
An Evaluation of the Clergy Against Senior Exploitation (CASE) Fraud Prevention Education Program

September 2003

Judy McKenna, PhD.

**Family Economics Extension Specialist, Department of Design and Merchandising
Colorado State University - Fort Collins, CO**

Jacque L. Miller

**Family Economics Extension Specialist, Department of Design and Merchandising
Colorado State University - Fort Collins, CO**

An Evaluation of the Clergy Against Senior Exploitation (CASE) Fraud Prevention Education Program

September 2003

Judy McKenna, PhD.
Family Economics Extension Specialist, Department of Design and Merchandising
Colorado State University - Fort Collins, CO, 80523
e-mail: mckenna@cahs.colostate.edu

Jacque L. Miller
Family Economics Extension Specialist, Department of Design and Merchandising
Colorado State University - Fort Collins, CO
e-mail: jmiller@coop.ext.colostate.edu



CONTENTS

| | |
|---|----|
| Introduction | 3 |
| Older Adults Victims of Financial Exploitation | |
| Opportunities in Partnering with Faith Communities | |
| Challenges in Partnering with Faith Communities | |
| The CASE Program Description | 4 |
| Program Purpose | |
| Program Objectives | |
| Program Strategies | |
| Providing Support and Reporting Services | |
| Evaluation Process | 7 |
| Evaluation Objectives | |
| Training Evaluations | |
| Follow-up Surveys | |
| Findings and Discussion | 8 |
| Established Partnerships | |
| Trained Clergy and Lay Leaders | |
| Reached Older Adults | |
| Provided Support and Reporting Services | |
| Distributed Electronic Information | |
| Held Annual Partner’s Conference | |
| Conclusions | 22 |
| CASE Plan Utilized Research and Innovative Strategies | |
| CASE Partnership Effectively Reached Older Adults | |
| CASE Team Innovative in Reaching Goals | |
| CASE Program Provided Follow-up Reinforcement | |
| CASE Team Successfully Reached Different Cultures | |
| CASE Program Established Network to Prevent and Report Fraud | |
| Recommendations | 24 |
| Identify and Secure Additional Funding | |
| Continue Support through Community Advocate | |
| Increase Volunteer Involvement | |
| Explore Creative Marketing and Distribution Methods for Fraud Alert | |
| Continue to Reach Underserved | |
| Expand to Broader Audience | |
| Replicate Nationwide | |
| References | 26 |
| Appendix | 27 |
| Appendix A – Clergy and Lay Leader Training Evaluation | |
| Appendix B – <i>Power Against Fraud</i> Seminar Evaluation | |
| Appendix C – CASE Partner Survey | |
| Appendix D – <i>Power Against Fraud</i> Seminar Survey | |

INTRODUCTION

Older Adults Victims of Financial Exploitation

No single reporting source captures the magnitude of various kinds of fraud throughout the United States, although estimates would be in the billions of dollars. For example, MasterCard and Visa report total fraud losses related to credit cards of \$1.0 billion in 2000, an increase of 45 percent over 1996. According to a government report, identify theft has grown substantially in recent years. Fraud alerts to credit reporting agencies have jumped by more than 36 percent from 1999 to 2000. The Social Security Administration reported a five-fold jump in misuse of social security numbers from 11,000 in 1998 to about 65,000 in 2001 (U.S. General Accounting Office, March 2002).

In Colorado, crimes associated with identity theft accounted for more than 40 percent of cases prosecuted by the Denver District Attorney's Economic Crime Unit in 2001 (Denver District Attorney's Office, August/September 2002). Older adults make up a disproportionate number of those who lose millions of dollars every year to financial exploitation. The Denver District Attorney's Office finds that adults over 65 make up 18 percent of Denver's population, but account for over 30 percent of the victims in the Denver District Attorney's Economic Crime Unit.

Opportunities for Partnering with Faith Communities

A primary reason for partnering with the faith community to prevent elder financial exploitation is based on the evidence of high levels of religious involvement among many older persons (McFadden, 1995). A significant number of older people can be reached through their connection with their church.

The faith communities provide opportunities to reach people not currently served by current efforts. Some older people hesitant to participate in settings such as schools and neighborhood organizations because they feel marginalized and may find comfort in their faith communities (Derose, et al. 2000, Kloos & Moore, 2000). Churches create a sense of community and provide opportunities for social support networks (Kloos & Moore, 2000). These networks provide a valuable source of informal support and can play a role in the prevention, intervention and reporting of financial exploitation, if congregation members and leaders are aware of the signs of exploitation.

Involvement of churches and religious organizations in prevention and education efforts related to financial exploitation is demonstrated in their current interest in social issues, especially those focused on vulnerable individuals (Kloos & Moore, 2000). The religion connection to prevention efforts is demonstrated by Maton and Wells (1995) in their review of the wealth of resources that are contributed each year through the faith community. Contributions by churches to outreach programs vary greatly in content and scope, from million dollar family life centers to school-based mentoring programs to "adopt a family" efforts. Faith communities have a role in providing protective factors for youth, supporting aging members, and engaging in social and systemic community change.

The potential for recruiting volunteers from church membership to implement prevention and education programs is also attractive. 37 percent of volunteer activity in America is church related (Maton & Wells, 1995). Prevention and education strategies should build on the lay or “natural” helping systems internal to the church communities. They should involve personal interaction rather than just media and printed materials (Lee & Geistfeld, 1999).

Challenges in Partnering with the Faith Community

For some persons, in some circumstances, religious coping processes may produce negative effects by imposing values on others, employing rigid and ineffective responses to stress, and viewing suffering as a deserved punishment (Maton & Wells, 1995). For persons victimized by financial exploitation this could result in even more emotional distress and failure to report their experience.

There are examples of trusted individuals within faith communities who prey on older vulnerable adults. An important part of prevention efforts are educational programs for church leaders about the seriousness of these criminal offenses and the warning signs of financial abuse.

Religion may work differently for different segments of the population, across gender, ethnic lines, social class, and age groups. Recruitment requires time and extra energy to develop relationships and understand local church dynamics. One recent study (Derose, et al. 2000) reports the recruitment process took longer than originally planned. The researchers learned that 1) the recruitment process varied from church to church; 2) the nature and concern expressed by pastors and other church leaders varied from church to church; 3) the role of incentives varied in churches; and 4) long standing personal and professional ties to the religious community was critical.

CLERGY AGAINST SENIOR EXPLOITATION (CASE): PROGRAM DESCRIPTION

In the spring of 2002, the Denver District Attorney’s Office was notified by the Office for Victims of Crime, Bureau of Justice Programs, U.S. Department of Justice that funding had been awarded to address the financial exploitation of older adults in Denver. Lisa Curtis, Project Director, initiated a unique effort titled Clergy Against Senior Exploitation (CASE) to partner with faith communities in addressing the issue of elder fraud in Denver County. The purpose of partnering with faith communities was four-fold: 1) a high percentage of older adults are members of churches and synagogues; 2) older adults trust the clergy and members of their faith-based communities; 3) the faith communities often had special programs for their senior members; and 4) clergy and lay leaders in faith communities would commit time to educate their senior members (and themselves).

Program Purpose

There were three main program purposes: 1) to prevent financial exploitation of older adults; 2) to improve victim services; and 3) to increase reporting of fraud in the city and county of Denver.

Program Objectives

Objective 1: Build a network of at least 200 faith community partners, including churches, synagogues, temples and mosques

Objective 2: Train at least one ministry staff or lay leader from each faith community partner to promote the CASE program.

Objective 3: Recruit a community advocate to provide financial crime victim support-and-reporting service with an emphasis on underserved and multi-cultural communities including Hispanic, Russian, Korean, and Vietnamese.

Objective 4: Deliver a regular *Fraud Alerts* to the partners via e-mail for dissemination to senior members of churches, synagogues, temples and mosques.

Objective 5: Create and maintain a Web site for the CASE program, including training support and resource pages for the faith community partners.

Objective 6: Sponsor an annual training and networking conference for the faith community partners.

Objective 7: Evaluate the effectiveness of the CASE program.

Objective 8: Create nationwide awareness of the program and assistance in program replication.

Program Strategies

Establishing Partnerships

The CASE project is based on a network building model that reaches older adults through partnerships between the Denver District Attorney's office and Denver's churches, synagogues, temples and mosques. A program staff was assembled to establish the partnership between Denver's faith community and the Denver DA's office.

Lisa Curtis served as the Project Director in charge of overall administration of the program. Lisa was currently on staff at the Denver District Attorney's Office as the Director of Consumer Services and committed 30 hours per week to the CASE program. Lisa took the lead in conducting the clergy/lay leader training and the fraud prevention seminars.

Cary Johnson, retired minister, was hired for 25 hours per week as the Outreach Specialist. His job was to help identify and recruit faith community contacts and market the program. Through these contacts he would build partner relationships between the faith community and the District Attorney's Office. He invited the senior ministry, staff, and other lay leaders to attend the CASE clergy/lay leader training. He also assisted in conducting the training and the fraud prevention seminars.

Debra Shampanier was hired as a Faith Community Advocate for 20 hours per week. She provided information and support for clergy, lay leaders, and senior members of congregations. She was available to answer questions and provide additional information following workshops. Debra also provided victim services and worked with the faith partners to encourage detection and reporting of elder financial crimes.

An advisory committee was established to consider, evaluate and provide guidance to the District Attorney's office about the program strategies and plans. Advisory committee members were representative of the faith community.

Training Clergy, Staff and Lay Leaders

Beginning in October, 2002, clergy/lay leader training was conducted in a variety of locations. The objective was to train at least one senior ministry staff or lay leader from each faith community partner. The training was designed to bring awareness of the seriousness of elder crime as well as educate participants about steps to avoid and report fraud. The training was based on the principles of Purposeful Teaching and following a three-part teaching model: a) Awareness – designed to alert participants to the serious and devastating results of elder fraud, b) Content – types of fraud, vulnerabilities of older adults, and prevention steps; and c) Reinforcement – follow-up support for clergy and lay leaders through notebooks with print materials, follow-up e-mails and Web-based information, and personal support from the Community Advocate.

Principles of Purposeful Teaching™ were incorporated into the training programs including:

- facilitated learning
- use of a wide range of learning activities
- dialogue
- “real-life” stories
- variety of teaching tools
- experiential and hands-on learning

Participants were placed on an e-mail list to receive additional information, including the *Fraud Alert* messages.

Reaching Older Adults

Beginning early in 2003, *Power Against Fraud* seminars were sponsored by congregational leaders and targeted to their older members. Seminars were held in conjunction with already scheduled meetings such as monthly senior luncheons, Sunday school, Bible study groups and

Sunday forums. Although the faith-based partner representatives received training and workbooks with reproducible handouts and additional information, the CASE program team did most of the educational programs for older congregation members. However, faith community partners were receptive to playing an active role in the distribution of the *Fraud Alerts* and sharing the program benefits more informally with others.

Providing Support and Reporting Services

During each clergy/lay leader training, the Community Advocate discussed her role and detailed the steps to report fraud. The Advocate made follow-up telephone calls to clergy or lay staff in attendance at the initial trainings to remind them of the availability of Community Advocate services and inquire about their needs. Later as the *Power Against Fraud* seminars were presented, the Community Advocate role expanded to include consumer advocacy. The Advocate explained how she could help seniors activate fraud prevention steps and how to report financial crime. A handout listing the ten reasons to call the Community Advocate was inserted into each *Power Against Fraud* Handbook distributed to seminar attendees.

The CASE Community Advocate had a role in supporting Hispanic, African-American and Russian populations during the grant period. Community liaisons within the Denver District Attorney's Community Justice Unit and other agencies significantly helped entrée into these communities. The liaison within the Hispanic community provided information about community events related to the project, translated and interpreted materials, and also informed CASE staff about cultural norms significant in serving this population. The liaison to the African-American and Russian community also helped open doors with clergy leaders.

EVALUATION PROCESS

Evaluation Objectives

An evaluation process was developed to measure the effectiveness of the CASE Partnership in addressing the issue of elder fraud in Denver County. Specifically the evaluation instruments (Appendices A – D) were designed to determine the level of awareness and knowledge gained related to fraud, changes in behavior for avoiding fraudulent situations, and changes in financial fraud detection and reporting.

Training Evaluations

At the conclusion of the clergy/lay leaders training and the *Power Against Fraud* seminars, participants were asked to complete a training evaluation (Appendix A and Appendix B). Completion of the evaluation was voluntary. Confidentiality was maintained by the exclusion of identifying information, such as name, name of church, synagogue, etc.

Follow-up Surveys

In June 2003, follow-up surveys (Appendix C) were distributed to clergy and lay leaders involved in the CASE program. Surveys were given to more than 200 participants of the CASE Partners Conference in their registration packet. An additional 57 surveys were mailed to faith community partners who were not in attendance. The Denver District Attorney's Office maintained a mailing list of clergy and lay leaders who had attended a clergy/lay leader training, a *Power Against Fraud* seminar, or the CASE Partner's Conference. They compiled the address list for the mailed surveys.

In addition, a follow-up survey (Appendix D) was designed for participants of the *Power Against Fraud* seminars. Most of these participants were adults ages 50 and older. In August of 2003, 657 surveys were mailed using lists collected by the Denver District Attorney's Office during the seminars. Inclusion on the mailing list was voluntary.

Confidentiality was maintained on both surveys by providing pre-addressed envelopes and excluding identifying information on the survey, such as personal name or name of church, synagogue, etc.

FINDINGS AND DISCUSSION

Established Partnerships

A main objective of the CASE project was to form partnerships with the faith community to reach and educate older adults. A first step was to gain endorsements from denominational associations including the Archdiocese of Denver and the Rocky Mountain Rabbinical Council. Special efforts were made to use community liaisons to connect with minority communities.

The Outreach Specialist had 24 years of experience as a minister, worked with the Colorado Organization for Victims Assistance, and currently is a police chaplain. As a former minister, he had appropriate credentials to establish credibility with faith communities. Even then, he reported that it took persistence to convince busy clergy that the CASE project fit their mission. Personal visits were often the key to create congregation interest. Ultimately, through the efforts of the Denver DA's CASE team, nearly 200 churches, synagogues and other faith communities signed on as partners.

Challenges

Initially, the response to calls and letters about the clergy/lay leader training was small. Early in the program process, the Outreach Specialist exclaimed: "We need greater participation. When we visit, the denomination leaders seem excited about this program. We send letters, e-mails, and make phone calls to elicit response. But response is small."

The CASE team attributed the lack of response to several factors:

1. Lack of time. Already full agendas and priorities keep clergy and lay leaders from being able to commit to the program. “I believe that the average clergy feels so overwhelmed that our challenge sounds like something to be avoided,” reported a CASE staff member. One faith community member reported, “Our church has only marginally used the training we received. We find that committee leadership changes and new leaders seem to have less interest and less time.”
2. Changes in church personnel and lay leadership.
3. Distrust of a government-led initiative. Churches are not used to forming partnerships with government entities.
4. Need for an introduction of the CASE program by familiar sources. The faith community needed to know about this project through a variety of venues, prior to introduction from the DA’s office. “Then it does not seem foreign or strange and perhaps clergy will be waiting to receive more information,” suggested one CASE staff member. A faith community member suggested “Schedule a lunch or appointment with senior pastors and other pastors who hold ‘power’ to motivate, especially in large churches like mine.”

Overcoming the Challenges

The CASE team took a look at the process and made several strategic decisions:

1. They must build familiarity and credibility prior to the first contact.
2. Their invitations needed to identify the benefits for the faith organization and their congregations.
3. Media contacts had to be used; for example, religious radio stations, religious newspapers or religious sections of local papers, and other publications subscribed to by clergy and lay leaders.
4. It was important to schedule personal calls for larger churches.
5. Calls needed to emphasize that the program would not add to clergy’s already overburdened schedules, and that it could easily be incorporated into existing programs. The CASE staff offered to provide the training.

Through this early internal review of the program, the barriers were addressed and removed. Now faith community partners are seeking the DA’s assistance in getting involved in the program. As of early September more than 93 *Power Against Fraud* seminars had been presented or were scheduled. One follow-up survey respondent indicated that the CASE staff responded to early suggestions and implemented effective strategies to enhance faith community involvement. “Meeting and talking with our church representatives helped to strengthen our cooperation and sharing with other congregations, especially within our denomination.”

Trained Clergy and Lay Leaders

Evaluation of Training by Clergy and Lay Leaders

Clergy/lay leader training reached 335 clergy, staff, and lay leaders. Evaluations were collected immediately following training. Approximately one-third of the training participants provided feedback by completing the evaluation. Clergy and lay leaders said that the training increased

their ability to help their older members with fraud and to report fraud to the DA’s office. Table 1 demonstrates how before the training, the participants were almost equally split between those who were prepared and those who were not prepared. Following the training 100 percent said they were now prepared to be of help.

Table 1
Clergy and Lay Leaders Training Evaluation*
N = 102

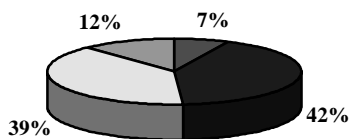
| Question: | Well Prepared | Somewhat Prepared | Not Well Prepared | Not Prepared At All |
|---|---------------|-------------------|-------------------|---------------------|
| Before this training, how well prepared were you to help people in your congregation with problems regarding elder fraud? | 7% | 42% | 39% | 12% |
| Following the training, how well prepared are you to help people in your congregation deal with problems regarding elder fraud? | 70% | 30% | 0 | 0 |
| Following the training, how well prepared are you to report elder fraud to the District Attorney’s Economic Crime Unit? | 90% | 10% | 0 | 0 |

* Faith based communities included Presbyterian, Methodist, Baptist, Archdiocese, Lutheran, African-American Churches

Figures 1 and 2 show graphically how clergy and lay leaders increased their competence to help their congregations with elder fraud following the seminars.

Figure 1

Clergy and Lay Leaders (Before Training)
 Prepared to Help Congregation Regarding Elder Fraud



■ Well Prepared ■ Somewhat Prepared
 □ Not Well Prepared □ Not Prepared At All

Figure 2

Clergy and Lay Leaders (Following Training)
 Prepared to Help Congregation Regarding Elder Fraud



■ Well Prepared ■ Somewhat Prepared

Follow-up Survey Findings and Discussion

257 surveys were mailed to clergy and lay leaders. 82 completed surveys were returned at a response rate of 32 percent. The following tables summarize the responses.

Table 2 describes the characteristics of clergy, staff and lay leaders who participated in the CASE program. It also provides information on the respondent faith denomination, number of

members in their congregation, the percentage of older adult members in their congregation, and the ethnicity of their membership.

Table 2
Description of CASE Program Congregations
N = 82

| Types of Congregations | Percentage of All Congregations |
|---|--|
| Baptist | 29% |
| Lutheran | 17% |
| Catholic | 15% |
| Methodist | 12% |
| Other (non faith-based) | 7% |
| Jewish | 6% |
| Presbyterian | 5% |
| Christian/United Church of Christ | 2% |
| Non-denominational | 2% |
| Pentecostal | 2% |
| Church of Jesus Christ of Latter Day Saints | 1% |
| TOTAL | 100% |
| Number of Members | Percentage of All Congregations |
| Fewer than 50 | 4% |
| 51 – 150 members | 19% |
| 151 – 500 members | 31% |
| 501 – 1000 members | 20% |
| More than 1000 members | 27% |
| TOTAL | 101%* |
| Older Adults (60+ years of age) | Percentage of All Congregations |
| Less than 25% | 23% |
| 25 – 50% | 35% |
| 51 – 75% | 31% |
| More than 75% | 10% |
| TOTAL | 99%* |
| Predominant Ethnic Make-Up of Congregation Members | Percentage of All Congregations |
| White/Caucasian | 68% |
| African American/Black | 13% |
| No dominating group – multi-racial | 9% |
| Latino | 5% |
| Other | 5% |
| TOTAL | 100% |

*Totals don't add to 100 because of rounding.

Table 3 provides an overview of the roles of faith community representatives who offered the CASE program to their membership. Leaders had a variety of roles in their congregations. Approximately 25 percent of leadership to the CASE program was provided by clergy.

Table 3
Role of Respondent in Congregation
N = 82

| Respondent's Role in Congregation | Percentage of Total Respondents |
|---|--|
| Other: Deacon/Church Leader, Volunteer, Pastoral Associate, Christian Education, Church Committee Member, Parish Nurse, Parish Secretary, Outreach Assistant | 32% |
| Clergy | 23% |
| Lay leaders working with older adults | 17% |
| Non-clergy staff for older adults | 11% |
| Program Director | 6% |
| Clergy for older adults | 6% |
| Program staff for older adults | 5% |
| TOTAL | 100% |

The clergy/lay leaders took a variety of actions following the training. It is evident that their concern was aroused about the potential of elder fraud for older congregation members and they were committed to disseminate the information shared with them. Table 4 shows that over 40 percent of the respondents sponsored *Power Against Fraud* seminars for their members and distributed *Fraud Alerts* to them.

Table 4
Elder Fraud Actions and Events
N = 82

| Actions and Events | Percentage of Respondents Who Accomplished Each Action/Event |
|--|---|
| Hosted a clergy training | 6% |
| Hosted a fraud seminar for congregation members | 43% |
| Presented a fraud seminar for congregation members | 6% |
| Presented a fraud seminar to a group outside the congregation | 1% |
| Contacted the Faith Community Advocate for assistance | 10% |
| Distributed <i>Fraud Alerts</i> to congregation members | 42% |
| Encouraged other faith community members to become involved in the CASE Partnership | 20% |

The reinforcement of concepts and action through *Fraud Alerts* was widely used by partners. Each month approximately 60,000 fraud alerts were disseminated. Table 5 shows how partners got the word out.

Table 5
Distributed *Fraud Alerts*
N = 82

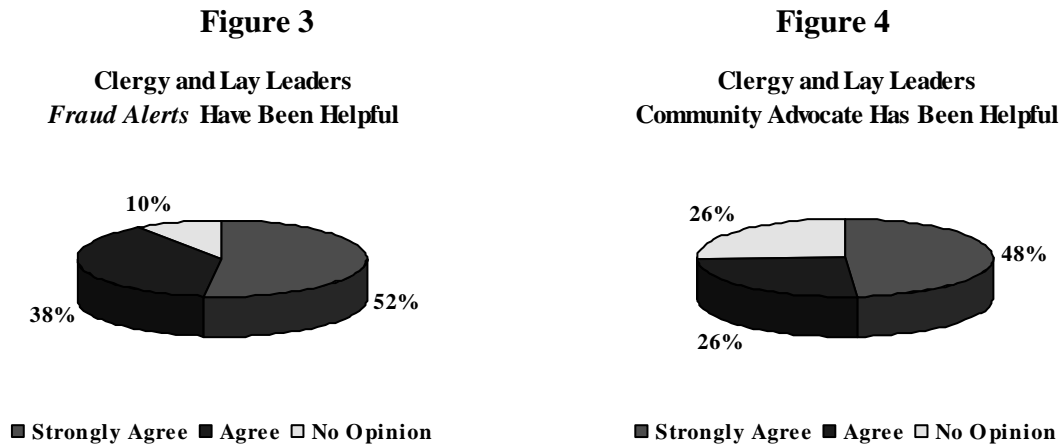
| Methods for Distributing <i>Fraud Alerts</i> | Percentage Who Used Methods |
|---|------------------------------------|
| Inserts in congregation newsletter | 23% |
| Posted on congregation bulletin board | 35% |
| Distributed to senior member groups | 29% |
| Distributed through member e-mail lists | 5% |
| Other methods | 14% |

Table 6 summarizes the effect of the CASE program on the clergy and lay leaders involved. More than ninety percent of the clergy and lay leaders said they were prepared to recognize signs of fraud against older adults and were more aware of the steps in reporting fraud. 90 percent said the *Fraud Alerts* were helpful and more than three-fourths of the respondents found the Faith Community Advocate helpful. Nearly 80 percent felt the CASE partnership enhanced the working relationship between the faith community and the Denver DA’s office.

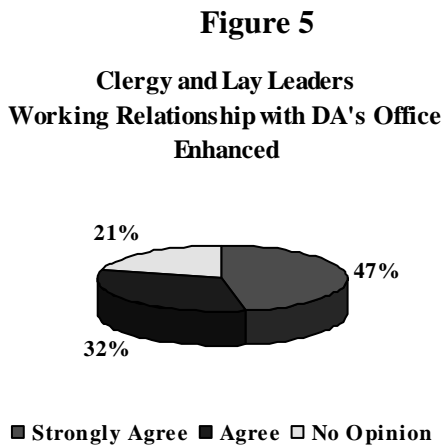
Table 6
Value of CASE Program
N = 78

| Responses | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---|-----------------------|--------------|-------------------|-----------------|--------------------------|
| The training I received through the CASE Partnership has prepared me to recognize the signs of fraud against older adults. | 56% | 37% | 6% | 0 | 0 |
| The training I received through the CASE Partnership has made me more aware of the process to use in reporting fraud against older adults. | 58% | 39% | 3% | 0 | 0 |
| The <i>Fraud Alerts</i> have been helpful in addressing fraud against older adults. | 52% | 38% | 10% | 0 | 0 |
| The DA’s Faith Community Advocate has been a helpful resource in addressing fraud against older adults. | 49% | 26% | 26% | 0 | 0 |
| The CASE Partnership has enhanced the working relationship between my faith community and the Denver District Attorney’s Office. | 47% | 32% | 21% | 0 | 0 |

Figure 3 shows that 90 percent of the clergy and lay leaders evaluated the *Fraud Alerts* as helpful and Figure 4 shows that approximately three-quarters evaluated the Community Advocate as being a helpful resource.



As demonstrated in Figure 5, the survey responses from clergy and lay leaders indicate that the partnership between the faith communities and the Denver DA’s office is working.



Summary of Comments

“Heightened awareness” and “More aware” are typical responses from partners when asked about the benefits their congregations have experienced as a result of the CASE program. The partners also identified a number of actions taken by older congregation members and themselves in response to the information shared through the program. Most related their experience as positive and expressed appreciation for the dedication of the District Attorney’s staff in delivery of a quality education program.

“I have found Lisa Curtis and her staff to be very dedicated, available, and determined in the CASE work. I am pleased to be a part of this.”

“I am strongly impressed by the competencies of the staff of the D.A.’s Office. I am grateful for this partnership, and strongly support its continuance and expansion.” In general, the respondents planned to continue reaching new audiences and sharing additional information.

Older Adults Reached

Seminar Evaluation Findings and Discussion

The Case team reached over 4,000 older adults (plus other congregation members) by presenting more than 90 *Power Against Fraud* seminars. 905 participants completed the seminar evaluation and provided immediate feedback. Although moderately informed about fraud before the seminars, almost 90 percent of the older adults said they were well informed after the programs. Before the seminars, 7 percent were well informed about how to prevent fraud and after the seminar 83 percent were well informed. When asked about reporting fraud, 11 percent were well informed before the seminar which changed to 87 percent following the seminar.

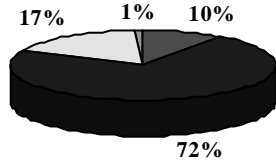
Table 7
Older Adults’ Evaluation of Seminars
N = 905

| Senior Responses | Well Informed | Somewhat Informed | Not Well Informed | Not Informed At All |
|---|---------------|-------------------|-------------------|---------------------|
| <u>Before</u> you attended this training, how informed were you about the types of fraud? | 10% | 72% | 17% | 1% |
| <u>Following</u> this training, how informed are you about the types of fraud? | 87% | 12% | 1% | 0 |
| <u>Before</u> this training, how informed were you about the steps to take to prevent fraud? | 7% | 53% | 33% | 7% |
| <u>Following</u> this training, how informed were you about the steps to take to prevent fraud? | 83% | 12% | 4% | 1% |
| | Well Prepared | Somewhat Prepared | Not Well Prepared | Not Prepared At All |
| <u>Before</u> this training, how prepared were you to report fraud? | 11% | 33% | 40% | 16% |
| <u>Following</u> the training, how prepared are you to report fraud? | 87% | 9% | 2% | 2% |

Figures 6 – 11 show how well prepared the older adults were to address elder fraud following the *Power Against Fraud* seminars.

Figure 6

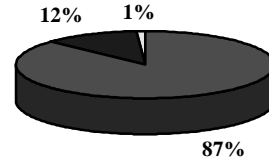
Older Adults (Before Training)
Informed About Types of Fraud



■ Well Informed ■ Somewhat Informed
□ Not Well Informed □ Not Informed At All

Figure 7

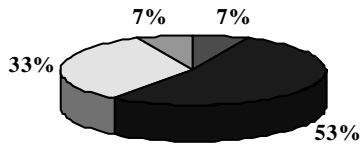
Older Adults (Following Training)
Informed About Types of Fraud



■ Well Informed ■ Somewhat Informed □ Not Well Informed

Figure 8

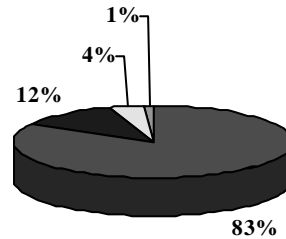
Older Adults (Before Training)
Steps to Avoid Fraud



■ Well Informed ■ Somewhat Informed
□ Not Well Informed □ Not Informed At All

Figure 9

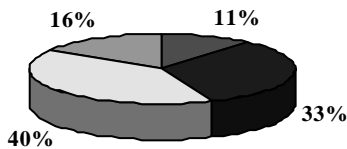
Older Adults (Following Training)
Steps to Avoid Fraud



■ Well Informed ■ Somewhat Informed
□ Not Well Informed □ Not Informed At All

Figure 10

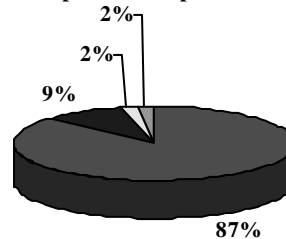
Older Adults (Before Training)
Prepared to Report Fraud



■ Well Prepared ■ Somewhat Prepared
□ Not Well Prepared □ Not Prepared At All

Figure 11

Older Adults (Following Training)
Prepared to Report Fraud



■ Well Prepared ■ Somewhat Prepared
□ Not Well Prepared □ Not Prepared At All

Follow-up Survey Findings and Discussion

Almost half of the 657 older adult participants who were mailed the follow-up survey completed and returned them. The majority, 80 percent, of the senior survey respondents involved with the *Power Against Fraud* seminars were 66 and older. Most were Caucasian women. Table 8 provides additional demographic information regarding the respondents.

Table 8
Demographics of Older Adults
N = 337

| Demographics of Senior Participants in CASE Program | Percentage |
|--|-------------------|
| Age | |
| Under 50 | 4% |
| 51-65 | 16% |
| 66-75 | 34% |
| Over 75 | 46% |
| Gender | Percentage |
| Male | 26% |
| Female | 74% |
| Racial Background | Percentage |
| White/Caucasian | 85% |
| African American/Black | 9% |
| Chicano/Latino/Hispanic | 3% |
| Other | 2% |
| Multi-Ethnic | 1% |
| Faith Community Membership | Percentage |
| Baptist | 30% |
| Catholic | 25% |
| Lutheran | 13% |
| Methodist | 11% |
| Presbyterian | 10% |
| Other | 3% |
| Jewish | 3% |
| Pentecostal | 2% |
| Non-denominational | 1% |
| Christian/United Church of Christ | 1% |
| Faith-Based Senior Services | 1% |

The suggestions made by the CASE Team to prevent fraud were low-cost and easy to accomplish. Table 9 shows the percentages of older adults who had either taken action or planned to.

Table 9
Older Adults’ Actions Taken to Prevent Fraud
N = 337

| Prevention Actions | Percentage of Older adults Who Have Taken Action | Percentage of Older adults Who Plan To Take This Action |
|--|---|--|
| I use a “fanny pack” or close-fitting pouch, instead of a purse or carry my wallet in my front pocket any time I am out in public. | 67% | 22% |
| I do not carry my Social Security card with me and have removed the Social Security number from my Driver’s license and checks. | 76% | 21% |
| I deposit all outgoing mail inside my post office rather than placing it in my mailbox for carrier pick-up or have signed up for automated payments plans. | 79% | 14% |
| I use a confetti-cross-cut shredder on all financial mail and documents. | 58% | 32% |
| I have sent a letter to the Mail Preference Service asking to be removed from sweepstakes and mailing lists. | 46% | 46% |
| I tell all telemarketers, “I do not do business (do not give to charities) over the phone – please put me on your Do Not Call List” – then hang up. | 89% | 9% |
| I have my “Important Telephone Numbers” list from the DA’s office in a place I can easily find it. | 61% | 36% |
| I have signed up for the Colorado “No Call” list. | 87% | 10% |
| I have called the “Opt Out” line to be removed from credit card solicitations. | 45% | 46% |
| I have made an annual charitable giving plan and do not give to charities by telephone, e-mail or door-to-door. | 94% | 4% |
| I don’t do business with door-to-door contractors, and get three written bids before contracting for any home improvement. I pay little or nothing in advance, and don’t make final payment until I receive a lien waiver that shows all suppliers have been paid. | 76% | 9% |
| I have contacted an attorney to discuss a living will and powers of attorney and to set up a system of checks and balances so no one person has total control over my finances. | 66% | 28% |
| I have contacted the Faith Community Advocate for help with prevention steps such as signing up for Colorado “No Call” or to research a charity or home repair contractor. | 10% | 35% |
| I have contacted the Faith Community Advocate to report a consumer problem or potential fraud. | 5% | 23% |

The *Power Against Fraud* seminars had high impact on the participants. 90 percent of the respondents felt they were prepared to recognize fraud and more able to report fraud. 59 percent read the *Fraud Alerts*, and 79 percent found the Faith Community Advocate helpful. Almost every person found the seminars valuable and would recommend them to others.

Table 10
Older Adults' Evaluation of Information and Assistance
N = 337

| Responses | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|--|----------------|-------|------------|----------|-------------------|
| The information I received through the seminar and/or <i>Fraud Alerts</i> has prepared me to recognize fraud. | 65% | 34% | 1% | 0 | 0 |
| The information I received through the seminar and/or <i>Fraud Alerts</i> has made me more aware of how to report fraud. | 69% | 30% | 0 | 1% | 0 |
| I read the monthly <i>Fraud Alerts</i> sent to my faith community by the DA's office | 32% | 27% | 37% | 2% | 2% |
| The assistance, if any, I received from the Faith Community Advocate was helpful. | 48% | 31% | 21% | 1% | 0 |
| I would encourage other members of my family, friends or other age groups to attend future seminars. | 79% | 20% | <1% | 0 | <1% |

Of the 337 respondents, 17 percent or 57 people had stopped someone they knew from losing money in a fraudulent situation. More than half of the potential fraudulent situations involved more than \$1,000.

Table 11
Preventing and Reporting Elder Fraud
N = 337

| Preventing and Reporting Elder Fraud | Percentage |
|--|------------|
| Have you or someone you know intervened to save an older adult from becoming a victim of fraud? | |
| Yes | 17% |
| If yes, approximately how much money would have been involved? | |
| Under \$1,000 | 43% |
| Between \$1,000 - \$5,000 | 22% |
| Between \$5,000 - \$10,000 | 18% |
| Greater than \$10,000 | 16% |
| Have you reported a suspected fraud of an older adult to the Office of the Denver District Attorney? | |
| Yes | 4% |
| If yes, approximately how much money would have been involved? | |
| Under \$1,000 | 67% |
| More than \$10,000 | 33% |

Summary of Comments

Senior respondents offered many additional comments about the *Power Against Fraud* information. In general, responses indicated specific ways in which the program helped them. Overall they said they developed a greater sense of awareness of what could happen and what they could do to avoid being a victim of fraud.

“I am normally a very trusting person and give everyone the ‘benefit of doubt.’ I have been taken advantage of several times – NOW I have your fraud guidelines typed and posted by my telephone. Thank you so much for your service to prevent fraud. I do feel more empowered to defend myself against fraudulent intentions.”

The survey respondents took a variety of steps to protect important information such as Social Security numbers. They were aware of the variety of ways information from their personal trash and their mail boxes can be used to steal their identity. They listed a range of action steps they have taken to reduce their risk of being a victim.

An additional theme in the comments provided by older adults involved in the seminars was their desire to share this information with others.

“I shared this information with my family and friends. The elderly in my church readily discuss new scams that they encounter daily in the Senior Sunday School class.”

“I thought the seminar was excellent and have passed the information on to my friends.”

“I have informed multiple organizations for seniors about the valuable information available to them.”

“We have suggested to several seniors of the churches or sponsors to get the seminar for their groups.

Provided Support and Reporting Service

The Community Advocate directly helped 100 older adults through fraud prevention, victim support, and crime reporting services. Clergy have utilized the service to report not only concerns for older adults but also criminal activity that occurred personally or within their churches. Calls to the Community Advocate by older adults and family members have increased significantly. The Economic Crime Unit is currently prosecuting one case that has resulted from the project; the Community Advocate is providing supportive services, counseling, and victim advocacy to the 81 year-old victim.

Underserved and Multi-Cultural Communities

The program appears to be effective reaching across many racial and cultural barriers to provide needed services within Denver’s multi-cultural communities. The Community Advocate has received numerous calls and provided assistance to many African-Americans. The Russian community assisted elderly Russian Jewish residents living in HUD-subsidized housing who

have been ‘slammed’ – switched to another carrier without their permission. Due to time constraints, efforts are still in the planning stages to effectively reach the Asian elderly community.

Distributed Electronic Information

Fraud Alerts

Fraud Alerts were distributed monthly to faith-based partners. Examples of topics include: con games, opt out laws and scams, choosing a reputable home contractor, resolutions for a fraud-free year, tips to prevent identity theft, protecting yourself from financial exploitation, steps to being a wise donor, and faith-based investment scams. Ten *Fraud Alerts* were disseminated, resulting in a monthly distribution of 60,000 to congregations.

Web Page

To further support the faith-based partners and their congregations, a Web presence was established on the Denver DA’s Web site www.denverda.org. After the *Fraud Alerts* were distributed, they were archived on the Web site for easy retrieval. New partners could find the entire set of *fraud alert* information sheets. In addition, it was easy to access the Project Director, the Outreach Specialist, and the Faith Community Advocate with information provided on the Web site. This site shared information on how to detect and report fraud along with the warning signs of financial exploitation. Other important links were provided at this site, including the Colorado “NO Call” List, Credit Card Offer “Opt Out” line, Credit Reporting Agencies, Denver Better Business Bureau and others.

Held Annual Partner’s Conference

Networking Conference for Faith Partners

A conference for clergy and lay leaders was held in June, 2003. Representatives including 200 clergy and lay leaders from 100 congregations attended. Special presentations by John Gillis, Director of the Office of Victims of Crimes, U.S. Department of Justice, and Phil Parrott, Chief Deputy District Attorney, Denver Economic Crime Unit, provided information to participants on the importance and challenges of addressing elder fraud along with some potential solutions. Rich Darrow, a felon with eight convictions, shared what people need to know about identity theft from his experiences.

Conference participants created lists of “Best Ideas” for promoting and implementing the CASE program in their congregations. These suggestions were compiled and made available to current and new partners.

As an additional resource to the congregations, they received cross-cut shredders to be used by their congregational members. The shredders were underwritten by two banks and an office supply retailer.

CONCLUSIONS

The CASE program was able to accomplish a great deal in a short period of time. From November 2002 through June 2003, the CASE team established nearly 200 faith community partners; provided training to 335 clergy and lay leaders; presented 93 *Power Against Fraud* seminars to older adults and others; disseminated 600,000 *Fraud Alerts*; offered direct service to 100 older adults; and held a networking conference for 200 faith partner representatives.

1. CASE Plan Utilized Research and Innovative Strategies

Conceptually, the CASE plan to reach older Denver residents through their churches and synagogues was risky. There were few examples to draw upon where a government entity such as a District Attorney's office had approached the faith community to suggest a partnership in addressing a significant problem. The CASE plan was sound, reasonable and grounded in data that identified elder fraud as a significant issue worthy of the commitment of substantial financial and human capital to address it.

Using a combination of research and innovative strategies to reach and engage the faith community, the efforts of the CASE team began to gain momentum. Evaluations from clergy and lay leaders showed that the approach worked exceptionally well. More than 90 percent of clergy and lay leaders said they could recognize and report fraud as a result of the training they received. Almost 80 percent felt that the joint effort to help older adults avoid fraud had strengthened the relationship between the faith community and the Denver District Attorney's office.

2. CASE Partnership Effectively Reached Older Adults

One of the main purposes of the CASE program was to help older adults avoid financial exploitation. Reaching this audience is not easy because it is so diverse. By establishing the CASE partnership network, a strong connection was built which made it possible to reach older adults with a message that was credible and useful. The CASE team worked in the framework of the faith partner's scheduled events to educate older congregation members.

In a follow-up survey, older adults said the seminars were effective. 87 percent said they were well informed about types of fraud, and 83 percent said they were well informed about what steps to take to prevent fraud. The older adult survey respondents had taken action to prevent fraud from happening. More than two-thirds were using a safer way of carrying money and credit cards in public, were not carrying their Social Security cards with them, were more careful with their mail, hung up on telemarketers, and took other fraud prevention steps. Their responses to the survey showed that not only was their awareness increased but their behavior was changed as a result of the seminars and other support.

3. CASE Team Innovative in Reaching Goals

The CASE team found that flexibility and ingenuity was required to accomplish their goals. Busy clergy were difficult to reach and convince that elder fraud was an issue they could

address. The team had to continue to reevaluate their strategies as they became increasingly aware of the concerns and obstacles in partnering with the faith community. They increased the number of personal visits to larger congregations. In some cases, they held smaller trainings for one denomination in addition to the larger interfaith trainings. Most important, the team delivered the *Power Against Fraud* seminars directly to older adults rather than expecting the clergy and lay leaders to develop and deliver the seminars themselves. As a result, they were able to educate more than 4,000 seniors and other church members.

4. CASE Program Provided Follow-up Reinforcement

Too many programs that address important problems commit dollars to print and media campaigns with the hope that results will occur. The CASE program not only built partnerships, educated clergy and lay leaders, but made sure that reinforcement services were available as they were needed. The CASE program demonstrated a commitment to effective and long-term change by sustaining their educational training with ongoing information and support. Services included the *Power Against Fraud* seminars for older adults, monthly *Fraud Alerts*, and the Web site where valuable information was available.

The Faith Community Advocate offered one of the most important services by answering questions, providing counseling and victim advocacy support. The Community Advocate served as an ongoing liaison in the growing relationship between faith communities, older adults, and the Denver District Attorney's Office. It was often stated after trainings, "it is so reassuring to have someone to call." Indeed, assuring faith partners that they can reach 'a live person' when they call the DA's Office serves to sustain the program.

5. CASE Team Successfully Reached Different Cultures

Most programs recognize the need to reach different cultures when addressing issues, but language and cultural differences often make this a difficult task. The CASE team worked with individuals who were known and trusted in their ethnic communities to open doors. As a result, older Hispanic, African-American, and Russian adults were reached through materials and training. This initial effort will increase as word gets around that there is genuine help and support for individuals who may be fearful of approaching authorities.

6. CASE Program Established Network to Prevent and Report Fraud

Another important goal of the CASE program was to increase reporting of elder fraud. One hundred older adults were served with victim support and fraud prevention services because they reported crimes or potential crimes to the Community Advocate. When the clergy/lay leaders were surveyed, 97 percent said they knew the process to report fraud; and 99 percent of the older adults said they were aware of how to report fraud. The ground work has been laid for the Denver DA's office to address questions before fraud occurs and to be notified of fraud for possible prosecution after it has taken place.

RECOMMENDATIONS

The CASE program has made phenomenal progress in less than twelve months. The program demonstrates what a focused and committed team can accomplish. The CASE team of three staff members committed 75 hours a week to building an effective outreach effort. The goals of building capacity through partnerships with the Denver faith community, training clergy and lay leaders in fraud awareness and prevention, and educating older adults to avoid fraud are being accomplished. Relationships have been established with approximately 200 congregations, and more than 4,000 older adults are more alert to the potential of fraud.

1. Identify and Secure Additional Funding

Funding is critical to sustain and expand the CASE program. Existing partners currently have a valuable resource to go to when they need help. The effort of developing relationships was difficult and challenging. Now that partnerships have been built, they need to be nurtured, supported, and sustained. Word of mouth regularly brings new partners. The CASE partnerships were built through trust, professionalism, and quality of programs. If promises are to be kept, the program requires adequate staff to support new training, respond to questions, offer victim support and collect fraud reports. Much will be lost if support is not maintained for this public need. Prevention requires upfront investment in information and education to help older citizens avoid debilitating fraudulent losses.

2. Continue Support through Community Advocate

The role of the Community Advocate is important to the continued success of the project. Time has been committed to building trusting relationships with faith partners and establishing visibility within the community. Word is circulating among the faith communities that Community Advocate services are helpful and should be accessed. Trust will be broken and victimized adults will be disappointed and discouraged if these services are minimized. Sustained program efforts require the ongoing services of a Community Advocate.

3. Increase Volunteer Involvement

The increasing demand for *Power Against Fraud* seminars may require volunteer educators to deliver programs. Although the most effective educators are the members of the CASE team who know first hand about the many criminal aspects of fraud, a secondary set of learning objectives such as knowing about fraud, tips to avoid fraud, and how to report fraud could be presented by volunteers. Examples of potential educators might include faculty from local four-year and community colleges and Colorado State University Cooperative Extension. Volunteers could be found among members of faith community congregations including active and retired public safety professionals, judicial/legal professionals, employees of banks and credit unions, and financial services professionals. At the same time, the more seminars that are delivered the higher the demand will be on the Community Advocate services.

4. Explore Creative Marketing and Distribution Methods for Fraud Alert

Although more than half of the older adults said they read the monthly *Fraud Alerts*, approximately forty percent were unsure of receiving them. Even though a large number of the partners distributed the *Fraud Alerts*, alternative ways to disseminate the *Fraud Alerts* to reach a higher percentage of their older members may be needed. Additional marketing techniques could be explored to increase readership.

5. Continue to Reach Underserved

The CASE program proposed reaching underserved and multi-cultural communities in Denver. In the case of Hispanic, Russian, and African-American populations, they reported success. Their model is sound – working with representatives of the multi-cultural communities they wish to reach – and with adequate resources, they can fulfill their original objective of also reaching Korean and Vietnamese populations.

6. Expand to Broader Audience

The impact of fraud on older adults can be devastating because they do not have time to recoup their losses. At the same time, people of all ages are becoming more and more vulnerable to identity theft and other fraud. It is a crime that affects all segments of our society (Van Wyk & Mason 2001). The information that the Denver DA's office has about avoiding fraud is critical. As time permits, the CASE team could appoint a new advisory committee with broad representation from the Denver Community. The charge to the advisory committee would be to develop a plan and help find the resources to ultimately reach the entire population of the Denver.

7. Replicate Nationwide

The CASE program experiences suggest that successful anti-fraud programs require financial support for staff and program funds to attract the participation of potential partners. Another critical component for a successful program is a public prosecutor who is supportive of the efforts and willing to prosecute criminals involved with elder fraud. Local advisory committees are important and help program coordinators make necessary adjustments if obstacles arise during the initial program efforts. Advisory committee members are also helpful in marketing programs and identifying potential funding.

The final point of this evaluation team is that the CASE program should be replicated throughout the United States. The Denver program has documented successes, overcome mistakes, redirected efforts, and learned through experience. Program materials have been developed and could be used throughout the country. A notebook detailing the program components could be available for nominal costs. Training programs at national professional meetings could promote this program to district attorneys and others throughout the country.

REFERENCES

- Denver District Attorney's Office. (August/September 2002). Could you have an evil twin? *Triad Telegraph*, Volume 3, Denver, CO.
- Derose, K., Hawes-Dawson, J., Fox, S. Maldonado, N. Tatum, A., & Kington, R. (2000). Dealing with diversity: Recruiting churches and women for a randomized trial of mammography promotion. *Health Education and Behavior*, 27, 632-648.
- Friedman, M. (1998). Coping with consumer fraud: The need for a paradigm shift. *Journal of Consumer Affairs*, 32 (1), 1-12.
- Kloos, B., & Moore, T. (2000). The prospect and purpose of locating community research and action in religious settings. *Journal of Community Psychology*, 28 (2), 119-137.
- Lee, J. & Geistfeld, L. (1999). Elderly consumers receptiveness to telemarketing fraud. *Journal of Public Policy and Marketing*, 18 (2), 208-217.
- Maton, K., & Wells, E. (1995). Religion as a community resource for well-being: Prevention, healing, and empowerment pathways. *Journal of Social Issues*, 51 (2), 177-193.
- McFadden, S. (1995). Religion and well-being in aging persons in an aging society. *Journal of Social Issues*, 51(2), 161-175.
- U.S. General Accounting Office. (March 2002). Identity theft. Prevalence and cost appear to be growing. Report to U.S. Congressional Subcommittee on Technology, Terrorism and Government Information. GAO-02-363 (Washington, D.C.: March, 2002).
- Van Wyk, J., & Mason, K. (2001). Investigating vulnerability and reporting behavior for consumer fraud victimization. *Journal of Contemporary Criminal Justice*, 17, 328-345.

Appendix A
Clergy and Lay Leader Training Evaluation

This project will benefit you, other clergy and your parishioners by reducing the financial and emotional pain of elder fraud victims. We need your help to make sure the training addresses all of your questions. Your ideas will be anonymous and it will only take about 5 minutes, so let us know what you think. Completion of this evaluation is voluntary. If you have any questions, please contact Jacque Miller at 970-491-2515 or e-mail her at jmiller@coop.ext.colostate.edu.

Location of Training _____ Date _____

| | Well prepared | Somewhat prepared | Not well prepared | Not prepared at all |
|--|---------------|-------------------|-------------------|---------------------|
| Before this training, how prepared were you to help people in your congregation with problems regarding elder fraud? | | | | |
| Following the training, how prepared are you to help people in your congregation deal with problems regarding elder fraud? | | | | |
| Following the training, how prepared are you to report elder fraud to the District Attorney's Economic Crime Unit? | | | | |

What were the most important parts of the training for you?

Which active learning experience(s) in the training helped you to feel confident you could put these ideas to work right away?

Were any parts of the training confusing? If so, which parts?

What parts of the training would you like to have addressed in more detail?

What more would you like to learn about elder fraud that wasn't covered in the training?

THANK YOU!

Appendix B
Power Against Fraud Seminar Evaluation

Now that you have completed the fraud prevention seminar, we would like to know how useful it has been to you. We need your help to make sure the seminar addresses all of your questions. Your ideas will be anonymous and it will only take about 5 minutes, so let us know what you think. Completion of this evaluation is voluntary. If you have any questions please contact Jacque Miller at 970-491-2515 or e-mail her at jmiller@coop.ext.colostate.edu.

Location of Seminar _____ Date _____

| | Very | Some-what | Not very | Not at all |
|--|------|-----------|----------|------------|
| <u>Before</u> you attended this seminar, how informed were you about the types of financial fraud experienced by older adults? | | | | |
| <u>Following</u> this seminar, how informed are you about the types of financial fraud experienced by the older adults? | | | | |
| <u>Before</u> this seminar, how informed were you about the steps to avoid being a victim of financial fraud? | | | | |
| <u>Following</u> this seminar, how informed were you about the steps to avoid being a victim of financial fraud? | | | | |
| <u>Following</u> the seminar, how prepared are you to help others in your congregation deal with problems regarding financial fraud? | | | | |
| <u>Following</u> the seminar, how prepared are you to report financial fraud to the District Attorney's Economic Crime Unit? | | | | |

Please tell us three ideas that you learned that were most important to you?

What more would you like to learn about helping prevent and report financial fraud that wasn't covered in the seminar?

How would you recommend that others in your congregation receive this information?

THANK YOU!

Appendix C



Putting Knowledge to Work

June 2003

Dear Faith Community Partner;

Over the past year, the Office of the Denver District Attorney in partnership with Denver area faith communities has conducted *Clergy Training*, *Power Against Fraud Seminar* and a *Partners Conference* as components of the **Clergy Against Senior Exploitation (CASE)** Partnership. Your reply to the attached survey is desired because you have attended one of our faith-based trainings or conference. We want to know how useful this project has been in helping you identify and report elder fraud, as well as any impacts the fraud-prevention efforts have had on your community. Although there are no direct benefits to you for participating, we hope the results will highlight fraud-prevention strategies that are working.

Your participation in this survey is voluntary. There are no known risks to you for participating. DO NOT put your name or the name of any congregation member or constituent on this survey. Results will be reported as group responses. If individual quotes are used, no identifying information will be included. This survey will take approximately 15 minutes to complete.

Surveys may be returned in the stamped, self-addressed envelope provided. If you have any questions, please contact Jacque Miller at 970-491-2515 or jmiller@colostate.edu. For question about participant's rights, contact Celia Walker at 970-491-1563 or Celia.Walker@colostate.edu.

Sincerely,

Jacque L. Miller
CASE Project Evaluator
CSU Cooperative Extension

Lisa Curtis
CASE Project Director
Denver District Attorney's Office

CASE Partners Survey

Thank you for sharing your thoughts about your experiences with the CASE Partnership. It is important for us to learn from you.

Section I

The first few questions ask about the faith community you represent. Please check one box for each question.

1. Which best describes your congregation or constituency?

- | | |
|--|--|
| <input type="checkbox"/> Baptist | <input type="checkbox"/> Catholic |
| <input type="checkbox"/> Christian/United Church of Christ | <input type="checkbox"/> Church of Jesus Christ of Latter Day Saints |
| <input type="checkbox"/> Faith-based Senior Services/Housing | <input type="checkbox"/> Jewish |
| <input type="checkbox"/> Lutheran | <input type="checkbox"/> Methodist |
| <input type="checkbox"/> Non-denominational | <input type="checkbox"/> Pentecostal |
| <input type="checkbox"/> Presbyterian | <input type="checkbox"/> Other: Please specify _____ |

2. What is the approximate membership of your congregation or number of constituents served?

- | | |
|---|-------------------------------------|
| <input type="checkbox"/> Under 50 | <input type="checkbox"/> 51 – 150 |
| <input type="checkbox"/> 151 – 500 | <input type="checkbox"/> 501 – 1000 |
| <input type="checkbox"/> Over 1000: If over 1000, please provide number _____ | |

3. What approximate percentage of older adult (60 + years of age) make up your congregation or constituency?

- | | |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> Under 25% | <input type="checkbox"/> 25 - 50 % |
| <input type="checkbox"/> 51 – 75 % | <input type="checkbox"/> Over 75% |

4. What racial group is predominating among your congregation or constituency?

- | | |
|---|---|
| <input type="checkbox"/> African American/Black | <input type="checkbox"/> American Indian/Alaskan Native /Hawaiian Native |
| <input type="checkbox"/> Asian/Pacific Islander | <input type="checkbox"/> Chicano/Latino/Hispanic |
| <input type="checkbox"/> Middle Eastern | <input type="checkbox"/> No dominating group – more multi-racial |
| <input type="checkbox"/> White/Caucasian | <input type="checkbox"/> Other (please specify) _____ |

5. What is your position or role for your congregation or constituency?

- Clergy Program Director
Clergy for older adults Program staff for older adults
Non-clergy staff for older adults Volunteer working with older adults
Other (Please specify) _____

Section II

The next questions ask about your participation in the CASE Partnership. Check all boxes that apply.

6. What best describes your role in the CASE project?

- Not applicable
Hosted a clergy training
Hosted a fraud seminar for congregation members or constituency
Presented a fraud seminar for congregation members or constituency
Presented a fraud seminar to a group outside your community
Contacted Faith Community Advocate for assistance
Distributed Fraud Alerts to congregation members or constituency
Encouraged other faith community leaders to become involved in the CASE Partnership
Other roles (please specify) _____

7. If you distributed Fraud Alerts, how did you distribute them?

- Not applicable
Inserted in our congregation/community newsletter or bulletin
On our congregation or community bulletin board
Through our older adult groups
Through a member or constituency e-mail list
Other (Please specify) _____

8. If you distributed Fraud Alerts, approximately how many Fraud Alert are sent out each month? Number distributed _____

Section III

Finally, we want to know how the CASE Partnership impacted you, your congregation members, constituency or others in your community. Please circle one response for each question.

| | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|---|----------------|-------|------------|----------|-------------------|
| 9. The training I received through the CASE Partnership has prepared me to recognize the signs of fraud against older adults. | 1 | 2 | 3 | 4 | 5 |
| 10. The training I received through the CASE Partnership has made me more aware of the process to use in reporting fraud against older adults. | 1 | 2 | 3 | 4 | 5 |
| <i>Questions continue on next page.</i> | | | | | |
| | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
| 11. The Fraud Alerts have been helpful in addressing fraud against older adults. | 1 | 2 | 3 | 4 | 5 |
| 12. The Faith Community Advocate has been a helpful resource in addressing fraud against older adults. | 1 | 2 | 3 | 4 | 5 |
| 13. The CASE Partnership has enhanced the working relationship between my faith community and the Denver District Attorney's Office. | 1 | 2 | 3 | 4 | 5 |

Please check one box for each question.

24. Have you or someone you work with intervened to save an older adult in your congregation or constituency from becoming a victim of fraud?

Yes

No

25. If yes, approximately how much money would have been involved?

- Under \$1,000 Between \$1,000 - \$5,000
 Between \$5,000 - \$10,000 Greater than \$10,000

26. Have you reported a suspected fraud of an older adult in your congregation/community to the Office of the Denver District Attorney?

- Yes No

27. If yes, approximately how much money would have been involved?

- Under \$1,000 Between \$1,000 - \$5,000
 Between \$5,000 - \$10,000 Greater than \$10,000

28. If you or someone you know intervened to prevent or report a fraud case, did you use the service of the Faith Community Advocate?

- Yes No Not applicable

Section IV

Please use the back of the page to share a few more thoughts to these last questions.

29. What positive experiences or benefits have resulted for your congregation or constituency as a result of the CASE Partnership?

30. What suggestions, if any, do have for the CASE Partnership staff to better address the concerns of fraud against older adults?

Thank you very much!

Appendix D



Putting Knowledge to Work

July 2003

Dear Friend;

During the past year, you attended a *Power Against Fraud Seminar*, presented by the Office of the Denver District Attorney, as a part of the **Clergy Against Senior Exploitation (CASE) Partnership**. Your reply to the attached survey is desired because we want to know how useful the information provided has continued to help you identify and prevent fraud, as well as to use the services of the faith community advocate. Although there are no direct benefits to you for participating, we hope the results will highlight efforts that are working in fighting fraud.

Your participation is voluntary. There are no known risks to you for participating. Please DO NOT put your name on this survey. Results will be reported as group responses. If individual quotes are used, no identifying information will be included. This survey will take approximately 15 minutes to complete.

Please return your survey in the stamped, self-addressed envelope provided by August 1. If you have any questions, please contact Jacque Miller at 970-491-2515 or jmiller@colostate.edu. For question about participant's rights, contact Celia Walker at 970-491-1563 or Celia.Walker@colostate.edu.

Sincerely,

Jacque L. Miller
CASE Partnership Evaluator
CSU Cooperative Extension

Lisa Curtis
CASE Partnership Director
Denver District Attorney's Office

Section II

Place a check in one appropriate box for each task indicating your actions.

| Task | Have Done | Plan to Do | Doesn't Apply |
|--|-----------|------------|---------------|
| 5. I use a "fanny pack" or close-fitting pouch, instead of a purse or carry my wallet in my front pocket any time I am out in public. | | | |
| 6. I do not carry my Social Security Card with me and have removed the Social Security number from my Driver's License and checks. | | | |
| 7. I deposit all outgoing mail inside my Post Office rather than placing it in my mailbox for carrier pick-up, or have signed up for automated payment plans. | | | |
| 8. I use a confetti/cross-cut shredder on all financial mail and documents. | | | |
| 9. I have sent a letter to the Mail Preference Service asking to be removed from sweepstakes and mailing lists. | | | |
| 10. I tell all telemarketers, "I do not do business (do not give to charities) over the phone – please put me on your Do Not Call List" – then hang up. | | | |
| 11. I have my "Important Telephone Numbers" list from the DA's Office in a place I can easily find it. | | | |
| 12. I have signed up for the Colorado NO CALL" list. | | | |
| 13. I have called the "Opt Out" line to be removed from credit card solicitations. | | | |
| 14. I have made an annual charitable giving plan and do not give to charities by telephone, e-mail or door-to-door. | | | |
| 15. I don't do business with door-to-door contractors, and get three written bids before contracting for any home improvement. I pay little or nothing in advance, and don't make final payment until I receive a lien waiver that shows all suppliers have been paid. | | | |
| <i>Questions continue on next page.</i> 16. I have contacted an attorney to discuss a Living Will and Powers of Attorney, and to set up a system of checks and balances so no one person has total control over my finances. | | | |

| | | | |
|---|--|--|--|
| 17. I have contacted Debra, the faith community advocate for help with prevention steps, such as signing up Colorado “No Call” or to research a charity or home repair contractor. | | | |
| 18. I have contacted Debra, the Faith Community Advocate to report a consumer problem or potential fraud. | | | |

Section III

Please circle one response for each question.

| | Strongly Agree | Agree | Doesn't Apply | Disagree | Strongly Disagree |
|---|-----------------------|--------------|----------------------|-----------------|--------------------------|
| 19. The information I received through the seminar and/or <i>Fraud Alerts</i> has prepared me to recognize fraud. | 1 | 2 | 3 | 4 | 5 |
| 20. The information I received through the seminar and/or <i>Fraud Alerts</i> has made me more aware of how to report fraud. | 1 | 2 | 3 | 4 | 5 |
| 21. I read the monthly <i>Fraud Alerts</i> sent to my faith community or organization by the DA's office. | 1 | 2 | 3 | 4 | 5 |
| 22. The assistance, if any, I received from the faith community advocate was helpful. | 1 | 2 | 3 | 4 | 5 |
| 23. I would encourage other members of my family, friends or other age groups to attend future seminars. | 1 | 2 | 3 | 4 | 5 |

31. Have you or someone you know intervened to save an older adult from becoming a victim of fraud?

Yes

No

32. If yes, approximately how much money would have been involved?

Under \$1,000

Between \$1,000 - \$5,000

Between \$5,000 - \$10,000

Greater than \$10,000

33. Have you reported a suspected fraud of an older adult to the Office of the Denver District Attorney?

Yes

No

34. If yes, approximately how much money would have been involved?

Under \$1,000

Between \$1,000 - \$5,000

Between \$5,000 - \$10,000

Greater than \$10,000

35. Since being introduced to the CASE Partnership through a "*Power Against Fraud*" Seminar or the *Fraud Alerts*, are there any specific situations that you handled differently in regard to fraud awareness, prevention and reporting? If so, please summarize what you did.

Thank your very much!