

**NATIONAL CLEARINGHOUSE ON ABUSE IN LATER LIFE
& TERRA NOVA FILMS**

Lifting Up the Voices of Older Survivors

**Leonard &
Meneleo:
Financial
Exploitation
by Strangers**

**Individual Reflection &
Discussion Questions**

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Individual Reflection and Discussion Questions

National Clearinghouse on Abuse in Later Life (NCALL),
a project of End Domestic Abuse Wisconsin and Terra Nova Films
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If you are in danger and want law enforcement to respond, **call 911**.

To talk to someone confidentially for support and information, call the **National Domestic Violence Hotline** at **1-800-799-7233 (SAFE)** or **TTY 1-800-787-3224**. To find a local sexual abuse victim service program, call the **Rape, Abuse, and Incest National Network** at **1-800-656-4673 (HOPE)**.

Other Helpful Support Services:

- **Eldercare Locator**: Find local services for older adults and their families by calling 1-800-677-1116 or by visiting <https://eldercare.acl.gov/Public/Index.aspx>. If you use a relay service, instruct the relay operator to connect you with the Eldercare Locator at 1-800-677-1116.
- **988 Suicide & Crisis Lifeline**: The 988 Suicide & Crisis Lifeline is a national network of local crisis centers that provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week in the United States. Call 998 or visit online: <https://988lifeline.org/>.
- **Protection and Advocacy (P&A) Systems and Client Assistance Programs (CAP)**: Find local legal representation and other advocacy services for people with disabilities by calling 1-202-408-9514 or 1-220-408-9521 (TTY) or online at: <https://www.ndrn.org/about/ndrn-member-agencies/>.

To Report Abuse, Neglect, or Exploitation:

- **National Adult Protective Services Association (NAPSA)**: Local contact information can be found [on the NAPSA website](#) to report abuse, neglect or exploitation to adult protective services.
- **The National Long-Term Care Ombudsman Resource Center**: To locate a local ombudsman to advocate for residents' right, go to lcombudsman.org.

Overview

The *Lifting Up the Voices of Older Survivors* video project elevates the resiliency of older survivors of abuse and exploitation while combating ageist assumptions about victims. These stories highlight the impact of elder abuse on older adults and their families as well as effective interventions.

The older adults featured in these videos have benefitted from the support of professionals and in some cases their families. These survivors are moving through the healing process and are ready to speak out to help others.

In your work or personal life, you may encounter older victims who are being harmed or exploited. They may present with common signs of trauma such as shock, confusion, fear, and anxiety. It is crucial to meet older victims where they are and to listen with compassion that is free from judgment. Deciding how to address elder abuse, especially when the person causing the harm is a spouse, partner, family member or caregiver, is complicated. Many older victims would prefer to maintain the relationship with their loved one or caregiver; they simply want the harm to stop. Too often our response systems are under-resourced and professionals lack the necessary training to address elder abuse. Services and responses often fail to effectively address the diverse needs of persons who come from a variety of racial and ethnic backgrounds, faith affiliations or economic classes. These videos and discussion guides are designed to strengthen communication and collaboration among professionals to enhance victim safety and quality of life.

How to Use These Materials

The *Lifting Up the Voices* series consists of videos featuring older survivors who have experienced one or more of the following: intimate partner violence, financial exploitation and scams, sexual assault/abuse, or stalking. All too often these forms of abuse co-occur.

These topics can be difficult to view, so please allow time to watch each video and reflect on the content. If you are a survivor of family violence or sexual assault, a child witness of domestic violence or are currently experiencing elder abuse in your family, please consider self-care strategies, such as talking to someone, particularly if these videos trigger an emotional reaction.

Each video has a discussion guide designed for a multidisciplinary audience. The guide can be used for individual reflection or to discuss the video with a group or training audience. The discussion questions are not meant to be a quiz on the videos. Rather the questions invite you to consider how to: 1) **REFLECT** on the story; 2) **LEARN** key dynamics; 3) **RESPOND** to older victims in similar situations; 4) **EDUCATE** your community; and 5) **ACT**. To draw out key themes and teaching points throughout the series, some questions are repeated in more than one discussion guide. Each guide consists of the following:

- **Individual Reflection or Discussion:** Feel free to choose the questions you want to explore and skip others or add additional questions. If you are working with a specific audience, such as faith leaders or health care providers, tailor the questions to reflect the role and expertise of the audience.
- **Possible Answers:** This section lists possible answers to the questions. For some questions, website links are provided if you are interested in more information on this topic.
- **Additional Points to Consider:** After viewing the videos, you may have additional questions. Keep in mind that these survivors chose the information that they wanted to share on film. Some of the survivors may have chosen to omit or sanitize some aspects of their stories. You do not need to know all the details of these stories to effectively work with older victims in your community. In this section, we provide some additional context to address key dynamics you may encounter in your work. The purpose of these videos is to use these stories as a springboard to address elder abuse.
- **Resources:** A short list of national websites and resources on elder abuse and related topics is also provided.

Leonard and Meneleo (Leo): Financial Exploitation by Strangers

Individual Reflection and Discussion

REFLECT

1. What moved you or resonated with you? What surprised you?

LEARN

2. While family, friends, caregivers, and trusted others most often exploit older adults, stranger scams also frequently occur. When viewing this video, it is ***not*** important to understand the details of this specific scam. Rather focus on the calculated, manipulative and deceptive tactics used in financial exploitation cases and other scams so you can support victims in your community. **What strategies or tactics did the exploiters use to deceive and financially exploit Leonard and Meneleo?**

3. Leonard tells his daughters “Your father was being stupid in public” and Meneleo says “I felt bad. When I tried to help people, why did I get something bad. I blamed myself for too much softness in my heart.” **How can shame, humiliation and/or embarrassment impact how older victims respond to exploitation? What can you say or do to address shame and/or embarrassment?**

8. The prosecutor in Leonard's case tried to get economic justice for Leonard by offering to recommend a lesser period of incarceration for the defendant if he came to the sentencing hearing with a substantial amount of restitution. Unfortunately for Leonard, the defendant came to the sentencing hearing with only a very small percentage of the total amount taken from Leonard. Meneleo did not receive restitution. **What are some options and financial assistance programs to help older victims of financial exploitation?**
9. Often family members, like Leonard and Meneleo's adult children, support a victim throughout an elder abuse investigation and prosecution. A study found that nearly 30% of American adults (about 73 million) knew an older individual who was being abused or exploited. Of these family, friends, or neighbors, 67% reported a high level of personal distress associated with knowing about the abuse.¹ **How can you support family, neighbors and friends who are assisting a victim of elder abuse or financial exploitation?**

¹ Breckman, et al. (2017). When Helping Hurts: Nonabusing Family, Friends, and Neighbors in the Lives of Elder Mistreatment Victims. *The Gerontologist*, 58(4), 719-723.

EDUCATE

- 10. How can you provide education to older adults, caring friends and family about financial exploitation and scams?**

ACT

- 11. List one or more specific actions you can take to improve responses in your community for older victims like Leonard and Meneleo.**

Leonard and Meneleo (Leo): Financial Exploitation by Strangers

Possible Answers

LEARN

2. What strategies or tactics did the exploiters use to deceive and financially exploit Leonard and Meneleo?

Potential answers:

- Targeted individuals who were alone – neither Leonard nor Meneleo were with family or friends when they were approached.
- Presented themselves as vulnerable/naïve. Even though both perpetrators are Americans, one claimed to have just arrived from another country, trying to deal with a unique/culturally different legal situation of inheriting money that can't be obtained without first donating to a worthy organization here in the United States.
- Appealed to their targeted victims' desire to be helpful by appearing to need help.
- Worked as a team so it appeared that another individual was going along with the “plan.”
- Described a crisis to initiate contact. Suspect #1 told both men that he had been robbed and left alone by a cab driver after just arriving from Africa. Suspect #2 pretended to be a lawyer on the phone who said that Suspect #1 was a diabetic and needed to be driven to a fast food restaurant.
- Gained trust by having Suspect #2 pretend to go to a bank and bring out money for Leonard and Meneleo to “hold” so Leonard and Meneleo would do the same.
- Targeted individuals in their cars. Played upon the men's local knowledge/ability to drive by requesting that the men drive (as opposed to meeting them somewhere), so they could be in the car together, making it easier for one of the suspects to grab their money.

- Gave specific instructions regarding where the men should park, ensuring they would not be recorded by any security cameras.
- Worked together, enabling one suspect to distract and the other to grab the money and run. Also, the presence of two individuals could create more of a physical presence and more pressure for the victim to go along.
- Preyed on strengths and key life values to engage these men. Both Leonard and Meneleo have a strong faith and want to help others. In Meneleo's case, the perpetrators pretended to pray with him about their mission.

3. How can shame, humiliation and/or embarrassment impact how older victims may respond to exploitation? What can you say or do to address shame, and/or embarrassment?

A major impact of shame and/or embarrassment is that victims are often reluctant to tell anyone, including law enforcement and adult protective services (APS), about the exploitation. Often people who are experiencing these emotions don't talk about the exploitation to avoid experiencing what they imagine will be others' negative opinions of them. In addition, older victims may also experience physical illnesses, anxiety, and depression as a result of being conned and not knowing how to ask for help.

Leonard and Meneleo were educated professionals. Such individuals may feel additional shame falsely believing that they "should have known better."

You can:

- Listen without judgment. Be compassionate, supportive and kind.
- Educate older victims about deceptive, manipulative, and calculated strategies exploiters use to commit financial exploitation.
- Let older adults know that financial exploitation and scams are common problems and many others have had similar experiences. Tell them that exploiters are often charming, expert manipulators.

- Refer or offer to provide peer-to-peer support or individual or group counseling.

Compassion, kindness, and a willingness to help are key strengths shared by Leonard and Meneleo. Both men reported the financial exploitation to law enforcement; worked with the prosecutors' office and courageously told their stories on film, despite feeling embarrassed at the time of the incident, so that others could avoid experiencing similar crimes.

4. What are some circumstances that might make an older adult more at-risk for financial exploitation?

The exploiters preyed on both men's kind nature and willingness to help others. Meneleo wanted to give the money he received to his church and his cousins in the Philippines. Meneleo is a caregiver for his ill wife. Leonard was still grieving the death of his wife. In Leonard's case, taking more blood pressure medication than had been prescribed may have impacted his decision-making. Unlike many older victims who are isolated or alone, both men have strong family ties and friendships.

Potential answers:

- Dementia and other illnesses can affect cognitive abilities that may jeopardize an older adult's financial decision-making and well-being. Individuals with some forms of dementia are often capable of making many decisions. In some situations, they may also be more impaired than friends, family and professionals realize. These individuals may be more likely to be preyed upon and exploited.
- In addition, research suggests that even older adults who do not have dementia or another brain disorder can have functional changes that may render them financially vulnerable.²

²Lachs, M. S., & Han, S. D. (2015). Age-associated financial vulnerability: An emerging public health issue. *Annals of Internal Medicine*, 163(11), 877-878.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4769872/>

- Grief, loss, and loneliness can also be key factors increasing risk for exploitation.
- Serious medical conditions may cause a person to be more fearful. Some medications may cause confusion or cloudy thinking.
- Anxiety, depression, and trauma may impact cognitive capacity and financial decision-making.

5. What can you do to encourage older male victims to report and access services?

Potential answers:

- Include images of older men from diverse backgrounds on outreach materials.
- When giving presentations, include examples of older male victims and what helped them.
- Ask older men in your community what services might be helpful for male victims and tailor some programming to meet their needs.
- Encourage older men to work or volunteer as victim advocates to work directly with older men.

RESPOND

6. How can you or your organization respond to elder financial exploitation by a stranger?

This answer will vary depending on your role. If you are concerned that an older adult you know or work with has experienced exploitation, what can you do?

You can:

- Ask older adults about how they spend their time and how they are doing. If older adults say a new person or family member has come into their lives, ask questions about how that is going.
- Look for indicators of economic distress that may be explained by financial exploitation, such as older adults who have changes in behavior or appear to be unable to pay for food, rent or medications when they have been able to do so in the past.
- Listen for coded disclosures, such as someone talking about being afraid or concerned about money.
- Provide openings for older adults to disclose financial exploitation by talking about this video or articles you have read on this topic. Let older adults know that they can talk to you if they have been financially exploited or know someone who has been harmed.
- Gently ask specific, direct questions if you are concerned. Even if older adults tell you that they are fine, you have opened the door for them to tell you about financial exploitation at another time when they may be ready to get help.
- Refer to an elder law attorney, benefits specialist, victim service provider or other professionals in your community who may be able to help stop the exploitation and provide support.
- Talk with the older adult about contacting law enforcement or adult protective services (APS). When appropriate, report abuse to law enforcement or APS. Keep in mind that a law enforcement or APS investigation can be frightening and traumatic for some older adults. Offer support throughout the process.

- Propose calling or going together to meet a victim service provider who can discuss safety planning and other assistance.
- For professionals who work directly with victims, this answer will depend on your role, your state statutes or tribal codes/statutes, your agency protocols, and your current working relationships with potential partners in your community. Adult protective services (APS) may investigate the allegations and provide referrals to services. Criminal justice professionals may investigate and prosecute these cases. Civil attorneys can assist with freezing assets and protection orders. Victim service providers (e.g., community and systems-based advocates) may offer education on elder abuse, safety planning, legal advocacy and court accompaniment among other services.
- If you are not familiar with resources that are available in your community for older victims of abuse, neglect, and exploitation, consider contacting adult protective services, a local victim service provider (e.g., community and systems-based advocates) or aging network services agency to learn more. You may also want to join or start an elder abuse coordinated community response or multidisciplinary team to work collaboratively with other professionals.

7. What can faith leaders and faith communities do to support older victims of exploitation?

Pastoral/spiritual care or counseling may be helpful for some victims to address spiritual questions or issues triggered by the exploitation. Faith or spiritual leaders often need training on elder financial exploitation to effectively respond to the needs of victims. Faith or spiritual communities can provide sacred readings and rituals as well as practical support, such as home delivered meals and financial support for rent, mortgage, food, and medications if needed. For more information on working with faith communities, visit [Safe Havens Interfaith Partnership Against Domestic Violence and Elder Abuse](#).

8. What are some options and financial assistance programs to help older victims of financial exploitation?

In Leonard and Meneleo's cases, the prosecutor tried to give the defendants the incentive of a lesser prison recommendation if they paid some restitution up front.

Every state has a crime victim compensation program to assist with the costs associated with victimization. Crime victim compensation may pay for medical and dental expenses, counseling costs, funeral or burial expenses and lost wages or support, financial counseling, or crime scene cleanup. The types of expenses that are covered vary from state to state. For more information, go to [National Association of Crime Victim Compensation Boards](#) website or visit [OVC's U.S. Resource Map of Crime Victim Services & Information](#).

While some victims may feel the need to explore bankruptcy, sell their homes or possibly seek a reverse mortgage to compensate for lost funds, these are very complex, difficult, and often traumatic solutions. In addition, depending on the circumstances, some victims may be able to mitigate some of the losses by writing off the theft on their taxes, or checking to see if their homeowner's or renter's insurance provides coverage for this sort of loss. When possible, every avenue should be explored to hold the offender accountable for the losses.

9. How can you support family, neighbors and friends who are assisting a victim of elder abuse or financial exploitation?

Potential answers:

- Discuss the complexity of balancing autonomy (older adults in control of their lives) and concerns for safety. Family and friends often struggle with when to listen and when to act on behalf of someone who is making decisions that they do not understand.
- Provide education about the dynamics of elder abuse and financial exploitation.
- Describe possible remedies or provide referrals to legal advocates, benefit specialists, bankers, financial planners, or civil attorneys for

assistance with protection orders, representative payees, and powers of attorney. Meneleo's daughter worked with her father's bank to close his current accounts, open new ones, and change his passwords.

- Refer to a victim advocate to assist with navigating the complex systems, including the legal system, that might be involved in responding to this case. Victim advocates may also be able to assist with accessing victim compensation and restitution if appropriate.
- Connect older victims and family members with counseling and support services if they are interested.
- Build a coordinated community response, such as case coordination multidisciplinary teams, elder fatality review teams, or coalitions to implement systems change, to enhance a seamless response to victims and caring family and friends.

EDUCATE

10. How can you provide education to older adults, caring friends and family about financial exploitation?

Community education is vital. Many older adults are interested in learning how to avoid being conned or exploited and what to do if it is occurring. Also, many older victims are more likely to tell friends and family than to contact law enforcement, adult protective services or victim service providers. Consider offering workshops and other education on safety for older adults, caring family, friends, and neighbors. Consider some of these strategies:

- Talk to bankers, accountants, and financial planners about financial exploitation. These professionals can talk to older adults and caring family, friends, and neighbors.
- Facilitate workshops and give presentations at senior centers, congregate meal sites, faith communities, and other places older people gather about safety in their homes, elder abuse, and financial exploitation.

- Consider training opportunities where caring family gather such as caregiver support groups or training, National Alliance on Mental Illness (NAMI) family-to-family programs, faith communities, Rotary Club, and other groups.
- Post written materials at senior housing units, health care facilities, senior centers, within faith communities, and other locations where older people live or gather.
- Educate those who work in areas where scams occur. For example, Leonard and Meneleo were both approached in store parking lots. Consider educating local store managers and security officers.
- Use newspapers, local magazines, and social media as venues to get the word out.
- Organize a [World Elder Abuse Awareness Day \(WEAAD\) event](#) on June 15 to promote elder justice.
- Distribute materials on financial exploitation along with home delivered meals and home health workers to reach isolated older adults.

ACT

11. List one or more specific actions you can take to improve responses in your community for older victims like Leonard and Meneleo.

This answer will vary depending on your role and your community's current response to elder abuse. For ideas, visit the [NCEA](#) or [NCALL](#) online.

Additional Points to Consider

In this video, Page Ulrey, King County prosecutor, is seen at a sentencing hearing for Leonard's case. A sentencing hearing occurs after a defendant is convicted at trial or pleads guilty to a crime. During this hearing, a judge decides the appropriate punishment (sentence) after hearing arguments from the prosecutor and defense attorney.

For More Information

Resources on elder abuse, domestic and sexual violence in later life and financial exploitation

- [US Department of Justice, Elder Justice Initiative](#)
- [US Department of Justice, Office for Victims of Crime](#)
- [National Center on Elder Abuse \(NCEA\)](#)
- [National Clearinghouse on Abuse in Later Life \(NCALL\)](#)
- [National Adult Protective Services Association \(NAPSA\)](#)

Additional videos on elder abuse and aging

- [US Department of Justice, Elder Justice Initiative](#)
- [US Department of Justice, Office for Victims of Crime](#)
- [Terra Nova Films](#)
- [National Clearinghouse on Abuse in Later Life \(NCALL\)](#)

*For assistance locating specific resources, contact NCALL at ncall@ncall.us or 608 255-0539 or the National Center on Elder Abuse ncea-info@aoa.hhs.gov or 1-855-500-3537.

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Key Organizations

- The [National Clearinghouse on Abuse in Later Life \(NCALL\)](#), a national project of [End Domestic Abuse Wisconsin: The Wisconsin Coalition Against Domestic Violence](#), is committed to creating a world that respects the dignity of older adults and enhances the safety and quality of life of older victims and survivors of abuse.
- [Terra Nova Films](#) is dedicated to the production, distribution and presentation of films and videos that help us all understand and navigate life in its later years.
- The [Center for Gerontology at Virginia Tech's](#) primary mission is to foster and facilitate multidisciplinary research that enhances the quality of life of older adults. In support of this mission, the center focuses primarily on three streams of coordinated research: Family Gerontology, Health and Aging, and Elder Rights.
- The Department of Justice's [Office for Victims of Crime](#) is committed to enhancing the Nation's capacity to assist crime victims and to providing leadership in changing attitudes, policies, and practices to promote justice and healing for all victims of crime.
- The Department of Justice's [Elder Justice Initiative](#) combats elder abuse and financial exploitation, encourages reporting abuse, and educates the public to make America safer for all.