



**NATIONAL DISTRICT
ATTORNEYS ASSOCIATION**
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Awareness to Action: Combating Elder Abuse & Neglect

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Chairman Scott, Ranking Member Gillibrand, and Members of the Committee. Thank you for the opportunity to speak before you on this critical issue. My name is Nelson Bunn, and I am the Executive Director of the National District Attorneys Association (NDAA).

NDAA is a national, non-partisan membership association that provides training, technical assistance, and resources to prosecutors around the country. Celebrating its 75th anniversary, NDAA is the oldest and largest association of prosecutors in the country with over 6,000 members proudly representing urban, rural and suburban jurisdictions.

Our staff conducts or participates in nearly 100 training sessions, conferences, and webinars each year, along with responding to hundreds of requests for technical assistance. Our association aids in furthering the development of expertise in the areas of gun violence prevention, juvenile justice, DNA/forensics, violence against women, child abuse, elder abuse, and human trafficking, among others. Today, I am honored to provide NDAA's perspective on elder abuse and neglect, current trends, emerging threats, recent successes, and opportunities for improvement.

Background

Elder abuse comes in many forms—physical harm, emotional manipulation, financial exploitation, abandonment, and systemic neglect. Elder abuse and exploitation, like most crimes, lack a predictable or stereotypical offender, resulting in criminals using that ambiguity to their advantage and evading detection. While perpetrators are often perceived as anonymous individuals or entities, the unfortunate truth is that all too often they are trusted individuals and even family members. The reality with older adult victims is that they are frequently targeted because of their vulnerability and may suffer in silence due to fear, embarrassment, dependence, or cognitive impairments. This reflects the underreporting and uncertainty we currently see around elder abuse and neglect as a whole.

Elder abuse is a growing concern for prosecutors, with older adults increasingly becoming targets of neglect, exploitation, and even violence. The U.S. population aged 65 and older saw the largest and fastest growth in over one-hundred years.¹ Abuse, including neglect and exploitation, is experienced by 1 in 10 adults 60 years and older.² Studies also show that elder abuse cases are often underreported with only 1 in 24 cases of abuse being reported to authorities.³ With targeted abuse increasing on this expanding population, the necessary prevention measures, awareness campaigns, standardized reporting, and support services to combat this threat are needed now more than ever.

Prosecutors play a critical role in seeking justice for these vulnerable victims. In many instances prosecutors are tasked with interpreting and applying both older adult-specific and general

¹ Zoe Caplan and Megan Rabe, Census Bureau, *The Older Population: 2020*, 2020 Census Briefs, May 2023, available at [The Older Population: 2020](#).

² National Council on Aging, Aging in America, *Get the Facts on Elder Abuse*, Jul. 8, 2024, available at [Get the Facts on Elder Abuse](#).

³ *Id.*

criminal law to best fit each case on an individual basis. A case-by-case approach is necessary, but complex and time-consuming given that charges need to balance the severity of the harm induced, the victim's vulnerability and the appropriate consequences for the offender. Prosecution extends beyond the courtroom, requiring prosecutors to be strong advocates for older adults utilizing processes like restitution and protective orders for the victim. While elder abuse and neglect is not a new phenomenon, we are currently seeing several trends that are multi-faceted and constantly evolving.

Current Abuse and Neglect Trends

Current trends and threats of exploitation among older victims are shaped by the constantly evolving environment we live in, notably the increased capabilities and access of the digital world. Vulnerable victims, such as our older adult population, are more susceptible to predatory attacks based on coercion and extortion. To appropriately address the exploitation of older adults, we must first identify the threats they face and not simply dismiss them as situations where "they should know better".

Financial Exploitation

One of the most prevalent means to exploit older adults is through financial scams. These financial exploitation schemes often involve older adults being pressured or manipulated into altering their wills, wiring large sums of money, purchasing and sending gift cards, or taking out home equity loans. It is estimated by the FBI's Internet Crime Complaint Center (IC3) that in 2024 over \$4.8 billion was lost in elder financial scams, which is a 43 percent increase in losses from 2023.⁴ As a group, older adults suffered the most losses and submitted the most complaints to the IC3.⁵ These intensifying losses are even more concerning because last year the FBI took significant actions to make it harder, and more costly for internet crimes to thrive with the disbandment of fraud and laundering syndicates and the shutdown of several scam call centers.⁶

Typically, elder financial abuse cases happen online with the offender establishing a baseline level of trust with the vulnerable target through a façade. This can range from the offender disguised as a loved one, tech support, a romantic interest, sweepstakes, or charity.⁷ Once the individual is lured in and compromised, the offender blackmails the victim with threats of spreading personal financial information online, intimate content, or causing mental and/or physical harm to them or loved ones. The perpetrator then barrages the victim with threats making them feel ashamed, rushed, and that there is no way out of the situation without heeding the offender's demands. Offenders will claim the threats will cease if the victim provides a monetary amount immediately through financial apps, cryptocurrency, and/or money wires. Unfortunately, payment does not usually stop the threat, and instead, the victim continues in a vicious cycle of exploitation.

⁴ Internet Crime Complaint Center, *Internet Crime Report 2024*, p.27, the Federal Bureau of Investigation, U.S. Dept. of Justice, p.4, 2025, available at [2024 IC3Report.pdf](#).

⁵ *Id.* at 3.

⁶ *Id.* at p.3

⁷ Elder Fraud, *How We Can Help You*, Scams and Safety, the Federal Bureau of Investigation, 2025, available at [Elder Fraud — FBI](#).

In October 2023, an NDAA member office worked with local law enforcement to begin an investigation into older adult financial fraud. An older adult victim was contacted by an unidentified male informing the victim that there was a warrant out for her arrest. The unidentified male transferred the older adult to an unidentified female, who stated she worked for the government. They instructed the older adult not to contact law enforcement, or she would get arrested. The unidentified female instructed the victim to withdraw \$30,000 in cash and place it into a box for pick up by evidence officers. The older adult was instructed to take the box outside and place the box in the rear seat of a motor vehicle, without interacting with the driver. A few days later she was instructed to do the same with \$50,000. For several days, the unidentified female stayed on the phone with the victim for hours.

The older adult victim eventually contacted law enforcement, and a successful sting operation was conducted to arrest the “evidence officers” when they arrived at the victim’s residence to pick up additional currency. It was learned that the perpetrators were part of a large-scale operation that reached outside of the United States.

Last month, an individual from Jamaica was extradited to face charges related to romantic and sweepstakes schemes that targeted an Arizona older adult resident. The scam went from 2015 to 2019, with the individual and their co-conspirators manipulating an 85-year-old resident into believing she was engaged in a romantic relationship. The offenders went as far as to send her flowers with love messages at her residence. In addition to the romance scheme, the offenders falsely represented to the victim that she had won the lottery and other monetary prizes, convincing her to send them money to pay for “taxes” and other “fees” that were required to be paid to receive the winnings. As a result of the schemes, the victim lost over \$400,000.⁸

Earlier this month, Chinese nationals who were attending college in the U.S. were indicted on charges to commit wire fraud. The defendants orchestrated a wide-scale computer “pop-up” scam targeting older adult victims by falsely claiming that their computer or bank accounts were compromised. The defendants went as far as appearing at victims’ homes and posing as federal law enforcement to collect large sums of cash from victims claiming that the assets would be protected among other falsehoods. It is alleged that more than 50 victims across 19 states were defrauded of more than \$10 million dollars.⁹

Also, within this month, an individual pleaded guilty to stealing more than \$800,000 from an older adult Florida resident by gaining access to their account and mailing out fraudulent checks to be cashed and laundered into the offender’s company.¹⁰ As you can see, several high-profile, large

⁸ United States Attorney’s Office District of Arizona, *Jamaican National Extradited to United States for Participating in Lottery and Romance Scheme Targeting Elderly Arizona Resident*, Dept. Of Justice, Jun. 18, 2025, available at <https://www.justice.gov/usao-az/pr/jamaican-national-extradited-united-states-participating-lottery-and-romance-scheme>.

⁹ U.S. Attorney’s Office Middle District of Pennsylvania, *Chinese Nationals Charged With Conspiracy To Defraud Elderly Victims*, Dept. Of Justice, Jul. 11, 2025, available at <https://www.justice.gov/usao-mdpa/pr/chinese-nationals-charged-conspiracy-defraud-elderly-victims>.

¹⁰ U.S. Attorney’s Office, Southern District of FL, *Cuban National Pleads Guilty to Stealing More Than \$800,000 From Elderly Victim’s Bank Account*, U.S. Dept. of Justice, Jul. 9, 2025, available at [Southern District of Florida |](#)

monetary cases were charged all within the past few weeks. Addressing the financial exploitation of older adults is both a moral imperative and a practical necessity if we want to keep the rule of law and justice firmly established in our communities.

Guardianship & Caregiver Neglect

While financial exploitation is a threat in the digital world, guardianship and caregiver issues pose a frequent threat in the physical world. Older adult guardianship is a court-appointed legal relationship in which a designated custodian assumes responsibility for an older adult's personal, medical, and financial decisions when the older adult is incapable of managing these affairs independently. Guardians are usually within the circle of trust of the older adult, often being family members or trusted individuals, but they can also be professional guardians and agency workers. While most guardians are trustworthy and properly vetted, the position can also be used as a means for older adult mistreatment and manipulation—related or not.

Guardianship and care-giver abuse victims are often subjected to exploitation by someone they trust, rely on for assistance with daily activities, or hold a close personal relationship with. In some cases, older adults hesitate to pursue legal action or even disclose this abusive relationship. There have been instances where family members, friends, or health workers gain authorized access to bank accounts to purchase “groceries, medications, and other essentials.” However, they subsequently misuse these funds for their personal gain. The older adult victims often remain unaware of the exploitation until the money has either vanished, or another family member/trusted individual discovers the missing funds.

Unfortunately, there is limited information on the number of guardianship cases involving abuse. Most research on the problem points to a lack of empirical data to make any type of claims or to even truly understand the breadth of the issue.¹¹ Many state court systems lack comprehensive data on guardianship cases, making it difficult to assess the level of abuse and neglect. Without standardized and centralized reporting, courts cannot account for and effectively investigate complaints pertaining to caregivers and guardianship. On the continual lack of data and resources, we applaud the Committee on Aging's consistent engagement in these issues and all of your attempts to raise awareness to prevent these crimes in the first place.

Access to Legal Services

On top of other pitfalls older adults may fall victim to, an often-overlooked issue is the lack of access to legal services. Older adults often face a complex and confusing legal system when they are requesting assistance. Many older adults look at the potential financial burden of engaging with the legal system and are immediately deterred from reporting misuse or abuse, not aware of the free or low-cost options like legal aid programs, pro bono firms, or Older American Act funded services.

[Cuban National Pleads Guilty to Stealing More Than \\$800,000 From Elderly Victim's Bank Account | United States Department of Justice.](#)

¹¹ Amelia Vorpahl, National Institute of Justice, *Guardianship Abuse: Bad Apples or Tip of the Iceberg?*, Jan. 15, 2025, available at [Guardianship Abuse: Bad Apples or Tip of the Iceberg? | National Institute of Justice.](#)

Through the Older American Act, there are approximately 1,000 legal service providers nationwide that provide close to one million hours of legal assistance a year.¹² Older Americans' legal assistance is an essential part of Area Agencies on Aging's assistance and older adult programs they provide across the country, and we fully support the great work they do to ensure older adults have access to the proper legal services they need.

As older adults continue to face threats, prosecutors and law enforcement will continue to be stalwart allies that strive to combat older adult fraud and abuse. To fulfill their duties though, prosecutors need the appropriate information and adequate tools to provide the services our older adult communities deserve. Despite the severity of these crimes, prosecution is often challenging due to the corroboration of issues we have highlighted so far. In order to provide the necessary service and protection older adults deserve, we need to address the underreporting of elder abuse, fragmented response teams, and the lack of specialized training on these types of nuanced cases.

What's Working & Opportunities for Improvements

While older adults continue to experience instances of abuse and neglect, there are strides being made across the nation to better serve older adults and ensure their safety. When looking at successful initiatives to combat elder abuse and neglect, we must look at how we can replicate these efforts and scale them to other communities. To curb these crimes and have more successful prosecutions, a multi-layered approach is needed with public private partnerships, specialized investigation protocols, and victim-centered resources.

Collaboration among local, state, and federal law enforcement is essential to effectively prevent, investigate, and prosecute elder abuse. Communication and leveraging expertise within a multi-layered approach allows for seamless data sharing and coordinated responses. Local entities can bring boots-on-the-ground, face to face communication, while state level law enforcement can provide forensic services and regulatory expertise, and federal agencies can offer advanced metrics and victims support programs. Local, state, and federal collaboration work best when it's well organized, and each entity's duty is well established.

Local, State, and Federal Collaboration

The San Diego FBI Elder Justice Task Force (EJTF) is a successful example of this collaboration bringing together the San Diego County District Attorney's Office, the FBI, Adult Protective Services (APS), the DOJ, the local U.S. Attorney's Office, all local law enforcement, as well as the San Diego Fusion Center to collaborate on elder abuse fraud cases that at first contact might seem like purely local investigations. However, many quickly evolve into large-scale federal investigations and prosecutions.¹³ San Diego's EJTF is successful because each entity involved has a clear duty and area of expertise. Strengths of offices are amplified, and gaps are addressed,

¹² Legal Services for Older Americans Program, *The Purpose of the Program and How it Works*, Administration for Community Living, Jan. 3, 2023, available at [Legal Services for Older Americans Program | ACL Administration for Community Living](#)

¹³ Scott Pirrello, Deputy District Attorney, Head of Elder Abuse Prosecutions, San Diego District Attorney's Office, *Fighting Fraud: How Scammers are Stealing from Older Adults*, U.S. Senate Special Committee on Aging, Sep. 19, 2024, available at [Testimony Pirrello 09.19.24](#).

resulting in a synergy that allows for a thorough investigation. In addition to each participant having a specified duty, the EJTF has clear objectives: 1) investigate criminal organizations committing fraud and hold the perpetrators accountable with state and federal prosecutions; 2) assist in recovering and returning funds lost by older adult victims, regardless of whether a criminal investigation or prosecution is in the works; 3) collect and report data on elder fraud impacting San Diego County broken down by jurisdiction; and 4) educate the community on current threats.¹⁴

The San Diego EJTF provides a blueprint for how local, state, and federal entities can best work together to address elder abuse and fraud. While other jurisdictions may not have the resources or personnel to have a standing elder task force, the clear objectives and established responsibilities of all parties involved provide beacons to reference as each community tailors their own local, state, and federal collaboration.

Multi-Disciplinary Teams

Central to collaboration is the multi-disciplinary teams (MDT) model. Elder MDTs bring together prosecutors, medical experts, older adult advocates, Adult Protective Services and financial specialists to investigate cases swiftly and thoroughly with a victim-centered approach. MDTs recognize that the issues they are addressing cannot be solved by a single entity, and specialized resources and knowledge from each team member are necessary to combat the issue. Establishing an MDT is an excellent way to ensure that elder abuse issues do not remain siloed and are shared and addressed with the collective resources of all parties involved. As with local, state, and federal partnerships, successful MDTs rely on clear structures and protocols. Participating entities usually enter into a memorandum of understanding (MOU) that defines structure, decision making, and data sharing agreements. MDTs can also be a great way to ensure trauma-informed interview techniques and a victim center approach with the combination of resources and institutional knowledge each entity of the team provides.

A successful MDT in this format is the Family Justice Center model, which is a multi-agency, multi-disciplinary approach designated to provide comprehensive, victim-centered, trauma-informed services to survivors of domestic violence, sexual assault, child abuse, elder abuse, and human trafficking. The Family Justice Center model is a beacon of victim support due to its reduction in the number of locations victims must visit to access the necessary services they require, including advocacy support, counseling, and legal assistance.

Successful prosecution in older adult cases heavily relies on a multi-disciplinary approach. Wherever possible, a prosecutor's office should be the lead agency in developing an MDT due to their authority to initiate subpoenas, secure evidence, and decide on charges. Prosecutors can also help bridge the silos among Adult Protective Services, local law enforcement, and other entities in the case such as financial institutions and/or health care providers. Prosecutor-led MDTs can also ensure a victim-centered, trauma-informed approach to the case ensuring the older adult's autonomy and safety.

NDAA/US DOJ Elder Justice Initiative Collaboration

¹⁴ *Id.*

I'd like to quickly highlight an important example of current collaboration between NDAA and the U.S. Department of Justice through its Elder Justice Initiative (EJI). The project provides prosecutors with essential resources, technical assistance, and training to support their work in identifying, investigating, and prosecuting elder abuse cases. This initiative brings together leading experts, legal tools, and educational materials to ensure prosecutors have the knowledge and support needed to hold offenders accountable while prioritizing victim safety. Specifically, NDAA held a national, virtual listening session last fall bringing together prosecutors handling elder abuse and neglect cases from all over the country. The focus was on capacity issues and the tools, training, and support needed to navigate the complex medical, financial, and legal challenges older adult cases can present. I'm pleased to share that the final report summarizing that listening session along with findings and opportunities moving forward was just released on Monday and we have provided a copy to the Committee.

Next, we have launched an online discussion forum where prosecutors can network with their colleagues and identify common challenges and solutions to elder abuse and neglect cases — similar issues arise across jurisdictions, so being able to avoid duplication and scale programming that is successful up or down in other jurisdictions is essential. We are also developing on-demand training modules for prosecutors handling these difficult cases and will soon launch a public-facing website as a central resource hub for prosecutors to access resources. We also hope to further convene prosecutors in the future to map out the most effective and efficient strategies for handling elder abuse and neglect cases, identify gaps in the investigation and prosecution of these cases and developing more extensive training so that prosecutors have the tools they need to support this vulnerable population and hold perpetrators accountable. NDAA highly values our collaboration with DOJ's Elder Justice Initiative as it has proven to be a successful partnership in supporting and coordinating efforts to combat elder abuse, neglect, and financial scams.

Artificial Intelligence

Older adult abuse and exploitation has been prevalent long before the creation of artificial intelligence (AI), but bad actors have been increasingly using it to further deceive and exploit older adults into financial scams. Offenders are using law enforcement call hoaxes, as well as AI to impersonate loved ones. Typically, AI voice scams mimic distress calls. It could be a loved one calling from jail in a foreign country needing bail money, or a bank needing immediate account information to stop a hacker. Helpful guidance to consider when facing a potential scam call of distress is to **STOP. Stop** – disconnect the call, don't act right away even if you're pressured to not hang up. **Think** – ask questions, is my loved one out of the country? Why would law enforcement tell me to do this? **Others** – reach out to a trusted individual and discuss the situation. **Plan** – Prepare for how to respond in potential future similar situations.

While AI increasingly is used as a tool to commit exploitation and abuse, it is also used to deter older adult manipulation and is one of the more promising developments that could further curb elder abuse offenders. AI is transforming how we detect, prevent and investigate elder financial scams. Many banks utilize machine-learning models to monitor transactions in real time, flagging unusual movements like large sudden withdrawals from accounts or abrupt switching in account ownership. AI also allows financial institutions to sharpen the nuance between true signals of abusive actions, and more benign activities. With bad actors using technology to their advantage,

prosecutors and law enforcement also need to leverage technology to improve prevention monitoring but also case building.

Natural language processing tools can quickly analyze a large volume of transcripts, emails, and other correspondence to identify scripted elder financial fraud pitches, coercive language, and other red flags. Graph and map analysis algorithms can connect the dots between suspects and financial accounts, which in turn can reveal exploitive networks that may span across states or even transnationally. Predictive analytic platforms can also assist in referral systems for Adult Protective Services, allowing them to strategically place their resources where they will have the greatest impact. By leveraging the power of AI to work for us, instead of allowing bad actors to use it against us, we can ensure that we are prioritizing the safety of some of our most vulnerable community members.

Conclusion

In conclusion, elder abuse and neglect cases represent not only the victimization of individuals through manipulation and extortion, but a larger collective failure to protect some of our most vulnerable community members. Prosecutors see the physical, emotional, and financial pain these victims face firsthand. To address these issues and confront offenders, the proper legal tools and sufficient resources for prosecutors are needed, as well as more coherent collaborations and victim-centered practices.

The first step we need to take is to standardize reporting and be able to frame the issue. We can't combat an issue if we aren't aware of how prevalent it is. Once we have the appropriate knowledge on the issues at hand, an MDT approach with collaboration at the local, state, and federal level is the best way to effectively combat elder abuse and ensure cases are not siloed. With adequate reporting and strong communication, only then can we efficiently attack and curb older adult exploitation through appropriate prosecutions and preventative measures.

I appreciate the opportunity to speak on this complex topic. NDAA will continue to do its part in curbing the manipulation and coercion of older adults. We stand ready to assist any Congressional efforts and look to continue our work with the Committee. NDAA is committed to protecting the rights and safety of older citizens by promoting excellence in prosecution and the pursuit of truth and justice.