# Aging Committee JOINT FAVORABLE REPORT

Bill No.:SB-13<br/>AN ACT ESTABLISHING AN ELDER JUSTICE UNIT AND ELDER ABUSE TASKTitle:FORCE TO TARGET CRIMES AGAINST ELDERLY PERSONS.Vote Date:3/6/2025Vote Action:Joint FavorablePH Date:2/28/2025File No.:Image: State State

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#### SPONSORS OF BILL:

Aging Committee

## **REASONS FOR BILL:**

This bill seeks to address one of the greatest challenges posed against the elder community, the high rate of fraud and abuse committed against them. Elders are more susceptible to fraud and abuse than any other demographic, losing millions of dollars to fraud schemes every year. In an effort to combat this issue, this bill establishes an ongoing state-wide elder abuse task force within the Division of State Police in the Department of Emergency Services and Public Protection beginning October 1, 2025, and it creates an elder justice unit in the Chief-States Attorney Office also beginning October 1, 2025.

#### **RESPONSE FROM ADMINISTRATION/AGENCY:**

#### Office of the Attorney General, Ms. Kalagena Sullivan, Master of Social Work, Intern:

She submitted testimony in **support** of this legislation and explained that financial losses through fraud against seniors is an increasing issue in our country and globally. Their comments detailed some of the scams being used and the resulting financial and emotional distress they cause on those preyed upon. As our aging population grows, we need to ensure protections for older adult financial exploitation victims.

**Dept. of Social Services, Ms. Andrea Barton Reeves, Commissioner:** The Dept. **supports** this proposal which creates a task force and an elder justice unit. They point out that staff within DSS's Protective Services for the Elderly (PSE) already have a role in investigating elder abuse. They recommend amending the bill in a number of areas. 1/ Define specific terms used in the bill (they offer some examples). 2/ Clarify the scope of the investigations undertaken by the task force to prevent overlap of responsibilities with the PSE program and 3/ Make a better definition of how the Task Force will co-exist and collaborate with the DSE.

Commission on Women, Children, Seniors, Equity & Opportunity, Mr. Michael Werner, Lead Policy Analyst: They support this bill and offer suggestions for improving it. They request that the state also consider the importance of prevention of these types of crimes. Experts believe that for every case of elder abuse or neglect many go unreported. There are reasons for this lack of reporting but some of the main aspects include fear of losing capacity and freedom. A solution to this would be to fully fund the Community Ombudsman Program which would allow for corrective actions of bad behaviors given that office's nature as nonmandated reporters. They also recommend the creation of a legislative task force that includes membership from agencies, community stakeholders and people with lived experience that can collaborate to study and report on preventative measures.

Division of Criminal Justice, Mr. Patrick Griffin, Chief States Attorney: They welcome, within available appropriations the establishment of a stat-wide task force to focus on financial fraud schemes perpetrated against senior citizens however they are not equipped to do what the bill requires of it in the form or an unfunded mandate. This would require at least two prosecutors, five inspectors, and one forensic accountant and specialized training which they do not have the funds to support. They remain open and committed to working with other state agencies and law enforcement units to further initiatives designed to reduce elder abuse and other elderly crimes in our state.

Office of the Victim Advocate, Ms. Natasha Pierre, Victim Advocate: They are in support of this proposal and point out that the FBI 2023 Fraud Report shows that there were 949 complaints filed with the Internet Crime Complaint Center with loses over \$38 million in Connecticut alone. The coordination between the state Police and the Chief State's Attorney's Office will enhance the investigation and prosecution of cremes against the elderly.

Dept. of Emergency Services and Public Protection, Mr. Ronnell Higgins, Commissioner: They point out that thy are **opposed** to this bill currently. While they support the initiative, they do not feel they can implement it. The Governor's budget does not include the resources required for implementation.

## NATURE AND SOURCES OF SUPPORT:

<u>AARP Connecticut, Ms. Barbara Munck, Volunteer</u>: They **support** the creation of a multidisciplinary team to address elder abuse issues. All ages are susceptible to fraud but when older adults are victimized the impact is often financially catastrophic, emotionally devasting, and sometimes come with significant health implications.

National Insurance Crime Bureau, Mr. Howard Handler, Senior Director: They support this legislation and offer several suggestions for amendments they feel would strengthen it. Change the language to expressly incorporate "financial Crimes" as a form of elder abuse as in Section 1(b) to state that the task force and elder justice unit "may investigate suspected elder abuse, including financial crimes". Clarify that the task force may also consult and cooperate with nonprofits, like NICB. Section 1(c) could be amended to allow them to work with non-governmental nonprofits. AARP Connecticut, Ms. Nora Duncan, State Director: They support this bill, noting that law enforcement is critical to protecting out elder population, but resource constraints and competing interests often limit what they can do. Financial crimes against our elders are rising, the FTC estimating that \$61.5 billion was stolen from elders in 2023. They shared an example of a woman who was the victim of a fraud scheme and who was brushed off by law enforcement. They believe this bill will create a more wholistic approach to combating financial exploitation.

LeadingAGE Connecticut, Mag Morelli, President: They did not comment specifically on the language of the bill but expressed their general **support** of it.

Date: 3/13/2025

# NATURE AND SOURCES OF OPPOSITION:

None Submitted

### Reported by: Richard Ferrari, Assistant Clerk Alexander Mercier, Clerk