

Impact of Fraud on Elderly Residents in Washington State

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ABSTRACT

Fraud offenses are a pervasive problem for individuals throughout society, especially for elderly victims. This paper explores the impact of fraud on elderly victims in Washington state both by the number of victims and financial losses. A solution to this problem will assist law enforcement agencies, financial institutions, elder advocacy groups, and the public in understanding the impact and types of fraud utilized successfully against elderly victims. By exploring existing data sources of fraud victims, this study attempts to break down the fraud offenses to understand what types of fraud are being committed and what further research is necessary to fully understand and combat fraud offenses with elderly victims. Understanding the impact of elder fraud is difficult due to the low reporting rates, non-standardized definitions across jurisdictions, and rapidly evolving techniques used by offenders. Prior studies have been published analyzing the national impact of fraud offenses using self-reporting data collection from victims, such as the FBI's Elder Fraud Report from the Internet Crime Complaint Center. These reports rely on victims to self-report to the agency in question and analyze trends at the national level. This study attempts to use local law enforcement data specific to Washington state to determine the number of victims and their financial losses. Overall, Washington's elderly residents are one of the highest impacted demographics, making up 18.7% of fraud victims in 2022, with \$44.8 million in losses. False pretenses, swindles, and confidence games continue to be the predominant fraud offense type in 2022 for elderly victims in Washington. While these data detail the scope of elderly fraud in Washington, further analysis and research are needed to determine why elderly victims continue to be targets of fraud and why false pretenses, swindles, and confidence games are the most successful types.

Keywords: elder fraud; Washington state; financial losses; false pretenses; fraud offenses.

INTRODUCTION

On October 18th, 2017, the Federal Elder Abuse Prevention and Prosecution Act was passed, recognizing the need to target and prevent elder fraud as well as improve data collection around elder fraud incidents (United States Department of Justice, 2023a). The Federal Bureau of Investigation (FBI) estimates that in 2022 elderly victims suffered over \$3.1 billion in financial losses from internet-related fraud alone (United States Department of Justice, 2023b). While the impact of fraud at the national level is reported on an annual basis by different agencies, the comparative impact on Washington State residents is less understood, specifically what types of fraud affect elderly residents. Understanding the implications of fraud on elderly residents in Washington can provide insight into the effect locally, as well as generate new questions to better understand why elderly residents are targeted and susceptible to fraudulent actors.

PURPOSE STATEMENT

This paper will be analyzing the direct impact of financial fraud in Washington State, both in terms of the number of victims and the financial impact. Fraud has a significant impact on U.S. society, in particular the elderly population both in terms of the number of victims and the financial loss sustained. The focus will be on using existing data sources, such as the FBI's National Incident-Based Reporting System (NIBRS) to

gauge the impact of fraud in Washington. White-collar crime, such as fraud, is well-defined by economic criminology theory, particularly the cost-benefit analysis used by offenders to select the methods and resources used to target victims. In addition to the impact of fraud, this study will compare the types of fraud used by offenders, specifically the types used against elderly victims.

LITERATURE REVIEW Elder Fraud Prevalence

There is a consensus that nationwide, financial fraud affects the U.S. population with an ever-increasing regularity. The elderly population appears to be particularly vulnerable given the amount of fraud suffered by elderly victims, with the underlying factors contributing to their vulnerability under debate (Johnson, 2003). The true scope and impact of financial fraud among elderly individuals in the United States is difficult to fully measure given variations in the way states define the elderly, categorize different types of fraud, and collect incidents of fraud from victims. Overall, there is a general acceptance that elderly individuals are susceptible to fraud and more likely to be impacted by financial fraud (Johnson, 2003). Different national-level organizations produce annual reports on trends in financial fraud such as the Federal Bureau of Investigation (FBI) Internet Crime Complaint Center

(IC3) annual elder fraud report. These reports show the continued impact financial fraud has on elderly victims, their focus is on national-level impacts and rely on self-reported incidents from the victims. National-level trends continue to see increases in the number of elderly victims and an increase in the financial impact (United States Department of Justice, 2023b).

Victim Impact

The most obvious and direct impact of financial fraud is the monetary loss suffered by the victims. Elderly individuals are past their peak earning years and therefore have more financial assets saved and less flexibility to recover from financial losses. Elderly victims have more assets to lose to financial fraud and will in general have more difficulty in replacing the monetary losses. Beyond the direct financial impact from fraud victimization, impacted individuals may suffer from both physical and emotional effects. Kemp and Erades showed that individuals commonly suffered from anger, irritation, embarrassment, and increased stress after being victimized. Most importantly, 8.1% of elderly victims reported a negative physical impact to their daily lives (Kemp & Erades Pérez, 2023).

Economic Theory

Criminology economic theory is rooted in the history of rational choice theory and shares many common characteristics. Economic theory is a more focused outcrop examining the specific effects of economic inequalities and capitalism. The concept of rational choices by criminal offenders, especially when related to white collar crimes such as fraud, is highly effective at describing offender behavior and decision making. White collar crime tends to have a strong correlation to cost-benefit analysis between the perceived costs of criminal behavior and perceived benefits (Hagan & Daigle, 2019).

Expanding beyond Hagan and Daigle, Hylton drives deeper into the rational choice process used in economic theory. Hylton explores the cost benefit analysis offenders engage in prior to committing offenses from the framework of can deterrence policies effectively prevent crime by increasing the perceived cost of the offense beyond the perceived benefit. The perceived cost is generally broken down into a simple equation governed by the probability of apprehension and the cost of punishment plus the financial cost and time to conduct the fraud, while the benefit is primarily focused on the financial gain. It is important to note these concepts are analyzed from the perspective of the offender and their perceived probability of apprehension and cost of punishment, which may vary from the true costs (Hylton, 2019).

Prior Studies & Gap

Recent research on elder fraud is focused on the national level and utilizes self-reported complaint hotlines to gather data, such as the US Senate's Special Committee on Aging's 2021 Fighting Fraud report (United States Congress Senate Special Committee on Aging, 2022) or the FBI's 2022 IC3

Elder Fraud Report (United States Department of Justice, 2023b). While the impact of fraud at the national level is reported on an annual basis by different agencies, the comparative impact on Washington State residents is less understood. Johnson's 2003 study attempts to aid in understanding local level problems but is dated from over 20 years prior. Very little recent research utilizes local law enforcement reported incidents, especially focused on Washington State to study the impact of fraud on the elderly. Despite the prior studies such as Johnson's in 2003 or federal annual reports, there's a research gap in terms of understanding the impact of fraud Washington residents in more recent context.

DEFINITIONS

Elderly

The Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3) defines elderly as individuals 60 years and older, however Washington state RCW 9.35.005 categorizes elderly slightly differently (United States Department of Justice, 2023b). RCW 9.35.005 defines a "vulnerable individual" as "a person (a) Sixty years of age or older who has the functional, mental, or physical inability to care for himself or herself..." and more broadly a "Senior" as a "person over the age of sixty-five (Washington State Legislature, 2023)." For the purposes of this analysis, to remain consistent with the broad definition in the Washington State RCW, the term elderly will refer to individuals 65 and over.

Fraud offenses

The FBI NIBRS definition guide defines fraud offenses as "The intentional perversion of the truth for the purpose of inducing another person, or other entity, in reliance upon it to part with something of value or to surrender a legal right (Federal Bureau of Investigation, 2023a)."

Crimes against property

The FBI NIBRS definition for crimes against property is "e.g., Robbery, Bribery, and Burglary, is to obtain money, property, or some other benefit (Federal Bureau of Investigation, 2023a)."

Fraud offense categories

The general definition of fraud within NIBRS allows for a large variety of techniques for offenders to steal from their victims. Fraud is further broken down into more discrete offense categories, with the NIBRS offense definition guide stating (Federal Bureau of Investigation, 2023a):

- False Pretenses/Swindle/Confidence Game - The intentional misrepresentation of existing fact or condition or the use of some other deceptive scheme or device to obtain money, goods, or other things of value. Only includes fraud offenses that do not fit any of the definitions of the specific subcategories of fraud.
- Credit Card/Automated Teller Machine Fraud - The unlawful use of a credit/debit card, credit/debit card number, or automatic teller machine for fraudulent purposes.

- Impersonation - Unlawfully representing one's position and acting in the character or position to deceive others and thereby gain a profit or advantage or enjoy some right or privilege.
- Welfare Fraud - The use of deceitful statements, practices, or devices to unlawfully obtain welfare benefits.
- Wire Fraud - The use of an electric or electronic communications facility to intentionally transmit a false and/or deceptive message in furtherance of a fraudulent activity.
- Identity Theft - Wrongfully obtaining and/or using another person's personal data (e.g., name and date of birth, Social Security number, driver's license number).
- Hacking/Computer Invasion - Gaining access to another person's or institution's computer software, hardware, or networks without authorized permissions.

DATA SOURCES

2020 Census Demographics

The U.S. Census Bureau is mandated by the U.S. Constitution to conduct a detailed count of every resident in the United States every 10 years. This detailed count provides a rich dataset of the demographics of residents inside the U.S. The demographic data provided by the decennial census allows for an accurate depiction of the number of residents in each state and the age breakdown of each resident at the time of the census. For this study, census data will provide a basis to understand the number of elderly residents in Washington State and the demographically comparable state of Arizona (United States Census Bureau, 2020).

National Incident-Based Reporting System

Data used for measuring the number of incidents, victims and financial impact is pulled from the FBI's NIBRS database. For this study, the data in NIBRS was last updated on October 13, 2023, to include national data for 2022. NIBRS contains a rich dataset of incident information as self-reported by local law enforcement agencies to the FBI. The dataset is organized by incident, with up to 10 offenses categorized per incident and property, victim and offender data correlated to each incident. This relational layout of the data also allows for the capability to retrieve specific data points to determine victim populations, offense types and property losses involved in each incident. Since 1989, NIBRS has provided an improvement over traditional UCR reporting by allowing for multiple offenses per incident rather than allowing only a single offense categorization per incident (Federal Bureau of Investigation, 2023a).

RESEARCH QUESTIONS

Rationale

There is a significant amount of reporting and awareness of fraud, specifically targeting elderly residents, at the national and state level. Multiple

federal agencies report annually on the effect of elderly fraud both in terms of the number of victims and financial impact suffered, however there is a lack of specific discussion on the effects in Washington state. The proposed purpose of this study is to examine the effects of financial fraud in 2022 on elderly residents, specifically in Washington State. Furthermore, this criminal analysis is in furtherance of crime analysis certificate program capstone project at Pierce College. The specific questions under consideration are:

RQ1: How many elderly residents from Washington State are financially impacted by fraud each year?

Prior studies have shown that some of the most common types of elder abuse were financial and material exploitation (Kratcoski & Edelbacher, 2016). By analyzing a single state in a comparative analysis, the study aims to provide insights into the effect on Washington residents and extrapolate to broader populations in the U.S.

RQ2: Do Washington elderly residents experience types of financial fraud more or less than compared to the Arizona elderly residents?

Understanding the effect of fraud on residents of Washington compared to Arizona allows for a comparative analysis using demographically similar populations, to show whether Washington residents suffer from fraud disproportionately compared to other states (United States Department of Justice, 2023b).

RQ3: What types of financial fraud and implications are used successfully against elderly victims?

Methods and media used to target elderly populations varies over time as new technology emerges for offenders and new countermeasures are implemented by victims, financial institutions, and law enforcement (United States Department of Justice, 2023b). Understanding the types of fraud used, specifically against elderly victims, will inform prevention strategies and further research into the underlying causes for the effectiveness of these strategies.

METHOD AND DESIGN

Prior research and reports have identified the trends of victimization of the elderly using various self-reported complaint systems, such as the US Senate's Special Committee on Aging's 2021 Fighting Fraud report (United States Congress Senate Special Committee on Aging, 2022) or the FBI's 2023 IC3 Elder Fraud Report (United States Department of Justice, 2023b). These reports are limited to victims self-reporting to these specialized centers and do not include comprehensive statistics from law enforcement agencies, nor are they focused on a local jurisdiction such as Washington State. This research paper will analyze victims of fraud, 65 years or older, specifically within Washington State utilizing a publicly available dataset of incidents reported directly to law enforcement agencies. The fraud offenses included in the research will be restricted to 'crimes against property' and will exclude 'crimes against society' as the focus is on elderly victims.

The analysis will be guided by criminological economic theory to describe the motivations and decision making of offenders during fraud incidents (Hagan & Daigle, 2019).

Design

Using an exploratory research design, the study will collect data from an existing database, the FBI’s NIBRS, of reported crimes by law enforcement agencies across the United States and Washington. Using both a comparative analysis of Washington State to a similar demographic state and a time series approach, the analysis can compare the number of fraud incidents over time for the same population and geographic area.

Concept		Dependent Variables	
Elderly Victims		Fraud Number of Elderly Victims Financial Impact Fraud Offense Types	
		Independent Variable	
		State Washington Vs Arizona	

FIGURE 1: Concept chart of the comparative analysis.

Variables

• **Independent variable**

The independent variable in this comparative analysis is the geographic boundaries between two comparable states. Washington State is the focus of the study, with Arizona State as a comparative entity, having similar demographics to Washington. The dependent variables are measured as the independent variable, state of residency, is manipulated to determine the comparative difference.

• **Dependent variable**

The aim of the study is to discuss the question of how many residents of Washington state are impacted by fraud incidents. The manipulation of the independent variable allows the measurement of the number of elderly victims, the financial impact experienced by the victims and the fraud offense types used by offenders.

Measures

• **Victims**

The breakdown of the fraud offense categories allows for the measurement of the type of fraud, the use of victim demographics allows for the measurement of the number of victims and the statistical breakdown into age brackets. The total impact of fraud is measured not only in the total number of incidents, but the total number of victims as well.

• **Financial impact**

Fraud affects victims in multiple ways, emotionally, physically, and financially (Kemp & Erades Pérez, 2023). This study does not aim to measure the emotional or physical impact of the victims but will measure the direct financial loss to victims. It will only look at the direct financial loss from property given to the offenders and will not consider the secondary monetary loss from recovery or other post offense expenses incurred by the victims.

METHOD

The use of an exploratory research design allows the use of existing databases to define both the independent variables as well as the impact measures of fraud incidents. Given the time and financial constraints in this study arising from the use of this research as a capstone project, blends well with the use of existing data collected by public agencies that is already available for public consumption. The use of publicly available databases allows both this research and others to use a common data set to answer similar questions, while adhering to the limitations of this study’s time and financial resources (Horne, 2018).

Population

Using the definition of elderly to include residents aged 65 and over, the sample population in this study is residents of Washington compared to residents of Arizona both aged 65 and over as determined by the 2020 US Census. Table 1 below shows the total population and elderly population for Washington state and the comparable state Arizona (United States Census Bureau, 2020).

TABLE 1: 2020 US Census population data for Arizona and Washington.

	Arizona		Washington		Comparison	
	n =	%	n =	%	n =	%
Total Population	7,151,502	100.0%	7,705,281	100.0%	-553,779	-7.7%
65 and Over	1,339,172	18.7%	1,252,428	16.3%	86,744	6.5%

To conduct a comparative analysis, the study uses Washington State as the geography of interest and Arizona having similar demographic characteristics, both in total population and individuals 65 and over.

The comparative analysis will highlight the differences and similarities between financial fraud and the elderly in Washington and Arizona State.

Validity and Reliability

NIBRS data is the primary source for this study, utilizing incident reports and any related offense, victim, and property attributes. NIBRS data is self-reported by local law enforcement agencies, vetted by the FBI for initial program standards prior to inclusion in the dataset. The NIBRS UCR program establishes submission standards, definitions, specifications and required deadlines, improving the reliability and validity of the data collected (Federal Bureau of Investigation, 2023a). By utilizing a standard national definition set, it helps with interrater reliability by having local law enforcement agencies use the same common definitions to categorize similar incidents the same. As NIBRS data is publicly available, there is a robust ongoing review and debate of the validity of the reported data. Overall, NIBRS data does suffer from timeliness as the most recently available dataset at the time of this study was from 2022, formally updated in October of 2023 (Federal Bureau of Investigation, 2023b).

Goal Statement

The goal of this analysis is to answer the overarching questions of how elderly residents of Washington are impacted by financial fraud and what types of fraud are most common.

DATA COLLECTION

Data collection involves utilizing two separate data sources, the U.S. Census Bureau's 2020 decennial census results and the FBI's NIBRS database. The census data will allow the selection of a demographically comparably state to Washington, while NIBRS will provide data on fraud incidents, the victims, and the financial impact.

U.S. Census Bureau

2020 census demographic data was obtained from the US Census Bureau's publicly available website. Specifically, the general demographic characteristics (DP1) table was used to extract the general population and age breakdown for Washington and Arizona (United States Census Bureau, 2020). From the main US Census Bureau data webpage, search for the DP1 table (Decennial Census, Profile of General Population and Housing Characteristics). Prior to downloading the data from the DP1 table, the data was filtered using the menus on the left-hand side by the states Arizona and Washington and the year of 2020. Figure 2 below shows a screen capture from the US Census Bureau website with the appropriate filters set as described above.

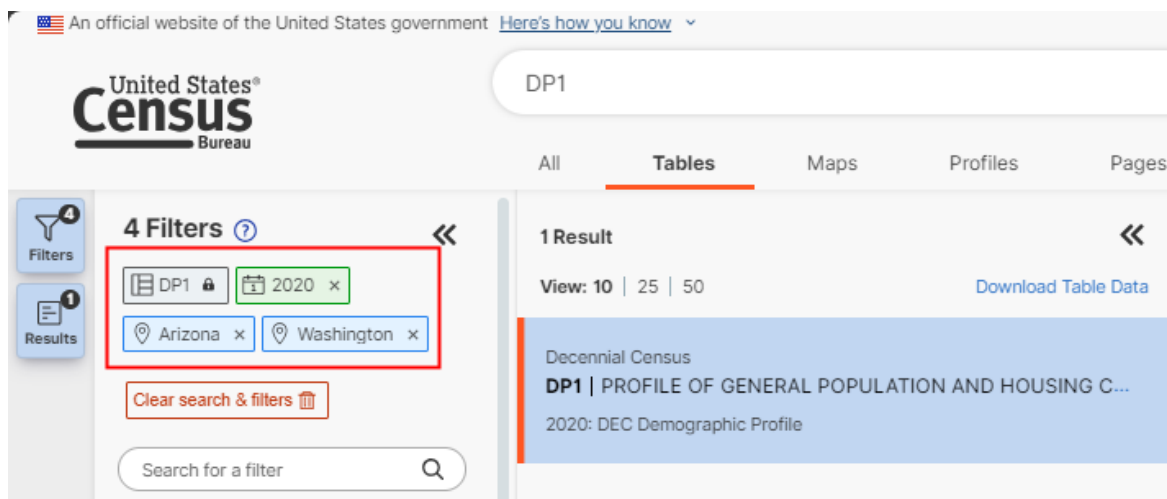


FIGURE 2: US Census Bureau Data Collection Screen Capture.

NIBRS

The FBI publishes NIBRS data tables on their publicly available website using a tool titled Crime Data Explorer (CDE). In this study, the raw tables for each state and year (2019 to 2022) were downloaded from the Documents & Downloads section, Crime Incident-Based Data by State area. From the Crime Data Explorer home page, the link for Documents & Downloads was followed.

From the Documents & Downloads page, halfway down the page under the Crime Incident-Based Data by State, a total of eight downloads were performed with one download for each state and corresponding year between 2019 to 2022. Figure 3 below shows the CDE tool, under the documents and downloads section and associated state/year download (Federal Bureau of Investigation, 2023b).

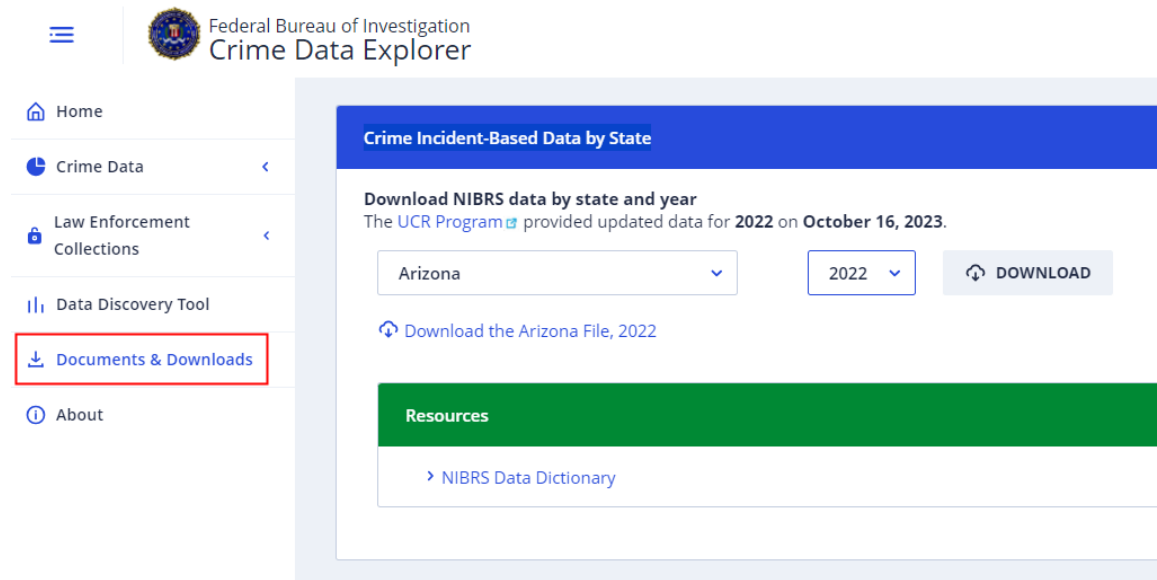


FIGURE 3: CDE screen capture of data collection process.

After downloading the State data by year from the CDE tool, the data were compiled into an Access database with a relational structure between the incident, offense type, victim and property tables. To determine the overall impact of fraud on state residents, the NBIRS offense data was filtered to show only fraud offenses from offense categories 26A through 26G, fraud offenses considered crimes against property. Fraud offense category 26H, money laundering, was excluded as that is categorized as against society and is not directly related to elderly victims. The data was further filtered to offenses that included an individual

victim(s) only and excluded offenses that were targeted at businesses or other entities.

ANALYSIS

In answering the question of how many elderly Washington residents are impacted by fraud, figures 4, 5 & 6 show the overall incidents, number of victims for fraud offenses, and the financial impact. Figure 4 below, shows the total fraud incidents against individuals for Washington State has remained relatively constant over the past 4 years, with around 22,000 offenses each year, except for 2020 (Federal Bureau of Investigation, 2023b).

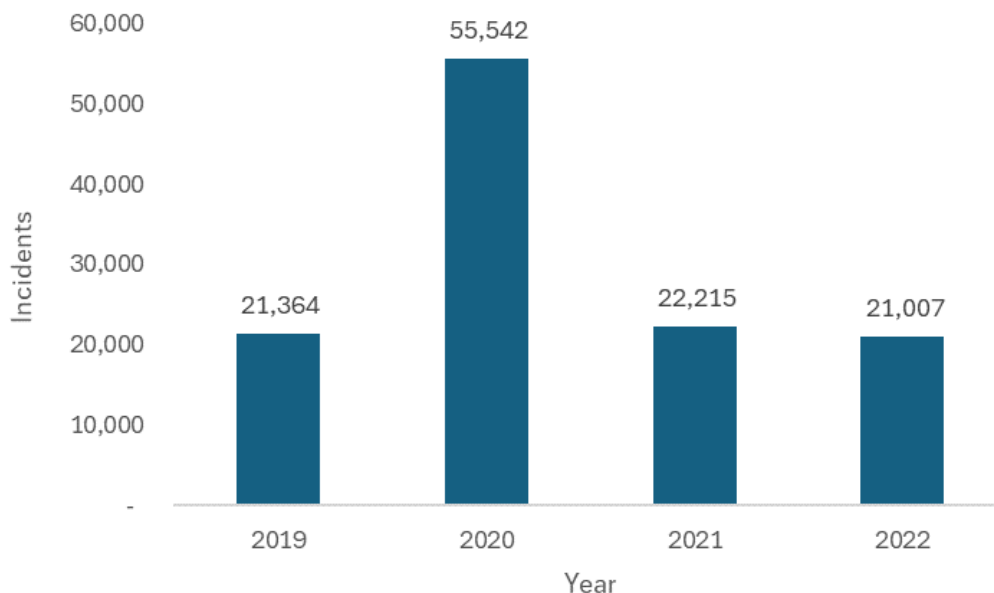


FIGURE 4: Total Fraud Incidents Against Individuals in Washington 2019 – 2022.

Note: This figure includes all fraud offenses for Washington against individuals.

Given the structure of NIBRS data, each offense may have multiple victims. Breaking 2022 down further, figure 5 illustrates the total number of individual victims across all fraud offense types in Washington State.

Figure 5 below, shows the elderly population statistically remains one of the most impacted demographics, with 25 to 34 and 35 to 44-year-olds having comparable victimization rates (Federal Bureau of Investigation, 2023b).

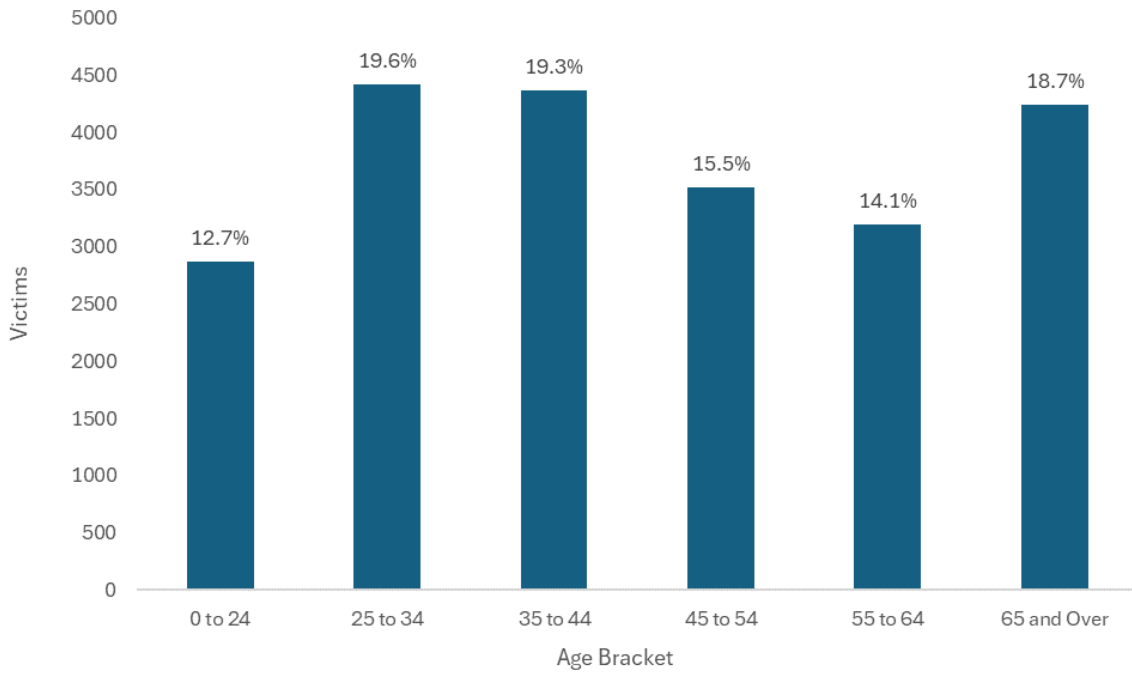


FIGURE 5: Individual Fraud Victims for Washington State 2022.

Note: Fraud incidents may have multiple victims.

This chart counts each victim individually regardless of the incident number.

The impact to victims is much more profound than just the financial loss, however this study only has the data and time to evaluate the financial impact as shown in the property value lost directly to offenders. While figure 5 above shows that elderly residents are not victimized at significantly higher rates than other demographics, the amount of financial loss is

statistically higher for elderly residents in Washington (Federal Bureau of Investigation, 2023b). Elderly residents suffered over \$44.8 million in losses as compared to the next closest demographic of 45 to 54 years-old at \$19.6 million. Figure 6 below, shows the overall monetary loss suffered in 2022, broken down by demographic age brackets.

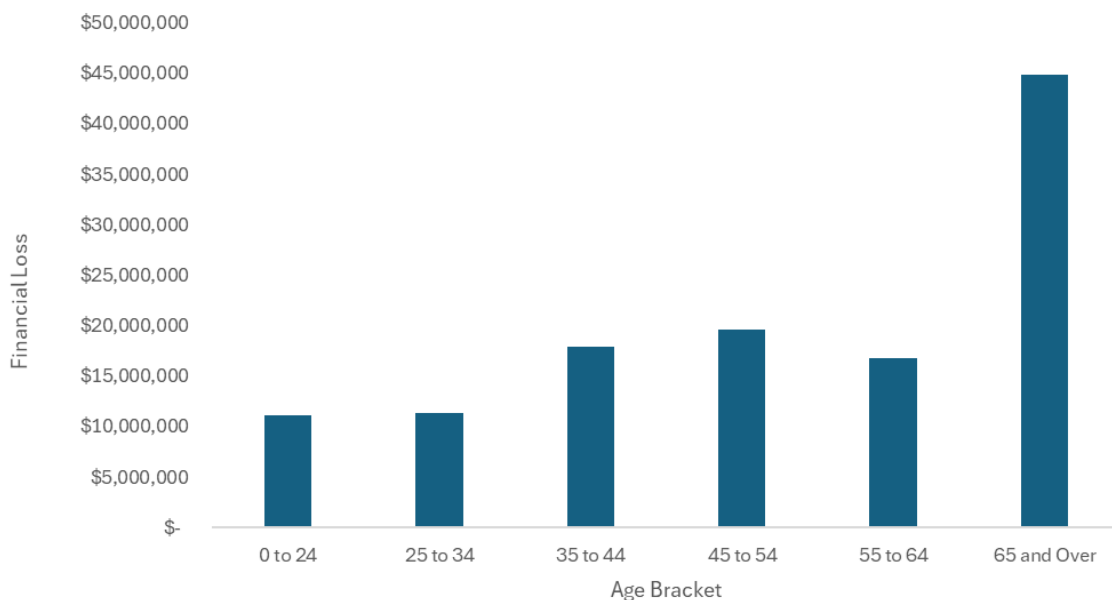


FIGURE 6: 2022 Washington Individual Financial Loss Due to Fraud.

Note: Only losses suffered by individuals are shown, excluding losses by businesses, etc.

Statistically, in 2022 Washington had more elderly victims than Arizona, however elderly victims in Arizona made up a larger percentage of victims overall than Washington (Federal Bureau of Investigation, 2023b). This indicates elderly residents in Washington are more likely to be

impacted by fraud than residents in Arizona, but that elderly residents in Arizona are more susceptible than other demographics as compared to Washington. Comparatively, the victimization of Washington residents compared to Arizona residents is depicted in table 2 below.

TABLE 2: 2022 Elderly Fraud Victims by State.

	Washington		Arizona		Comparison	
	n =	%	n =	%	n =	%
Total Victims	22,606	100	15,109	100	7,497	33.2%
65 and Over	4,238	18.7%	3,839	25.4%	399	9.4%

In determining the types of financial fraud and implications most successful against elderly victims in Washington, false pretenses, swindles and confidence games are the most prevalent methods. Hacking, computer invasion and welfare fraud remain prevalent methods to commit fraud against elderly residents in 2022 as well (Federal Bureau of

Investigation, 2023b). This analysis shows the most common means of committing fraud but does not yield any specifics on why elderly residents are susceptible to these types of fraud offenses. Figure 7 below, shows the number of incidents for each type of fraud offense in 2022 for Washington State.

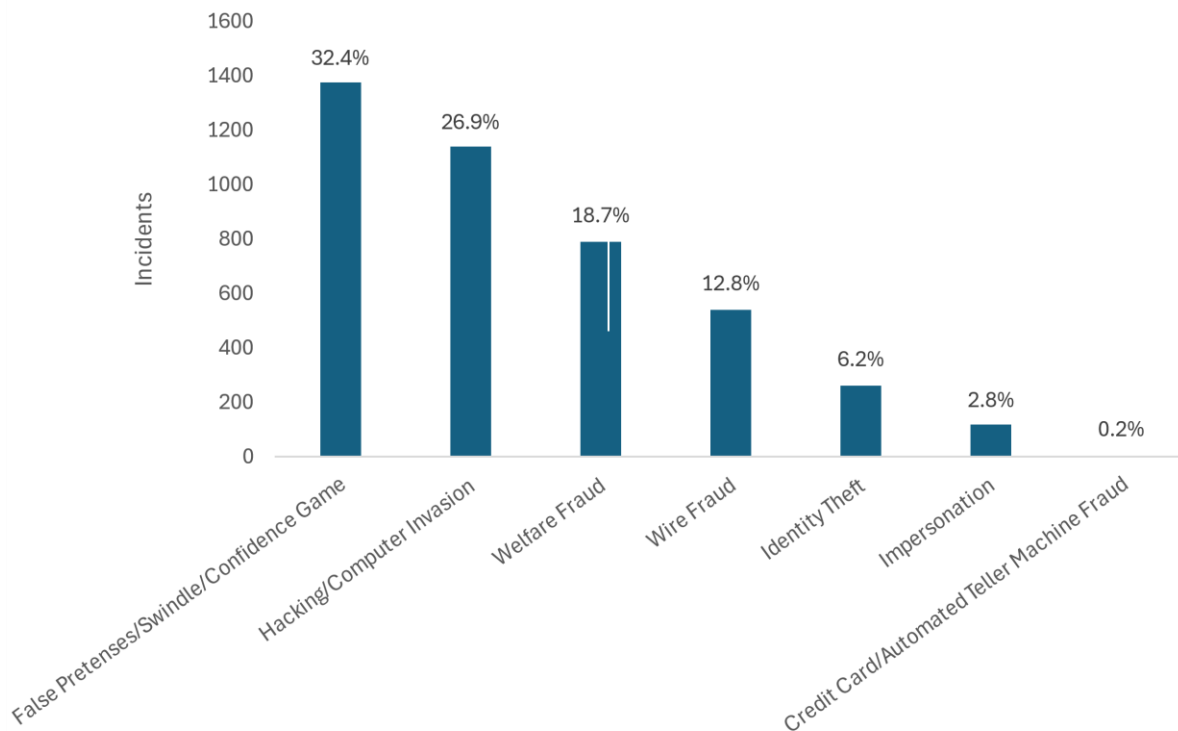


FIGURE 7: 2022 Washington Fraud Offense by Offense Type with Elderly Victims.

ANALYSIS CONCLUSIONS

Overall, the NIBRS data shows that Washington state suffered ~21,000 fraud individual fraud incidents in 2022, with elderly victims comprising 18.7% of all individual victims. This supports the conclusion that elderly victims are susceptible to fraud, however they do not represent a statistically larger group of victims than other demographics. However, elderly victims do represent a larger proportion of financial losses, with \$44.8 in losses for Washington state in 2022. In comparison to Arizona, Washington State elderly residents suffered fraud at higher rates than Arizona with 4,238 compared to 3,839 victims.

DISCUSSION

Limitations

This study has several limitations and validity concerns for both data quality and methodological processes. Using NIBRS data has limitations based on data timeliness, interrater reliability, and underreporting issues. This researcher imposes limitations due to the student researcher’s experience

and time constraints based on the use of this study as a capstone project for the Pierce College crime analysis certificate program.

NIBRS data for 2022 was updated on October 16, 2023, while as of May 2024, data for 2023 is still not available publicly. The time delay between the occurrence of the fraud incidents and the data being publicly available causes a significant lag in analyzing recent data (Federal Bureau of Investigation, 2023b). NIBRS data relies on voluntary reporting by local law enforcement agencies which causes two limitations in the data, underreporting and interrater reliability. Fraud offenses are already historically underreported by victims to law enforcement agencies and NIBRS will not include data reported to agencies who are not participating reporters to NIBRS (United States Department of Justice, 2023a). Both issues cause concerns that the NIBRS data will underreport the true volume of fraud incidents.

NIBRS data provides a strong and consistent framework for agencies to report consistent information across broad geographic boundaries and agencies, however the accuracy of the data reported is still reliant on the individual analysts and agencies code the incident data. Interrater reliability may introduce inconsistency in the data as agencies may report similar incidents differently (Drost, 2020).

CONCLUSION

The impact from fraud in Washington state continues to be a persistent issue, especially with elderly residents. Elderly residents in Washington continue to statistically be one of the most victimized demographics, especially when considering the financial losses suffered. Comparably, elderly residents in Washington are more likely to be victimized than elderly residents in Arizona, however elderly residents in Arizona make up a larger percentage of the victims than Washington residents. Overall, while fraud affects all demographics in Washington, elderly residents suffer from different types of fraud offenses and financially suffer disproportionality more than others.

NEED FOR FUTURE RESEARCH

Understanding the reported levels of fraud using NIBRS data is just the tip of the iceberg when studying the effects of fraud. The data from NIBRS is clear that elderly residents suffer disproportionately from fraud, further study is necessary to understand why elderly residents continue to disproportionately compare to others. Further research on what factors about each fraud offense type has more effect on elderly residents may yield more detailed information to inform the public, elderly care workers and law enforcement to reduce this impact.

In addition to the why are elderly residents more susceptible, understanding the balance between reported incidents versus unreported incidents may shape the overall picture of the impact of fraud further. Understanding statistically what rate elderly residents report fraud would help in understanding the full picture of fraud and if the NIBRS data is close to reflecting the reality of the situation.

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