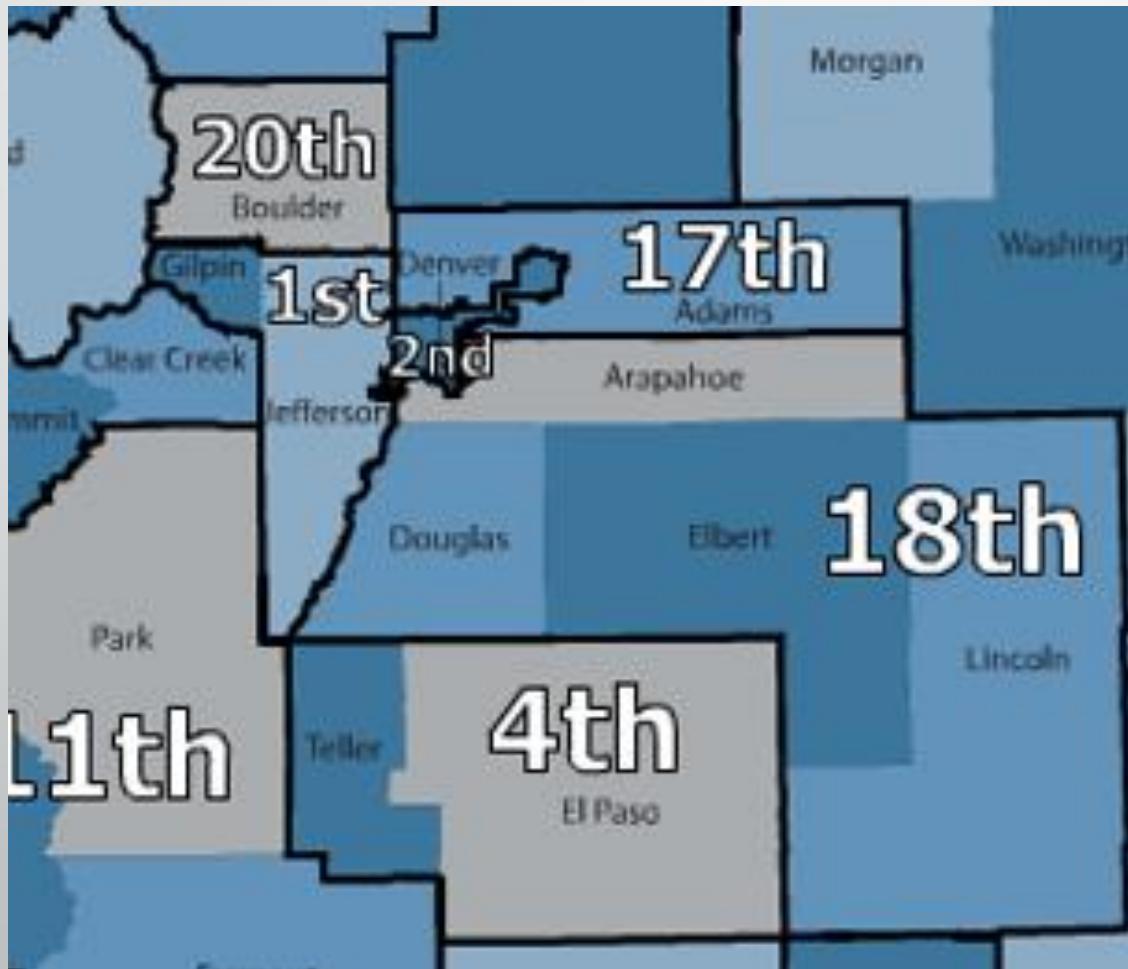
AT-RISK
ELDERS



Under Investigated and Under Prosecuted?

- Lack of resources
- Victim may be under the influence of the perpetrator, and claim that they want to give their money away
- Can have some level of cognitive change that makes them more vulnerable
- May have passed away, or be unable to come to court and testify
- Unless investigated and prosecuted by specialists, often these cases fall by the wayside

At-Risk Units in Other Districts





QUESTIONS?