



KENNEBUNK POLICE DEPARTMENT

KENNEBUNK, MAINE



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Before the U.S. Senate Special Committee on Aging Hearing on "Fighting Elder Fraud: Progress
Made, Work to Be Done"

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Chairman Collins, Ranking Member Casey, and Members of the Committee.

I am humbled and honored to be here before you today. Thank you for the opportunity and for your commitment to protecting older Americans. I am the founder and president of the York County Elder Abuse Task Force in Maine. I am also a law enforcement officer at the Kennebunk Police Department.

I hear heartbreaking stories like Ms. Flavin's parents all the time. In fact, last year I worked on well over 70 elder justice related cases alone ranging from unsuccessful scams to the theft of an entire widowed elders life savings. These cases were across the state of Maine.

I am the founder and president of the York County Elder Abuse Task Force in Maine. I am also a law enforcement officer at the Kennebunk Police Department.

Over my law enforcement career, I have had the opportunity to complete extensive training in the field of Elder Abuse, Domestic Violence and Victim Assistance. I am proud to have been part of numerous advances in combating Elder Abuse over the past 15 years.

By working on criminal matters and spending time with victims, I have established successful community policing approaches in defense of the ever-increasing crimes against our elders. My work has been featured on nationally recognized media productions. I sat on the board that guided the nation's first transitional housing facility for victims of elder abuse; Martha's Cottage. I am proud to lead the many successes generated from the York County Elder Abuse Task Force. I have a true passion for being the voice for our vulnerable populations: primarily our elderly and those with disabilities. I have researched and worked proactively in the fight against elder exploitation, speaking nationally about my proactive approaches with challenging elder abuse topics in today's society. Much of my national presentations are based on

encouraging the initiation of multidisciplinary teams. I have worked on the front line investigating elder exploitation cases for much of my career; I have seen the eyes of the victims, felt the pain in their words and have carried with me...the frustration of my limitation to help.

I started the York County Elder Abuse Task Force in 2005. Once I realize that a multidisciplinary approach was so vital to protect our elders, I knew I had to make it happen. My very first cases were incredibly difficult and I had so many questions. Within my profession, I could not find the answers. So I started visiting others who I thought could help me with the victims in my elder exploitation cases. The majority did not understand what Elder Abuse even was. It became a goal of mine to educate not only myself but as many others as possible. In doing so I built credibility, sparked some passion in others and developed an incredibly solid task force with a group of professionals I could count on when I needed help. I realized that the initial goal for these cases should not be prosecution; yet about preventing further victimization as much as possible and then looking to build a potential case.

The York County Elder Abuse Task Force is a group of committed professionals from many fields, including but not limited to law enforcement, social services, legal services, government employees and financial institutions. We come together to share our knowledge and skills, to serve as a resource to educate the public about elder abuse, and ultimately eliminate it as a problem in York County, Maine. We have developed an unbreakable bond and sense of respect for each of our differing professions. We rely on each other to remedy our cases as affectively as we can and count on our skills to be an asset to victims and witnesses alike. The county of York is our primary focus but making an impact nationally is our goal.

We as a task force have been able to be a part of and developed many innovative and nationally recognized activities surrounding our elders. I have found that talking directly about elder abuse is not a well received topic and so I strive to find indirect ways to approach the topic.

With this in mind we have developed initiatives to include the "Wishing Well". This is a project which grants our local elders a wish of their lifetime. President George W. Bush, Sr. was instrumental in the success of one of our recipients: Project 41. At the time of the nomination: Maine's oldest resident, Millie Remmie 106, dreamed of meeting the former president for as long as she could remember. Together, with collaborative efforts from various people and organizations, we made that dream a reality. One of the most important goals in the fight to eradicate the exploitation of our elders is for professionals and community members to grow a keen understanding of each other and expand our resource pool to reach a common goal. We find innovative ways to do so. This is an example of an indirect effort with the focus on our elders' best interest to build credibility, trust and hope.

I believe reaching as many facets of our community is vital in advancing ahead of the exploitation of our elders. One way we have learned to reach our younger generation is by sponsoring a scholarship for graduating seniors. The project is based on a winning essay involving a theme of elder abuse. This idea has now been used statewide.

The most important goal for my task force is education. We vow to educate ourselves as much as we are able so that we can be an asset to others. The group conducts mobile awareness discussions and presentations throughout the county and State. We coordinate "Senior Safety Road Shows" where we give 30 minute talks on current scams in their particular area. We encourage local law enforcement and town/general assistance representatives to attend with us as we meet residents of their community. Also along the education goal, we have produced a training video for agencies to use in our absence. The video is of an abused elder who tells her story. While she is talking, what she is really thinking/feeling is written on the screen. This piece shows the complexity of these cases and reveals the unspoken real story of one elder's journey.

We host a very successful annual conference focused on the importance of multidisciplinary approaches to elder abuse. We started this event 11 years ago. This, to us, is an example of building credibility and exemplifying the multidisciplinary approach mindset. . At this year's annual conference we were pleased to be joined by the newly appointed Elder Justice Coordinator at the US Department of Justice and we distributed copies of this Committee's Fraud Book to the more than 100 attendees.

One last note about education effort is that I instruct the Elder Abuse segment at the Maine Criminal Justice Academy for all cadets that become law enforcement officers in the State of Maine.

I recognized the need for a specialized focus for our elder population the first year I became a law enforcement officer. While dealing with a personal case involving my grandfather, I also recognized the vulnerability of the community I worked in. The York County coastline is inundated with retirees and many elders living alone.

As a matter of fact, according to 2017 US Census data, the State of Maine is still the oldest state in our nation. The population of Maine over the age of 65 is nearly 20%. In Kennebec, that same population is over 35%. With this knowledge, it is our duty to act. We have an obligation to do what we can.

As people live longer, they also face more problems with chronic illness and disabilities. One in four elderly persons live alone and are among the most vulnerable and impoverished groups in Maine. Although many are considered asset rich, they are liquid money poor and are easy victims of scams promising the receipt of large incomes.

The change in the composition of our population since I started my career and the steep number of our elder population has had and will continue to have important implications for our law enforcement community. The number of elderly victims entering the criminal justice system can be expected to increase significantly. We are already falling well behind.

Traditionally, law enforcement has dealt with crime committed by and against a younger population. This population shift and the increase in crime targeted specifically against older

persons, requires the development of specialized services to address elderly victims of crime.

Based on statistics gathered by the National Center on Elder Abuse, it is estimated that for each case of elder abuse, neglect, exploitation, or self-neglect reported to authorities, about five more go unreported. That doesn't even include the highest incidence of elder abuse which is financial exploitation.

Current estimates put the overall reporting of financial exploitation at only 1 in 25 cases, suggesting that there may be at least 5 million financial abuse victims each year. Elder abuse has no boundaries.

There are an estimated 5 million victims of elder abuse each year in our nation; 12,000 of those are believed to be Maine seniors, who are abused often at the hand of their loved ones, the people they trust most in the world. This is a serious underestimate of the problem. As a matter of fact, it is estimated that 84% of all elder abuse cases go unreported.

The U.S. Department of Justice publication "The Elder Justice Roadmap" (Connolly, M.T., Brandl, B., & Breckman, R. (2014)) states that experts have reported that knowledge about elder abuse lags as much as two decades behind the fields of child abuse and domestic violence. The need for more research is urgent and it is an area that calls out for a coordinated, systematic approach that includes policy-makers, researchers and funders.

In that same publication, it is suggested that financial exploitation causes large economic losses for businesses, families, elders, and government programs. It also increases reliance on federal health care programs such as Medicaid.

Fraud through the mail is fascinating to me...and not in a good way. One piece to the multidisciplinary approach for me has been my work with the US Postal Investigators. I have learned a great deal from them. Seeing international scammers make our domestic elders unknowing vessels of fraud is heartbreaking! Innocent U.S. elders losing everything and taking other unsuspected victims along with them is devastating.

The underreporting is astounding and is immense. The main reason is because victims are often afraid of retaliation; they feel dependent upon the abuser or have grown an admiration of them. I am working on current cases where elders fall victim to the "new best friend", sometimes they have never even met them. They are "friends" that they have developed over the phone or through the mail. People in positions of power can be very convincing and capitalize on elder's vulnerabilities. A good example of this is the Maine pastor who is pending trial for exploiting a dependant elder. Through investigating this case and all the others, I gain motivation to do what I can to expose this epidemic even more, to spread more awareness and education. If these victims knew more about Elder Abuse prior to falling victim, could we have saved them from this abuse?

At the end of life, at a time when elders should be receiving gratitude and support for the contributions they have made to their families and their communities, the typical victim of

elder abuse is suffering alone, afraid to disclose the shame and disgrace of the abuse and fearful that speaking out will cause an even worse consequence. Four in five abusers are family members. Most are substance abusers. Many snap under the stress of care giving. Whatever the reason, whatever the form of Elder Abuse...it hurts.

A cause of the under-reporting of this crime lies among all of us. It is too easy to turn away. The investigations are very time consuming, the resources are sparse and the law protecting this population from crime is not simple to prove.

We need to move forward now with protecting our elders. The State of Maine would be an incredible place to start greater initiatives. Together we could pave the way to being the example for other states to follow. I encourage this committee to consider two strategies that would help professionals like me, help our elders:

1.) Along with reaching out to all elders through education, statute needs to be modified or changed to protect victims even when they don't believe that they are in fact a victim. With reactive elder abuse, there is little hope of recovery because of the devastating effects of these situations. Those of us on the front line need to be more proactive to inform elders but we also need help lifting the limitations of the current law when we react. Many of the cases that I see stall at the victim themselves. They don't want to recognize that they are in fact a victim. They can't comprehend why someone would manipulate them or prey on their innocence. Their abuser is often considered charismatic and comforting; something that some elders haven't felt in a very long time. The abusers are taking everything; not just financially but also their dignity and independence too. If we do not stop this, perpetrators will find more victims. Our elders are being scammed out of their lifelong homes. They are losing all that they have saved to not only international scam artists but now by domestic ones who have learned tricks from overseas.

If we don't work together on this level now, we have failed what should be our most respected generation. Think of it as we are rejecting the values taught to us by our elders, the values that define us, have created us...have protected us....

The tragedy of elder abuse is a reflection upon all of us and the values that define us.

2.) I encourage the development of specialized law enforcement positions in each state. Elder Exploitation Investigation teams, much like Drug Enforcement Agency units with the ability to arrest and see cases from start to finish would be something to seriously consider. Most of these cases cross town lines and involved an incredible amount of foot work before developing a case. Municipal officers are limited by jurisdictions. They are also responsible for working on every type of crime and rarely have opportunities to gather knowledge on isolated crimes, like elder abuse/exploitation. The abuse of our elders is significant and increasing. Even though the statistics are deceiving, they are still devastating.

I suggest that this unit shall be both proactive and reactive. They should be sponsored by their law enforcement agencies (just like the structure of the MDEA) and contracted to the unit. They need to work with multiple organizations and send solid messages to all our residents

about the seriousness of their efforts all while ending very strong messages to those who are targeting our elders.

We know that if we remove one side of the crime triangle (ability/opportunity/desire), a crime will not likely be committed. So by removing the 'desire' side will make it collapse. Much like the Hidden Camera project my task force and I developed. If a suspect thinks they will be caught, the desire will likely be diminished. I have found by just posting information about my Hidden Camera project in suspected areas, crime has significantly decreased.

Its time to bring knowledge and new initiatives to the forefront to send a message that this epidemic is not hidden any longer.

I have been working hard in my state for years and I am at a point where I need help at the federal level. I hope we can work towards fighting this "touchy subject"; "The hidden epidemic", so that the statistics do not increase the way they are predicted to.

I am so grateful to be among all of you today and I truly hope you understand the hope you give to not only me but to our elder population. Chairman Collins and Ranking Member Casey have been instrumental in recognizing the importance of tackling this catastrophe. Chairman Collins has been noted in many of the annual conferences that my task force holds, and even contributed a wonderful video keynote in 2017. She gives me hope. This committee also gives me hope. Thank all of you, for your work in publishing the annual Fraud publication. They are available at our conference every year.

George Orwell once made the statement: Democracy isn't about talking pretty or playing paddy cakes all day, it is about telling the truth and the truth is sometimes ugly, often times people do not want to hear it, but we are going to tell it here and we are going to expose the people that feel that can profit from the misery of others and operate in the darkness with immunity.

We will fight this fight with tears, suffering also with facts, statistics and truth and we are going to fight it one battle at a time and we are not going to be intimidated into silence or will we ever turn away".

Again, I thank you and look forward to answering any questions you may have.