

Testimony in Support of HB 745  
Office of the Attorney General – Senior and Vulnerable Adult Asset Recovery Unit

House Judiciary Committee  
March 5, 2020

I am writing to support establishing the Senior and Vulnerable Adult Asset Recovery Unit in the Office of the Attorney General to increase protections for seniors and vulnerable adults from financial crimes and bring civil actions for damages against perpetrators of financial exploitation.

I am an Associate Professor at the University of Maryland, Baltimore School of Social Work (SSW). Since 2015, I have led the SSW's contract with the Office of Adult Services (OAS) in the state of Maryland's Department of Human Services (DHS) to coordinate training to adult services staff from all 24 jurisdictions across the state. Part of my work on this project involves assessing the training needs of adult services staff through focus groups and surveys. Since 2016, I have been supporting the work of DHS work as part of the federal Administration for Community Living's State Grants to Enhance Adult Protective Services (APS) to develop and implement a comprehensive APS assessment tool to identify risks at an initial APS investigation, monitor progress over time, and inform decisions regarding appropriate services and case closings.

My work on both of these projects indicates that financial exploitation is a major problem affecting vulnerable adults across the state of Maryland. According to the National Adult Protective Services Association, financial exploitation is the fastest-growing form of abuse against vulnerable adults in the United States<sup>i</sup>. Anecdotally, through my conversations with APS supervisors and staff, as well as surveys assessing training needs, this is also true in Maryland. Nationally, estimates of the amount of money lost to financial exploitation and frauds and scams range from between \$2.9 billion to \$36.48 billion<sup>ii</sup>. While to my knowledge there has not been research conducted specifically on vulnerable adults in Maryland, it seems reasonable to assume that the financial losses, as well as subsequent potential declines in health and well-being, are substantial. Older adults and adults with disabilities are vulnerable to financial exploitation and frauds/scams for a variety of reasons, including health problems, social isolation, and cognitive impairment<sup>iii</sup>. It is likely that the number of APS investigations of financial exploitation will increase in the coming years. Maryland's Office of Planning projects that adults ages 60 and over will comprise 22.8% of the State's population by 2020, and that the number of adults in Maryland with a self-care disability will increase by 18.5% between 2010 and 2020<sup>iv</sup>.

In many cases of financial exploitation, APS makes referrals to local law enforcement. Creating the Senior and Vulnerable Adult Asset Recovery Unit in the Office of the Attorney General

would therefore provide a valuable partner for the activities of APS. I therefore urge the committee to support this bill.



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<sup>i</sup> National Adult Protective Services Association (nd). Elder Financial Exploitation. Retrieved from:  
<http://www.napsa-now.org/policy-advocacy/exploitation/>

<sup>ii</sup> True Link Financial (2015). The True Link report on elder financial abuse. Retrieved from:  
<https://truelink-wordpress-assets.s3.amazonaws.com/wp-content/uploads/True-Link-Report-On-Elder-Financial-Abuse-012815.pdf>.

<sup>iii</sup> Consumer Financial Protection Bureau (March 2016). Recommendations and report for financial institutions on preventing and responding to elder financial exploitation. Retrieved from:  
[https://files.consumerfinance.gov/f/201603\\_cfpb\\_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf](https://files.consumerfinance.gov/f/201603_cfpb_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf)

<sup>iv</sup> Maryland Department of Planning (2010). Estimated and projected population: Ages 18+ with a self-care disability.