

Statement of

The Honorable Joseph R. Biden, Jr.

United States Senator
Delaware
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Ranking Member, Subcommittee on Crime, Corrections and Victims' Rights
Hearing on "Elder Abuse, Neglect, and Exploitation: Are we doing enough?"
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Mr. Chairman, I thank you for calling this important hearing on elder abuse. I am sorry that my duties in the Foreign Relations Committee prevented me from participating this afternoon, but I would like to thank the witnesses for their testimony and to make a few comments for the record on the issue of crimes against our seniors.

At the outset, let me note that the issue of crimes against seniors is one that is a ripe for a hearing in this Subcommittee. Last October, during my chairmanship of this Subcommittee, I noticed a hearing entitled, "Protecting America's Seniors from Fraud." Scheduling conflicts amongst invited witnesses forced me to cancel that hearing, but I am gratified to see the Subcommittee revisiting the issue today.

Today, about 34 million Americans - or one in eight - are 65 or older. In 30 years, the proportion of elder Americans will be one in five. One account last year noted that 67 percent of our Nation's wealth is held by Americans who are 50 years and older - a group making up only 26 percent of the population. Reports indicate that incidents of elder abuse are on the rise: one witness today notes that official elder abuse reports rose 150 percent between 1986 and 1996. Criminals tend to go where the money is, and criminal frauds of all kinds are often targeted at senior citizens because they tend to be wealthier than the average citizen. A study released last year by the Justice Department found that the elderly are disproportionately affected by property crimes, including financial and consumer frauds. These frauds account for over 90 percent of all crimes against senior citizens. I worry that the coming demographic shifts could result in a higher number of crimes against seniors.

I look forward to reviewing today's hearing record to learn more about elder abuse, neglect and exploitation. But experts have already told us that our oldest citizens are unfortunately vulnerable to a broad range of abuses. The Justice Department has noted that senior abuses run from telemarketing and home-repair scams to investment and securities fraud, to predatory lending abuses and even to expectant heirs who try to accelerate their inheritance.

Experts have offered differing views as to why seniors can be more vulnerable to these scams as compared to other sectors of the population. Seniors can be more trusting and less cynical than younger adults, some experts have reported. Others note that seniors can be less mobile, and thus

more receptive to scams that promise to deliver goods and services that older Americans could find difficult to obtain on their own. Seniors also tend to be at home more often when scam artists come calling.

In addition to the enhanced vulnerability of senior fraud victims, some crimes against seniors can be more difficult to investigate and prosecute than other cases. The National Center for Elder Abuse has noted various prosecutorial obstacles, including the overlapping jurisdiction of the civil and criminal systems; the advanced age and frailty of some senior victims; and that victims and the justice system at times fail to view these scams as the serious crimes that they are.

Chairman Graham, thank you again for calling this important hearing. I look forward to reviewing today's record and learning more from prosecutors, law enforcement officials, and elder abuse and criminal policy experts about what we can do together to reduce elder abuse, neglect and exploitation.