



State Attorney General Scorecard

States' Top Cops Vary Widely in their Commitment to Tackling Elder Fraud

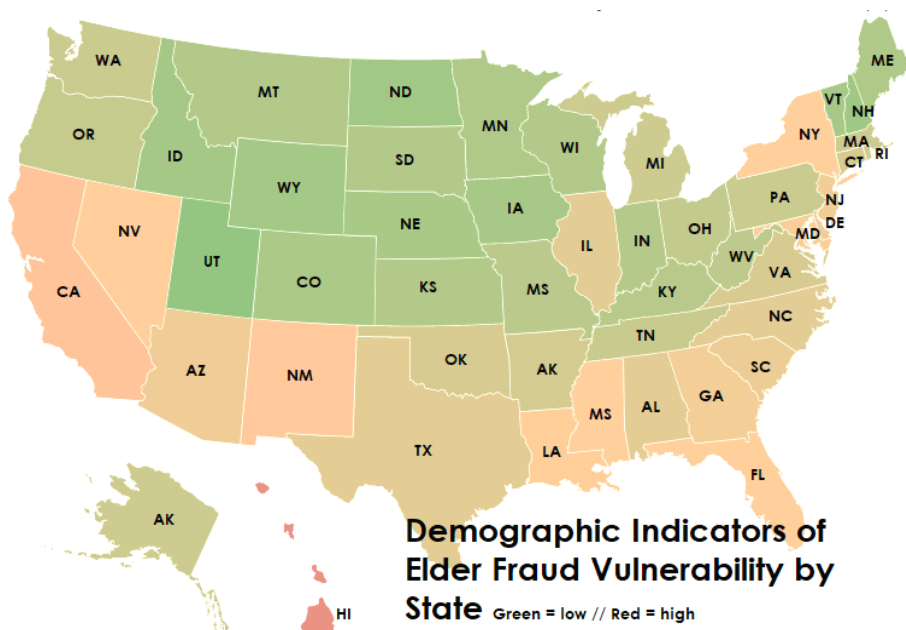
Bottom Line Up Front (BLUF): Attorneys general vary widely in their commitment to protecting older adults. The South and Sunbelt states show a high degree of demographic vulnerability. Attorneys general have been able to overcome demographic vulnerability through robust anti-elder fraud programs.

State attorneys general are crucial players in the fight against elder fraud. They can bring criminal charges or launch civil fraud lawsuits. They have essentially unlimited subject matter jurisdiction, able to tackle all forms of elder fraud, including those that federal regulators cannot reach. As political actors (43 of 50 attorneys general are elected), they can spotlight issues and adapt swiftly to trends in criminal activity – like increasing rates of elder fraud.

So how are these state attorneys general doing? SAFE set about to answer that question and created two “heat maps” to show: (1) each state’s demographic vulnerability to elder fraud; and (2) which states are doing well, and which states should improve.

To create the first map, SAFE compiled indicators of vulnerability in each state. As indicators, SAFE chose: the percentage of residents aged 60+; percentage of nonwhite residents; percentage of residents below the poverty line; and percentage of residents who speak a language other than English. SAFE then added weights to each of these factors, with the percentage of residents aged 60+ receiving the greatest weight. The resulting map showed that indicators of vulnerability

residents; percentage of residents below the poverty line; and percentage of residents who speak a language other than English. SAFE then added weights to each of these factors, with the percentage of residents aged 60+ receiving the greatest weight. The resulting map showed that indicators of vulnerability



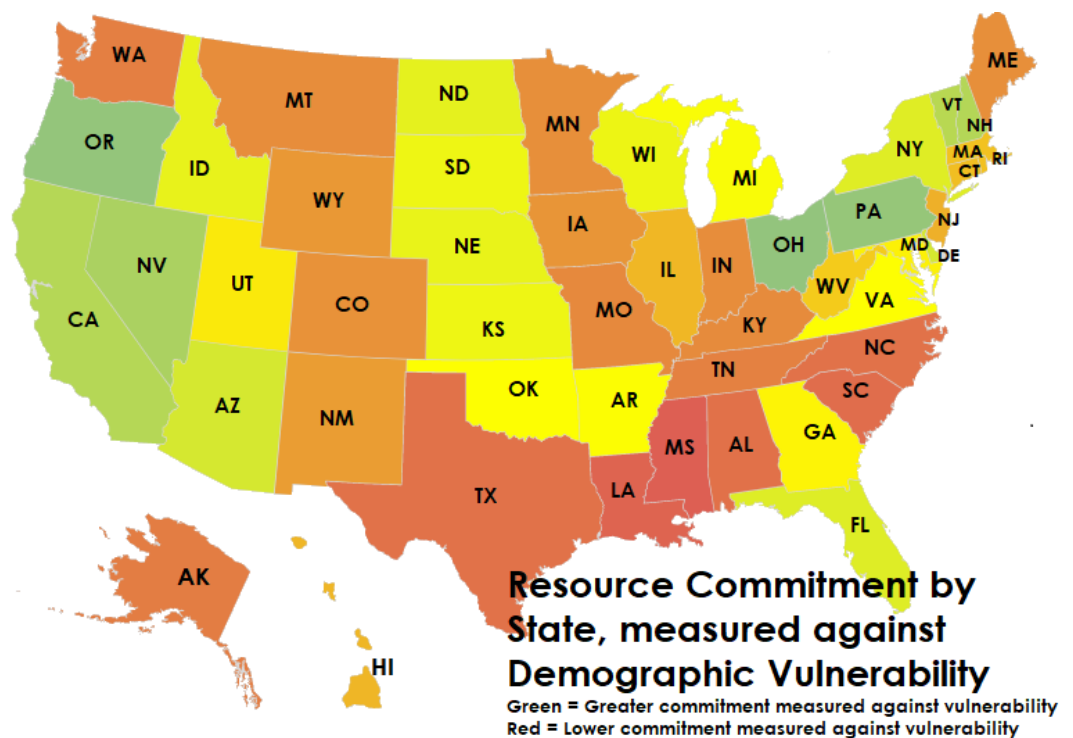
varied widely across the 50 states. **The South and Sunbelt states tended to show the highest degree of demographic vulnerability**, driven by populations that are simultaneously aging, racially diverse, linguistically diverse (particularly in California and Florida) and tending to fall below the national poverty line (especially in the South). **The upper Midwest, Mountain states, and New England scored lower on SAFE's elder fraud vulnerability scale.** While these states vary widely in the percentage of their population over 60, they also tend to exhibit lower rates of racial and linguistic diversity, and fewer residents under the national poverty line.

Next, SAFE analyzed the resource commitments that each attorney general's office has made in the fight against elder fraud. For its methodology, SAFE chose to assign each attorney general's elder fraud program a **commitment score** based on a scale of 1-5. A score of 1

corresponds to offices with dedicated attorneys who work full-time on elder fraud issues. A score of 5 corresponds to no resources dedicated uniquely to elder fraud. The intermediate scores correspond to mere hotlines (4), elder fraud addressed as a subsidiary to a dedicated Medicare or health care fraud unit (3), and an

interagency initiative, such as a collaboration with a state consumer affairs department, that falls short of a dedicated unit (2). SAFE contacted each state Attorney General for input and used publicly available information where no input was provided.

The bottom line? **Attorneys general vary widely in their commitment to protecting older adults.** Some states afflicted by relatively high social vulnerability – California, Arizona, New York, and Florida – have met those challenges by making strong, material commitments to protecting their older adult residents from elder fraud. Other states with similarly high levels of social vulnerability – such as Texas, Louisiana, and Mississippi – have significant room to improve in this regard.



In studying the underlying data, SAFE sought to understand whether more robust elder fraud programs correlated with underlying demographics (e.g., did a larger older adult population lead to stronger anti-elder fraud programs?) or other factors. Intriguingly, SAFE found no correlation with readily apparent demographic and other factors. Even state GDP failed to predict which states chose to commit resources to fighting the elder fraud scourge. This leads SAFE to conclude that robust state-level elder fraud programs depend significantly on each state attorney general's awareness of, and interest in, elder fraud issues.

* * *

Raw Scores

The following columns show the raw vulnerability scores, and vulnerability plus commitment scores, for each state. These raw scores were used to populate the heat maps represented above. These columns are sorted to show the lowest vulnerability plus commitment scores, indicating how well each state attorney general is doing relative to preexisting social vulnerability. Colors are used to represent each region: light blue, Midwest; purple, West; green, Northeast (including here DC and Puerto Rico); yellow, New England; and red, Southeast.

#	State	Vulnerability Score	Vulnerability Score + Commitment Score
---	-------	---------------------	--

1	Ohio	1.75	2.29
2	Oregon	1.78	2.38
3	Pennsylvania	1.82	2.39
4	Nevada	2.25	2.63
5	California	2.45	2.77
6	New Hampshire	1.42	3.2
7	Vermont	1.51	3.25
8	Arizona	2.11	3.58
9	New York	2.31	3.69
10	Florida	2.30	3.77

11	North Dakota	1.43	4.09
12	Delaware	2.11	4.11
13	Idaho	1.49	4.16
14	Nebraska	1.52	4.18
15	South Dakota	1.62	4.22
16	Kansas	1.62	4.24
17	Wisconsin	1.61	4.24
18	Arkansas	1.91	4.35
19	Oklahoma	1.93	4.35
20	Michigan	1.85	4.36

21	Virginia	1.94	4.41
22	Georgia	2.13	4.44

23	Maryland	2.18	4.55
24	Utah	1.29	4.98
25	Hawaii	3.03	5.1
26	West Virginia	1.72	5.3
27	Washington	1.83	5.37
28	Massachusetts	1.86	5.44
29	Rhode Island	1.87	5.45
30	Connecticut	1.92	5.48

31	Illinois	2.02	5.48
32	New Jersey	2.12	5.6
33	New Mexico	2.40	5.74
34	Wyoming	1.47	6.16
35	Iowa	1.51	6.19
36	Colorado	1.56	6.2
37	Kentucky	1.66	6.21
38	Indiana	1.63	6.21
39	Minnesota	1.59	6.23
40	Missouri	1.69	6.26

41	Montana	1.62	6.26
42	Alaska	1.86	6.29
43	Maine	1.59	6.31
44	Alabama	2.03	6.41
45	North Carolina	2.02	6.43
46	Texas	2.02	6.45
47	Louisiana	2.22	6.47
48	South Carolina	2.09	6.48
49	Mississippi	2.29	6.49
50	Washington DC	2.41	6.53
51	Puerto Rico	1.94	6.54
52	Tennessee	1.80	6.94