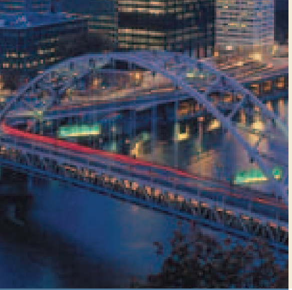

University of Pittsburgh

September 2010

Pittsburgh Economic Quarterly

University Center for Social and Urban Research

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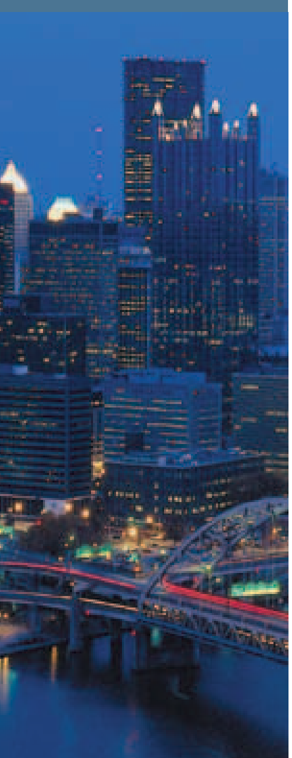

Racial Disparities in Financial Exploitation of Older Adults in Allegheny County

By Scott Beach

Elder mistreatment has been recognized as a significant social problem for several decades. One of the areas receiving increased attention from researchers and policy makers is financial exploitation of older adults.

The fact that many elders rely on family and other trusted persons for assistance with managing finances can, unfortunately, put them at risk for such exploitation. Surprisingly, very little is known about this troubling and, given the rapid aging of the population, potentially worsening problem. There are no currently agreed upon definitions of elder financial exploitation nor is there a national reporting mechanism, so cases often go unreported and are difficult to detect.

Most cases of elder mistreatment, including financial exploitation, are discovered through the Adult Protective Services (APS) system. However, researchers and policy makers agree that APS reports represent just the “tip of the iceberg,” and that most elder mistreatment is never detected or reported.

One promising avenue for detecting unreported mistreatment comes from population-based surveys of elders that determine prevalence and examine risk factors for different types of elder mistreatment.

This research reports on data from a survey of older adults in Allegheny County focusing on race as a risk factor for financial exploitation.

Only three prior random sample surveys of elder mistreatment have been conducted to date in the United States, and only one found race as a risk factor for financial exploitation—African Americans were at greater risk. However, financial exploitation was measured with only a single survey question and the study was national in scope.

This research reports on data from a population-based survey of 903 adults age 60 and older, including 210 African Americans, in Allegheny County.

The focus of the analyses is on race as a risk factor for financial exploitation, both in a bivariate and multivariate

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Real Estate Owned Property and Impacts on Neighborhoods in Pittsburgh

By Christopher Briem and Sabina Deitrick

The national foreclosure crisis has resulted in a dramatic increase in mortgage delinquencies, legal filings for foreclosure, and bank repossession of distressed properties across the nation. The scale of the crisis has resulted in historical levels of residential real estate being owned by lending institutions and other financial institutions.

Real Estate Owned (REO) assets are properties that are in the possession of banks and financial institutions. REOs are often the result of mortgage foreclosures and unsuccessful attempts to sell them to other buyers. Most prominently, the rise in REO property is closely tied to the large increase in the number of foreclosures affecting both regional and national real estate markets since 2006. Nationwide, the United States experienced foreclosure filings of 2.8 million in 2009, a 21 percent increase in total properties from 2008 and up 120 percent from 2007.

Pennsylvania ranked 33rd in the nation in foreclosure filings in 2009, with 44,732 filings, an increase of 20 percent from 2008. But with a foreclosure rate below 0.7 percent, Pennsylvania’s rate was about a third of the national average according to RealtyTrac, a Los Angeles-area firm that compiles foreclosure data. And, similar to Pennsylvania, the Pittsburgh region had comparatively low rates of foreclosure filings compared to other large metropolitan areas.

Despite this welcome news compared to the national front, the destabilizing impacts of foreclosures are threatening housing markets in a handful of communities in the region. Many urban areas have done worse than the state average, including Allegheny County, where the increase in foreclosures and subsequent REO properties are concentrated in a handful of Pittsburgh neighborhoods, inner-ring suburbs, and industrial riverfront communities. Housing markets in many of these areas have struggled in recent years and now face even more challenges.

With the steep rise in foreclosures, the scale and concentration of REO property has become a major public policy issue across the nation. The ability of financial institutions to resell properties quickly and efficiently into local real estate markets is a growing concern for community revitalization and economic development efforts in the Pittsburgh region and in particular neighborhoods in the city of Pittsburgh.

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context. Multivariate analyses control for sex, age, education, marital status, household composition, cognitive function, physical disability, and depression symptoms.

Random digit dialing telephone sampling was used to screen for households in the county with adult residents age 60 and older. Half of the surveys were done by telephone and half were done in person, usually at the home of the older adult. Interviews were conducted by trained female interviewers from the University Center for Social and Urban Research (UCSUR) between May 2007 and January 2008, with the interviews taking between 45 minutes to an hour to complete.

Financial exploitation was measured with four items:

1. Have you signed any forms or documents that you didn't quite understand?
2. Has anyone asked you to sign anything without explaining what you were signing?
3. Has anyone taken your checks without permission?
4. Have you suspected that anyone was tampering with your savings or other assets?

The items were in a yes / no format and asked for occurrence since turning 60, and if yes, in the last six months. Those responding "yes" to any of the four questions were considered to have experienced financial exploitation. The individual items were also examined for race differences.

Descriptive statistics for the total sample of 210 African Americans and 693 non-African Americans are shown in Table 1.

There were several race differences on the study measures.

African Americans were slightly younger, less educated, much less likely to be married, and more likely to be divorced/separated than non-African Americans. In terms of household composition, African American elders were more likely to live with their adult daughter and with other family members (besides spouse and children), and were also more likely to live alone.

In addition, African Americans in the sample had lower cognitive function scores and were more likely to report difficulty with at least one Instrumental Activity of Daily Living (IADL; e.g., housework, using phone, shopping) and one or more basic Activity of Daily Living (ADL; e.g., dressing, eating, bathing) than were non-African Americans. African Americans were also more likely to be at risk for clinical depression, although the difference did not reach conventional levels of statistical significance.

Prevalence rates for financial exploitation since turning 60, and in the last six months, are presented in Table 2.

Rates are presented for "any" exploitation and for each individual item.

While the overall prevalence rate in the sample since turning 60 was 9.7 percent, the rate among African Americans (23.0 percent) was nearly three times that of non-African Americans (8.4 percent).

Further, there were significant race differences on all four of the individual items for financial exploitation since turning 60. While the overall six-month prevalence rate of financial exploitation was 3.5 percent, the rate for African Americans (12.9 percent) was more than five times the rate for non-African Americans (2.4 percent).

Again, there were significant race differences on all four of the individual items for six-month financial exploitation.

The bivariate results presented show race differences in prevalence rates for financial exploitation and psychological mistreatment—African American elders were at greater risk for financial exploitation.

However, Table 1 also shows that there were race differences on socio-demographic variables, household composition, cognitive function, and physical disability.

These differences could explain or account for the race differences in financial exploitation; therefore, multivariate analyses were conducted. Logistic regression models were tested predicting any financial exploitation (both since turning 60 and in the last six months) with

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Table 1. Descriptive Statistics, Total Sample and by Race

	Total Sample (n=903)	Non-African American (n=693)	African American (n=210)	P-Value
Sex				
Male	241 (26.7)	192 (27.7)	49 (23.3)	
Female	662 (73.3)	501 (72.3)	161 (76.7)	.210
Age[1]				
Mean (SD)	72.5 (8.1)	72.9 (8.3)	71.5 (7.3)	.001
Education[1]				
< High School	108 (12.0)	64 (9.2)	44 (21.2)	
HS Grad	313 (34.7)	244 (35.2)	69 (33.2)	
Some College	266 (29.5)	200 (28.9)	66 (31.7)	
College Grad	214 (23.8)	185 (26.7)	29 (13.9)	< .001
Marital Status[2]				
Married	329 (36.5)	298 (43.1)	31 (14.8)	
Widowed	323 (35.8)	237 (34.2)	86 (41.0)	
Divorced/Separated	178 (19.8)	103 (14.8)	75 (35.7)	
Never Married	72 (8.0)	54 (7.8)	18 (8.6)	< .001
Household Composition (all that apply)				
Live Alone	436 (51.6)	321 (46.3)	115 (55.3)	.023
Live w/ Spouse	325 (36.0)	294 (42.4)	31 (14.8)	< .001
Live w/ Son	77 (8.5)	55 (7.9)	22 (10.5)	.248
Live w/ Daughter	62 (6.9)	41 (5.9)	21 (10.0)	.040
Live w/ Other Family	96 (10.6)	51 (7.4)	45 (21.4)	< .001
Cognitive Function				
Mean (SD)	22.0 (4.7)	22.6 (4.5)	19.9 (4.9)	< .001
Physical Disability				
IADL difficulty	394 (43.6)	288 (41.6)	106 (50.5)	.022
ADL difficulty	124 (13.7)	85 (12.3)	29 (18.6)	.020
Risk for Depression				
≥ 8 on CESD	264 (29.2)	193 (27.8)	71 (33.8)	.096

Entries are n(%) unless otherwise noted.
ADL = Activities of Daily Living; IADL = Instrumental Activities of Daily Living;
CESD = Center for Epidemiologic Studies Depression Scale

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Table 2. Prevalence of Financial Exploitation Since Turning 60 and in the Last Six Months, Total Sample and by Race (percent)

	Total Sample Since 60 (n = 902)	Non-AA Since 60 (n = 692)	AA Since 60 (n = 210)	P-Value	Overall Last 6 months	Non-AA Last 6 months	AA Last 6 months	P-Value
Financial exploitation (Any)	**9.7**	**8.4**	**23.0**	**< .001**	**3.5**	**2.4**	**12.9**	**< .001**
Signed documents didn't understand	6.3	5.5	13.1	.003	2.7	2.1	8.6	< .001
Signed something w/o explanation	2.3	1.7	6.9	< .001	0.4	0.0	3.7	< .001
Checks taken w/o permission	1.4	1.1	4.2	.009	0.2	0.0	1.7	< .001
Suspected someone tampering w/ money	2.3	1.7	8.1	< .001	2.7	0.3	3.9	< .001

gender, age, education, marital status, household composition, cognitive function, any IADL / ADL difficulties, and risk for clinical depression in addition to race.

The model for financial exploitation since turning 60 reveals a significant race difference after controlling for all covariates.

African Americans' risk for financial exploitation since turning 60 was nearly four times that of non-African Americans. Other significant risk factors included living with family members other than spouse or children, reporting at least one IADL difficulty, and being at risk for clinical depression.

The model for financial exploitation in the last six months shows an even larger race difference after controlling for all covariates.

African Americans' risk for financial exploitation in the last six months was over eight times that of non-African Americans. The other significant risk factor in this model was risk for clinical depression.

This research reports data on race differences in the prevalence of financial exploitation in a population-based sample in Allegheny County/City of Pittsburgh.

We found consistent differences in which African American elders were at greater risk for exploitation than non-African American elders since turning 60 and in the six months prior to the interview. These findings remained once sex, age, education, marital status, household composition, cognitive function, ADL / IADL disability, and risk for clinical depression were statistically controlled.

It is interesting that race differences in age, education, marital status, household composition, cognitive function, and physical disability do not explain these findings. One might speculate, for example, that having less education and living alone or with adult children or other family members – all more prevalent for African Americans – may make them more vulnerable to financial exploitation.

Other data from the study show that the majority of the financial exploitation occurring in the last six months was perpetrated not by family members or other trusted persons but by "someone else," which suggests that African Americans may be more vulnerable to stranger-initiated scams or other financial-related deceptions than non-African Americans.

This is important, as public awareness campaigns could be effectively targeted to predominantly African American neighborhoods (e.g., with flyers in shopping areas, on public transportation).

In conclusion, racial differences in elder mistreatment are a potentially serious public health issue deserving of continued attention from researchers, healthcare providers, social service professionals, and policy makers. They suggest possible cultural influences related to family configuration, dynamics, and strategies for dealing with financial and other strains that should be the focus of more detailed study. Informal caregivers and family members of African American elders, as well as health care and other professionals who interface with older African Americans on a regular basis, should be vigilant for signs of financial exploitation among this population. The results have clear implications for the prevention, detection, and reduction of this troubling social phenomenon in the context of a rapidly aging society.

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What happens with REO properties?

Research in many areas of the country has shown that the concentration of REO properties is having significant negative impacts on both residential and commercial real estate markets at the local level. Recent research by the Federal Reserve Bank of Cleveland found that the housing market impacts of REO sales are generally negative across the United States. Researchers at Case Western Reserve University, using their neighborhood information system (NEOCANDO, Northeast Ohio Community and Neighborhood Data for Organizing) found that properties sold from REOs in Cleveland and Cuyahoga County, Ohio, were more likely to result in continued property deterioration. The relationship between REOs and distressed property is compounded when REO sales result in extremely low sales prices. Housing under these conditions faces increasing indicators of distress.

REO properties can suffer abandonment, deteriorate further, and become targets for vandalism and other criminal behavior. When foreclosures lead to abandoned properties, the demand for housing falls, property values decline, and governments face increased financials and service provision burdens.

One reason the impact of REO ownership and sales is only beginning to come to light is because the foreclosure process is typically long and complicated. Properties that are now accumulating in the portfolios of financial institutions are the result of real estate distress extending years into the past, and especially since the beginning of the foreclosure crisis in 2006. This means that even if housing markets show signs of stabilization, the legacy impact of REO sales can persist into the future.

The bulk of foreclosure filings are initiated by a handful of financial institutions. For 2009, over 40 percent of foreclosures filings in the city of Pittsburgh were handled by five banks, with Wells Fargo, U.S. Bank, and Deutsche Bank the top three. This concentration of holdings in national lenders is not unusual across the United States. Consequently, REO

Table 1. Residential REO Owners in the City of Pittsburgh, May 2010

Institution	Number of Parcels	Percent of total
Fannie Mae	64	8.9%
Veterans Affairs Administration	50	7.0%
U.S. Bank National Association (Trustee)	44	6.1%
Bank of New York Mellon	42	5.9%
Wells Fargo Bank	37	5.2%
Housing and Urban Development	34	4.7%
Deutsche Bank	28	3.9%
Bankers Trust Company of California NA (Trustee)	25	3.5%
PNC Bank	22	3.1%
Federal Home Loan Mortgage Corporation	19	2.6%
Admiral Capital Management LLC	17	2.4%
Citimortgage Inc / Citifinancial	16	2.2%
Equity Trust Company	11	1.5%
Federal National Mortgage Association	11	1.5%
First National Bank of Pennsylvania	11	1.5%
Top 15 Subtotal	**431**	**60.1%**
Remainder	**286**	**39.9%**
Total	**717**	**100.0%**

Source: Pittsburgh Neighborhood and Community Information System, University Center for Social and Urban Research, University of Pittsburgh, 2010.

Table 2. Real Estate-Owned Residential Property and Sales, City of Pittsburgh, 2009 and January 2010

Neighborhood	Residential REO properties January 2010	Percent	Number of REO residential sales	Percent of total
Beechview	29	5.6%	26	4.1%
Sheraden	27	5.2%	41	6.5%
Brookline	24	4.6%	35	5.6%
Carrick	24	4.6%	34	5.4%
Perry South	22	4.2%	27	4.3%
Mount Washington	21	4.0%	29	4.6%
Brighton Heights	16	3.1%	33	5.3%
Garfield	16	3.1%	6	1.0%
Hazelwood	15	2.9%	15	2.4%
Homewood North	15	2.9%	9	1.4%
Top 10 Subtotal	209	40.2%	255	40.6%
Total, all Pittsburgh	**521**	**100.0%**	**628**	**100.0%**

Source: Pittsburgh Neighborhood and Community Information System, University Center for Social and Urban Research, University of Pittsburgh, 2010.

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holdings are also concentrated in a smaller number of financial institutions, including government sponsored enterprises who have become REO holders.

Where are REO properties?

The Pittsburgh Neighborhood and Community Information System (PNCIS) was used to compile a unique inventory of REO property owners in the city of Pittsburgh. The list was created by matching foreclosure filings with assessment records available through the Allegheny County Department of Real Estate. Foreclosures filed since January 2006 were tabulated and matched to institutional owners. REO property can also result without a foreclosure filing, and these properties were identified by lending institutions as owners.

There are two ways to gauge REO properties from the PNCIS data:

- REO properties sold. In 2009, 628 residential properties were sold by REO institutions in the city of Pittsburgh.
- Properties owned as REO by a financial institution. In May 2010, 717 residential parcels in the city of Pittsburgh were held by REOs.

Both values are important for a neighborhood to understand. REO holdings can relate to increasing vacant properties in a neighborhood or community and increasing likelihood of further deterioration. REO sales data are important to understand for a number of reasons, including the price such properties garner in the marketplace. Low sales price to established market or assessment conditions can indicate further deterioration of neighborhood or community housing market values.

Ten neighborhoods in Pittsburgh accounted for 40 percent of REO activity in 2009 and early 2010, both in terms of the number of properties owned by financial institutions and the number of properties sold by REOs. The top 20 neighborhoods accounted for about two thirds of REO activity.

Particularly hard hit by the impacts of REO activity are select neighborhoods in the city, including Sheradan, Beechview, Brookline and Carrick (see Table 2). Not coincidentally, these neighborhoods also lead the city in number of foreclosures (see Table 3).

Recent REO transactions in these neighborhoods point to a common trend. REO properties are often sold below assessed value and, in several of these neighborhoods, well below assessed values. In Beechview, for instance, the average sales price of an REO holding was under $20,000 or just 37 percent of the property's assessed value. For Pittsburgh neighborhoods with five or more REO residential property sales in 2009, 21 neighborhoods had an average residential REO sales price below $20,000. REO sellers often move properties quickly into the marketplace, as evidenced by low sales prices in many Pittsburgh neighborhoods. Many REO properties are also in substandard conditions.

Examining REO holdings and REO sales in communities is important in order to understand some of the extended implications of the current foreclosure data and the impacts on communities. Timely PNCIS data can be used to identify potential problem properties in neighborhoods in Pittsburgh. Identifying REO holdings and sales also suggests opportunities for intervention by community and city development groups seeking to stabilize housing markets during this period of market strife.

The Pittsburgh Neighborhood and Community Information System (PNCIS) brings together more than 60 neighborhood and property-level indicators from a variety of administrative sources to support neighborhood revitalization and community improvement. The University Center for Social and Urban Research (UCSUR) operates PNCIS in agreement with the City of Pittsburgh and the Pittsburgh Partnership for Neighborhood Development (PPND), a leader in community development in the city of Pittsburgh. PNCIS is a partner in the National Neighborhood Indicators Partnership, housed at the Urban Institute in Washington, D.C.

Table 3. Foreclosure Filings and Foreclosure Rate, by Pittsburgh Neighborhood, 2008 and 2009

Neighborhood	Parcel with foreclosure filing 2008	Parcel with foreclosure filing 2009	Foreclosure rate per 1,000 housing units, 2008–09 annual average
Brookline	82	65	11.6
Sheraden	74	43	22.2
Carrick	69	69	13.5
Mount Washington	67	46	10.8
Beechview	64	49	14.0
Brighton Heights	56	47	13.9
Marshall-Shadeland	40	39	16.4
Knoxville	38	29	17.4
Perry South	37	37	14.1
Crafton Heights	29	23	14.3
Perry North	28	22	11.9
Allentown	28	14	14.0
Hazelwood	28	14	7.6
Stanton Heights	26	33	13.5
Garfield	25	35	11.9
Greenfield	24	40	8.3
Bloomfield	23	23	4.2
South Side Slopes	23	21	8.5
Elliott	23	18	14.5
Overbrook	21	22	12.5

Source: Pittsburgh Neighborhood and Community Information System, University Center for Social and Urban Research, University of Pittsburgh, 2010.

Students Tackle Urban and Regional Projects

This fall, the Urban and Regional Analysis Program at the University Center for Social and Urban Research (UCSUR) is pleased to have the following students working with us on our projects.

Lauren Ashcroft is a 1st year Master of Public Administration (MPA) student studying Urban and Regional Affairs in the Graduate School of Public and International Affairs (GSPIA). She is a 2010 graduate of West Virginia University, where she majored in international studies and German. Lauren also spent a semester abroad in Linköping University in Linköping, Sweden. Lauren is working on housing data that is being used to estimate the supply and demand of affordable housing in Allegheny County for a project with the Housing Alliance of Pennsylvania, "Lessons from the Foreclosure Crisis: An Agenda for Rebuilding Pennsylvania's Housing Market."

Elissa Biondi is a 2nd year MPA student studying Urban and Regional Affairs in GSPIA. She graduated from Chatham University in 2006 with a major in Spanish and a Spanish Language Teaching Certification. Elissa will graduate from GSPIA in December to pursue her interests in higher education and immigration policy. Elissa is working on the project "Estimating the Impact of Smaller Colleges and Universities in Western Pennsylvania" with UCSUR and consultant Bill Lafe.

Kristin Fleming is an Urban Studies major at the University of Pittsburgh, with a focus on community organizing and Latin American studies. She is working to incorporate data from Mount Oliver borough into the Pittsburgh Neighborhood and Information System (PNCIS). The Mount Oliver data collection effort is being conducted with the Hilltop Alliance, an umbrella organization of community-based organizations in the Hilltop neighborhoods of Pittsburgh.

Evan Hutchinson is a 2nd year Master of International Development (MID) student in the Development Planning and Environmental Sustainability program in GSPIA, with a concentration in Urban Affairs. She received her BS in psychology and linguistics from Pitt in 2008. Evan is working with the Hilltop Alliance and NeighborWorks Western Pennsylvania to use PNCIS to identify owners at risk of losing their homes to foreclosure in the Hilltop neighborhoods. Evan has experience with the Urban Land Institute and the Urban Redevelopment Authority (URA) of Pittsburgh.

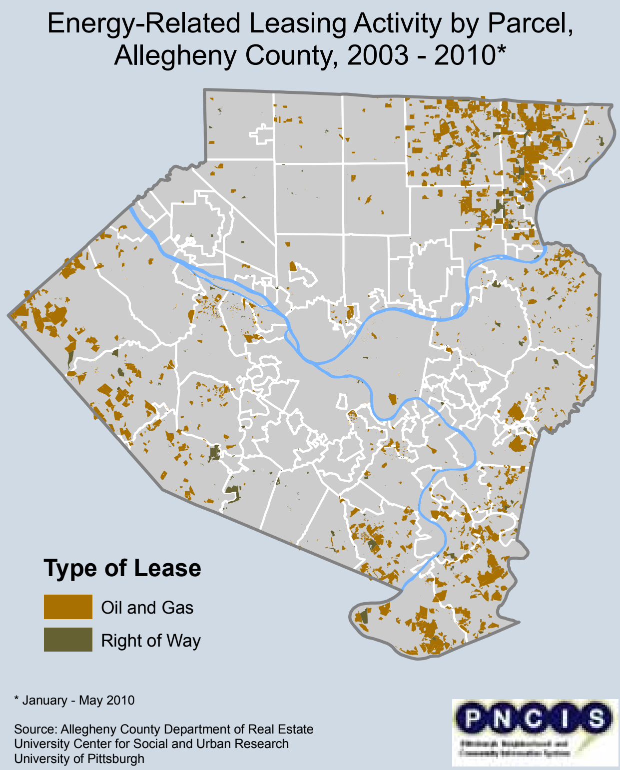
Benjamin Robinson is a junior at Pitt, majoring in economics and urban studies. Ben is a native of Cincinnati and a Cincinnati Reds fan. Ben is an intern in the URA program this term and is developing a better understanding of the urban landscape, environment, and policies in the Pittsburgh region.

Anne Marie Toccket is a 2nd year MID student in GSPIA focusing on NGO building in Latin America. Her interests include civil society organizing in the rural development context. Anne Marie holds three bachelor's degrees from Penn State in Spanish, journalism and international studies, and is the current recipient of the U.S. Department of Education's Foreign Language and Area Studies Fellowship. She is working on the PNCIS project and the Urban and Regional Analysis program brownbag series.

Urban and Regional Analysis Program Launches The PUB

Visit The PUB—Pittsburgh Urban Blog—on the University Center for Social and Urban Research's (UCSUR) new Web page (www.ucsur.pitt.edu/thepub.php). The PUB brings you updates and exciting developments in the region and features our work on economic and community development, neighborhood conditions, and regional change in Pittsburgh.

Stop by The PUB to see the latest information on oil and gas leasing activity in Allegheny County. From information developed for the Pittsburgh Neighborhood and Community Information System (PNCIS), The PUB highlights the most recent data on leasing in the county. Throughout the year, we will provide updated information on activity related to Marcellus shale leasing activity.



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University Center for Social and Urban Research
121 University Place
Pittsburgh, PA 15260

Phone: 412-624-5442
Fax: 412-624-4810
E-mail: ucsur@pitt.edu
Web site: www.ucsur.pitt.edu

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Editor
Sabina Deitrick

Assistant Editor
Anna Aivaliotis

University Center for Social and Urban Research
Director
Richard Schulz

Urban and Regional Analysis
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Sabina Deitrick