A FINANCIAL ABUSE PREVENTION PROGRAM FOR OLDER ADULTS: A GRANT PROPOSAL

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Introduction

- Elder financial abuse affects more than 500,000 older adults in the United States each year (Tueth, 2000). It is responsible for about one half of all types of elder abuse in the United States (Tueth, 2000). This is a social problem, since the 2010 U.S. Census showed that people age 65 and older account for 13% of the total population (National Center on Elder Abuse, n.d.).

- Timmermann (2009) stated that “it is estimated that for every known case of financial elder abuse, there are four to five cases that go unreported” (p. 23).

- Elder abuse is a significant problem in the United States because it is often clandestine, but it is known to be increasing (National Clearing House on Abuse in Later Life, 2013).

- Elder abuse is a costly crime that causes an estimated loss equivalent to $2.9 billion in the United States per year (Greenlee, 2012).

- The goal of this project was to prevent financial abuse among older adults by implementing a series of educational programs for attendees at 10 senior centers in Service Planning Area (SPA) 6. The goals of the program are to increase participants’ general knowledge about financial abuse, improve their ability to detect frauds and perpetrators, inform them about available resources, and increase their confidence in their ability to report financial abuse.
Elder abuse is an issue that is of concern in social work practice because of the impact it has on older adults. Social workers’ mission is primarily to enhance the well-being of individuals and therefore help them meet their needs. Particular emphasis is placed on the needs and empowerment of people who are vulnerable, oppressed, and living in poverty, such as many older adults (National Association of Social Workers [NASW], 2008).

The NASW (2008) Code of Ethics states that social workers are committed to promoting clients’ well-being, which includes protection from perpetrators, such as in elder abuse.

The Elder Justice Act supports elder abuse as a field of service within social work (Kelly, 2011).
Culture is a contributing factor in the definition of elder financial abuse. Some older adults are victims of financial abuse, but do not perceive themselves as victims. Others may believe that it is in the best interest of the family not to report the abuse. This has to do primarily with the older adults’ cultural beliefs (Krug, 2002).

In the traditional Korean culture, the harmony of the family is preferred over the well-being of the individual in determining whether a certain behavior is abusive (Krug, 2002). This collectivism is also true in the traditional Japanese culture, which maintains that the group is of primary importance and the well-being of the person should be sacrificed for the benefit of the group (Krug, 2002).

The Navajo people do not consider financial exploitation as a negative action. On the contrary, they believe that it is their cultural duty and privilege to share their material possessions with their family (Krug, 2002).
METHODS

- **Target Population:** The target population at risk is older adults age 65 and older living in SPA 6.

- **Strategies Used to Identify and Select Funding:** The grant writer searched databases, such as grants.gov, acl.gov, getgrants.ca.gov, nonprofittimes.com, federalgrantswire.gov, tgci.com, and the Foundation Directory Online to find potential funders.

- **Funding Source Selected:** Decisions on which funder to select were based on their mission, geographic area of interest, duration of funding, and amount of funding. The Weingart Foundation was chosen by the grant writer because it met the criteria for the proposed program.
Sources Used for Needs Assessment: Data were collected on the need to support the proposed program by exploring scholarly research journal articles, APS reports, and supervisor interviews.

Projected Budget Range and Categories: The total proposed budget range requested from the funder is $152,790. This will cover the costs of employee’s salaries and benefits, direct program costs and indirect program costs.
Program Summary and Description: The proposed program is a financial abuse prevention program for older adults. The program will educate older adults on how to avoid becoming victims of financial abuse. It is expected that there will be at least 15 attendees per session. The educational program will be implemented in 10 senior centers within SPA 6 and will consist of eight sessions provided weekly.

Population Served: The program will serve a total of at least 300 older adults from SPA 6, age 65 and older, over the year-long funding period.

Sustainability: The sustainability of the program will depend on the program’s success. If the program is successful, another grant will be sought to cover costs for subsequent years. Also, fundraisers could be conducted and donations sought from the community to cover costs related to the program.
Program Objectives: The program has 5 objectives to fulfill the following goals:

- Increase participants’ knowledge of financial abuse frauds and scams.
- Improve participants’ ability to detect various types of scams, frauds, and perpetrators.
- Educate participants on where and how to report financial abuse.

Program Evaluation: Attendance of participants will be tabulated. In addition, at the end of the 8-week program, a satisfaction survey will be distributed. The survey will ask the participants questions such as what they liked about the educational sessions, what they would change, and whether they would recommend the program to someone else. Finally, pre-tests and post-tests will be distributed at the beginning and end of the program, respectively.
LESSONS LEARNED/IMPLICATIONS FOR SOCIAL WORK

Lessons Learned

 The grant writer learned that there are gaps in several aspects of elder abuse, such as policy and education (Simon & Dong, 2011).

 The grant writer also learned the importance of grant writing. Through grant writing social workers can create change in all areas of social work practice and thus address the social problems that surround us (NASW, 2008). Through grant writing social workers make a difference both now and in the future.

 The grant writer also learned how difficult it can be to find the appropriate funding source. It was helpful for the grant writer to search online for funding sources by typing key terms such as “grants,” “foundations,” “elder abuse grants,” “financial abuse grants,” “funding,” and “grants in Los Angeles County.”

Implications for Social Work

 According to the NASW (2008) Code of Ethics, social workers are promoters of change and clients’ well-being. They strive toward the empowerment of people who are powerless, vulnerable, and oppressed. Protecting the vulnerable, such as those who are victims of financial exploitation, is fundamental to the social work profession.
REFERENCES