

Enhancing Adult Protective Services Financial Exploitation Investigations Through Forensic Accounting: Program Findings



Presenters

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Learning Objectives

At the end of this presentation attendees will be able to:

- State the purpose and major goals of the financial exploitation project
- Describe the processes for and progress towards each goal
- Describe some of the project's preliminary findings and implications for future financial exploitation investigations in Texas

Project Relevance

- In 2012, financial exploitation resulted in approximately 2.9 billion dollars in financial loss for older adults in the United States.
- Victims may experience financial ruin, loss of independence and security, decline in quality of life, decreased resources for health care, depression and suicide, increased emergency room and hospital admissions.

Current Need

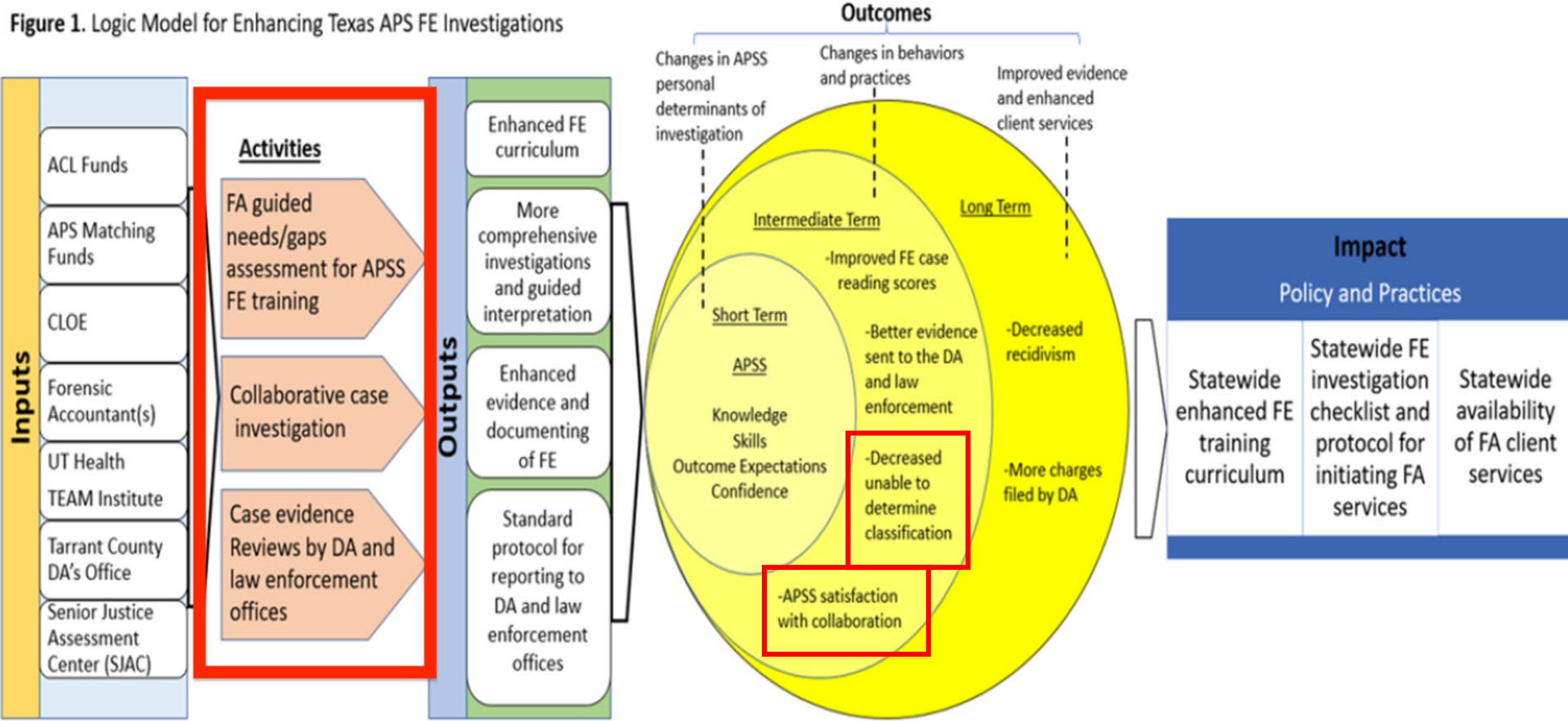
- In state fiscal year 2017, Texas APS received 16,037 allegations of financial exploitation statewide.
- Financial exploitation cases represent some of the **most difficult cases** to investigate.
- Of the 16,037 cases investigated, **36%** of the allegations were closed as **“unable to be determined.”**

Project Goal

- Improve financial exploitation investigation knowledge & data collection.
- Create a pathway for financial exploitation expert consultation.
- Improve the data sent to Law Enforcement and District Attorney’s Offices.

Appendix A: Program Logic Model

Figure 1. Logic Model for Enhancing Texas APS FE Investigations



Knowledge Gaps Assessment

- Eide Bailly, LLP reviewed the APS financial exploitation training
- Surveyed APS staff
- Reviewed the survey results and Eide Bailly, LLP suggestions
- Collaborated to finalize new training modules



Eide Bailly, LLP Reviewed the Training

- Financial exploitation training was included as part of the APS Instructor Led Skills Development training that all new case workers participate in.
 - There is also a contracted training that covers advanced forensic investigations with guest speakers.

Texas APS Basic Skills Development Training Survey

1. What is your current position?
2. On average, how many hours does it take to document financial records when investigating allegations of financial exploitation?
3. Since September 1, 2020, approximately how many reports of alleged financial exploitation have you investigated?
4. During your time with Texas APS, how many FE cases would you say you have investigated?
5. The Texas APS Basic Skills Development training has prepared me for investigating allegations of abuse (emotional/verbal, physical, or sexual).
<i>Response Options: Strongly agree – Strongly disagree</i>
6. The Texas APS Basic Skills Development training has prepared me for investigating allegations of neglect.
<i>Response Options: Strongly agree – Strongly disagree</i>
7. The Texas APS Basic Skills Development training has prepared me for investigating allegations of financial exploitation.
<i>Response Options: Strongly agree – Strongly disagree</i>
7.2. If you responded with neither agree nor disagree, somewhat disagree or strongly disagree, please tell us why you do not feel prepared.
8. Do you have any recommendations for improving the Texas APS Basic Skills Development training , specifically training relating to allegations of financial exploitation that you received?
9. Please provide other financial exploitation related trainings or topics that you think would better prepare you for investigating allegations of financial exploitation.
10. Which training delivery methods do you prefer for learning about financial exploitation and how to investigate it?
<i>Response Options: Asynchronous, Hands-on, In-person, Other</i>
11. Would you be interested in short specialized training for Microsoft Excel to help you work financial exploitation allegations (i.e. convert bank statements to Microsoft)?
12. Would you like to have access to software that converts bank statements into Microsoft Excel format?

Texas APS Basic Skills Development Training Survey Responses

Questions	Responses	
1. What is your current position?	Caseworker	180
	District Director	3
	Administrator Assistant	8
	SME/EDI SME	10
	Program Administrator	13
	State Office	7
	Supervisor	34
	Other	7
2. On average, how many hours does it take to document financial records when investigating allegations of financial exploitation?	Less than 1 hour	6
	1-5 hours	122
	6-10 hours	43
	11+ hours	24
3. Since September 1, 2020, approximately how many reports of alleged financial exploitation have you investigated?	0 and N/A	65
	1-10 cases	83
	11-20 cases	29
	21-30 cases	12
	30 + cases	19
4. During your time with Texas APS, would you say you have investigated?	Many FE Allegations	149
	Few FE Allegations	53
	No FE Allegations	24
5. The Texas APS Basic Skills Development training has prepared me for investigating allegations of abuse (emotional/verbal, physical, or sexual).	Strongly Agree	58
	Agree	95
	Somewhat Agree	19
	Neutral	25
	Somewhat Disagree	4
	Disagree	8
	Strongly Disagree	3
6. The Texas APS Basic Skills Development training has prepared me for investigating allegations of neglect.	Strongly Agree	77
	Agree	99
	Somewhat Agree	22
	Neutral	18
	Somewhat Disagree	2
	Disagree	1
	Strongly Disagree	3

Texas APS Basic Skills Development Training Survey Responses

Questions	Responses	
7. The Texas APS Basic Skills Development training has prepared me for investigating allegations of financial exploitation.	Strongly Agree	28
	Agree	66
	Somewhat Agree	42
	Neutral	25
	Somewhat Disagree	10
	Disagree	24
	Strongly Disagree	18
7.2. If you responded with neither agree nor disagree, somewhat disagree or strongly disagree, please tell us why you do not feel prepared.	Caseworkers don't feel prepared after training/ Training needs to incorporate more hands-on training	5
	Not enough time spent on exploitation in training	18
	Not enough time spent on how to read financial statements or what to look for	13
	Inadequate training leading to caseworkers having to learn from others and additional classes/trainings	19
	Training is not detailed, it does not provide complex case examples, training is not realistic	7
	ASP caseworkers should not investigate financial matters because they are not trained accountants	7

Texas APS Basic Skills Development Training Survey Responses

Questions	Responses	
8. Do you have any recommendations for improving the Texas APS Basic Skills Development training, specifically training relating to allegations of financial exploitation that you received?	Training should include more sections. (For example, how to request records, identify lack of patterns, difference between exploitation and theft, summarize statements , learn about IRA's, follow the money, what to look for, red flags)	28
	Training should provide adequate time to learn new information and go over real cases and shadow other experienced caseworkers	21
	There should be a separate training directly focusing on exploitation cases	14
	Excel/documentation training and step by step how to guide	5
	Trainings should be led by accountants	1
	FE should be investigated by specialists	6
	Shorter trainings but more often/Additional finance courses	2
	Collaboration with financial institutions and LE	3

Texas APS Basic Skills Development Training Survey Responses

Questions	Responses	
9. Please provide other financial exploitation related trainings or topics that you think would better prepare you for investigating allegations of financial exploitation.	How to investigate FE and ask the right questions	9
	Discussions regarding what records are available, ways to document and review statements (include how to request from different banks)	31
	Providing training from an expert and access to experts	6
	Clarity on what to do when a vulnerable person allows access to bank accounts and is taken advantage of	2
	Excel training, formatting guidance, and ready-made template (converting records)	7
	More training days with in-depth course material and mock/example cases. Also have a sample of a conclusion justification	8
	Better understanding of what is considered exploitation	7
	Specialized unit dealing with exploitation	4
	Specific trainings. For example, APS FE training, POA training, Legal Guardianship training, Financial Scams/Fraud training, Trusts training, DEEDS and Life Insurance training, real estate and investment	7
	Forensic accounting	4

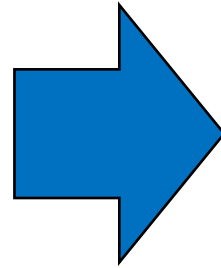
Texas APS Basic Skills Development Training Survey Responses

Questions	Responses	
10. Which training delivery methods do you prefer for learning about financial exploitation and how to investigate it?	Asynchronous Hands-on In-person Classroom In-person: Web-based Other (Mix of all three, Semi Hands-On: Assist a Mentor with Investigating, Field training with real cases and tenured workers)	55 160 141 96 11
11. Would you be interested in short specialized training for Microsoft Excel to help you work financial exploitation allegations (i.e. convert bank statements to Microsoft)?	Yes No I don't know how it would help me	157 22 38
12. Would you like to have access to software that converts bank statements into Microsoft Excel format?	Yes No I don't know how it would help me	173 13 29

Eide Bailly, LLP Training Suggestions

1. Offer additional financial exploitation training at least twice annually that includes presentations by individuals such as forensic accountants, law enforcement, and district attorneys.
2. Lengthen the financial exploitation portion of APS' Instructor Led Skills Development (ILSD), including working through both a simple and a complex allegation.
3. Create classes or reference guides with specific sections for financial exploitation and cover topics such as wills, deeds, trusts, probate records, POAs, and so on.
4. Create Microsoft Excel training for staff conducting financial exploitation investigations.

Collaborated to Finalize Enhanced Training Modules



Training Curriculum

1. An introductory financial exploitation training for newer APS staff.
2. An introductory Microsoft Excel training.
3. An introductory training on pivot tables in Microsoft Excel.
4. For those in specialized financial exploitation units and certain SMEs:
 - a. ScanWriter software training.
 - b. Advanced financial exploitation training.

* Except for ScanWriter, all trainings were on-demand.

Collaborative Case Investigation





Texas Department of
Family and Protective Services

APS and Financial Exploitation

- APS has worked financial exploitation cases for over 25 years
- APS has always referred all cases that might be a crime to law enforcement



TEXAS

Department of Family
and Protective Services

APS and Forensic Accounting

- Determining if a referral is appropriate
- Completing the Financial Exploitation Investigation Suite of Tools (FEIST)
- Making a referral to Eide Bailly, LLP



APS Training on Forensic Accounting Referrals

- APS state office and Eide Bailly, LLP trained APS SMEs on the referral process
- APS mentors train caseworkers
- APS SMEs assist caseworkers with training as needed



Is a Referral Appropriate?

- Complex account structure
- Duration of alleged financial exploitation
- Comingling of funds
- Unknown spending habits
- Multiple APs are suspected
- Guardianship may be sought
- Collect all necessary documents
- Consult the APS subject matter expert (SME)
- Complete the Financial Exploitation Investigation Suite of Tools (FEIST)

Completing the FEIST

- The FEIST provides a detailed framework for gathering evidence and presenting it in an organized manner.
- The FEIST is primarily used for cases being referred to forensic accountants but can be used in less complex financial exploitation cases.



Completing the FEIST

Two Phases:

- Phase I: Initial Inquiry and Observation
- Phase II: Additional Investigation and Documentation



The FEIST

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition Summary Referral Form

District & Region:

Referral Date:

APS SME:

SME Email:

Client Information

Client Name:	DOB:
Address:	City, State, Zip:
Phone:	Marital Status:
Alleged Perpetrator Name:	AP's Relationship to the Client:

Case Summary

Provide a summary that includes a description of the alleged incident (EXPL), contacts already made and with whom, records collected, and any other relevant information.

Case characteristics prompting the forensic accounting referral (check all that apply):

☐ Complex account structure: The client has multiple bank and/or investment accounts, multiple institutions, and frequent funds transfers

☐ Duration: The period of financial exploitation is unknown or suspected to have occurred over many years

☐ Comingling of funds: Client and alleged perpetrator share resources

☐ Unknown spending habits: Client spending patterns are unknown or inconsistent and not easily observable based on initial review of records

☐ Multiple perpetrators are suspected: Missing funds must be appropriately attributed to respective perpetrators in order to move forward with the investigation

☐ Guardianship is desired: Petition may be enhanced by forensic accounting report

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition

Phase I: Initial Inquiry & Observations Step 1: Client Questions/APSS Observations

District & Region:

APS SME:

Case ID:

SME's Email:

	Client Questions/APSS Observations	Response (Yes, No, Unknown, or N/A)	Notes
N/A	Have you talked to the CL about the EXPL allegation?		
1.	Is the client concerned he/she is being taken advantage of financially? If yes, please explain in Notes.		
2.	Is the client experiencing problems or concerns related to his/her care or finances? If yes, explain in Notes.		
3.	Does the client's income cover regular expenses, including monthly bills?		
4.	Is the client able to manage his/her own finances?		
5.	Have any of the client's utilities been disconnected in the last 3-6 months?		
6.	Is the client's rent or mortgage up-to-date? If no, state how far behind in Notes.		
7.	Is the client at risk of eviction or foreclosure? If yes, state how soon in Notes.		

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition

	Client Questions/APSS Observations	Response (Yes, No, Unknown, or N/A)	Notes
8.	Does anyone else live with the client? If yes, answer the questions below.		
	Does that person or persons contribute to household expenses?		
	Does that person or persons depend on the client financially? If yes, answer the question below.		
	Does the client want to support that person or persons financially?		
9.	Has anyone prevented the client from getting necessary food, clothing, medical supplies or care, or receiving outside communications, including mail and phone calls?		
10.	What are the client's sources of income (retirement, SSI, SSDI, RSDI, VA, pension, investment securities, other)? List the amount from each source in Notes.		
11.	Does the client have a POA, representative payee, guardian of the estate, or other fiduciary? If yes, answer the question below.		
	Does that person charge a fee for those services?		
	Has the client recently changed his/her POA, representative payee, or other fiduciary? If yes, answer the question below.		
12.	Did anyone ask or pressure the client into making that change?		
	Does anyone help the client pay his/her bills? If yes, answer the questions below.		

The FEIST

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition

	Client Questions/APSS Observations	Response (Yes, No, Unknown, or N/A)	Notes
18.	Has the client applied for a bank or car loan recently?		
19.	Has the client recently received a call or letter from a debt collection agency?		
20.	Has the client's identity ever been stolen?		
21.	Has the client ever been the victim of a scam?		
22.	Does the client have any other important assets like jewelry, land, other property? If yes, answer the question below.		
	Is the client missing any money, valuables, or property?		
23.	APSS Observation: Did you observe collection invoices; disconnected utilities or disconnection notices; eviction or foreclosure notices; unopened mail; lack of food; lack of meds or compliance issues with meds; missing valuables; missing financial records; missing funds?		
24.	APSS Observation: Did you observe concern or confusion about finances or housing; no memory of recent financial or legal transactions; concerns about threats related to financial or legal transactions; large monetary gifts; fear of, deference to, or reliance on a caretaker for response; or a new caretaker or trusted relationship?		

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition

Phase I: Initial Inquiry & Observation Step 2: Red Flags Checklist - Observations

District & Region: APS SME:
Case ID: SME's Email:

✓	Red Flag	Source of Information (client, collateral, previous case ID, etc.)
	Multiple individuals (reporters, collaterals, etc.) allege EXPL	
	Case history of financial exploitation allegations	
	Responses suggest lack of capacity, dementia, or severe disorientation	
	Client relies on others for ADLs/IADLs	
	Others speak for the client, or client defers to others for response	
	Client is evasive, hostile, or dismissive about finances	
	Client is isolated from resources/other individuals	
	Client reports feeling threatened or ashamed	
	Client is unable to pay bills	
	Client is uncomfortable with the way finances are handled	
	Individual handling finances or care charges excessive fees	
	Client is uncomfortable with decisions made by POA or Health Care Proxy (HCP)	
	Others live in the home and do not contribute to the household	
	Others use client's car or other assets	
	Client believes income does not cover regular expenses	
	Client has unexplained debt	
	Client has unexplained balances on credit card(s)	
	Client believes he/she has been financially exploited, scammed, or had identity stolen	

Financial Exploitation Investigation Suite of Tools (FEIST) Texas Edition

Phase II: Additional Investigation & Documentation Step 5: Red Flags Checklist – Statement Review

District & Region: APS SME:
Case ID: SME's Email:

✓	Red Flag	Source of Information (client, collateral, previous case ID, etc.)
	Client denies transactions	
	Negative net activity (cash flow) in one or more accounts	
	Increasing monthly/annual withdrawals over time	
	Increasing monthly/annual deposits over time	
	Decreasing monthly/annual deposits over time	
	Large, unknown withdrawals	
	Large, unknown deposits	
	Accounts being consolidated	
	Utilities being paid while client resides in facility	
	Multiple payments to utility company in the same month	
	Payments for gas/auto when client does not have/use car	
	Round dollar amounts paid to credit card companies	
	Transfers to/from other accounts	
	Frequent account changes (ex: new account numbers or new banks)	
	Account ownership changes during period (ex: POA added)	
	Statement mailing address changes during period	
	AP was receiving/keeping bank statements	
	Withdrawals from previously unused accounts	
	Debit card purchases inconsistent with observed lifestyle	
	Increase in ATM withdrawals	
	ATM/debit card held by AP	
	Checks written to cash or to AP(s)	
	Inconsistent or suspicious handwriting or signatures on checks or withdrawal slips	
	Insufficient funds fees, returned checks, or rejected transactions	
	Deposits from real estate transactions, or lack thereof	
	Growing credit card debt, or new credit accounts opened	
	Decline or change in credit score	

Forensic Accountant Referrals

- The APS caseworker sends the APS SME:
 1. Summary Referral Form
 2. Completed the FEIST
 3. All statements and supporting financial records
 4. Names and contact information for anyone involved
 5. Any other relevant documents obtained
- The SME uses the information to create a referral packet.

The Referral Packet

- De-identified APS intake
- Completed FEIST
- All bank statements, cleared checks, and deposit slips
- Credit card statements
- Retirement account statements
- Social Security income statements (SSI, SSDI, RSDI, etc.)
- Utility statements
- Mortgage information and payments
- Insurance information
- Receipts of any type
- Any other relevant documents

Making the Referral

- APS SME uploads the completed referral packet into the Forensic Assessment Center Network (FACN) portal.
- Eide Bailly, LLP reviews the records and uploads a draft report (“exam”) to the FACN portal in 28 calendar days or less for review by the APS SME.
- APS SME reviews the exam and approves the exam or enters any comments, questions or edits.
- Eide Bailly, LLP reviews any edits and enters a final report in the FACN portal.



Role of UTHealth

- Liaison between APS and Eide Bailly, LLP
- FACN FAA Case Coordinator
- Implemented a protocol to ensure seamless process

Referral Process

APS



UTHHealth



Eide Bailly,
LLP

UTHealth Protocol

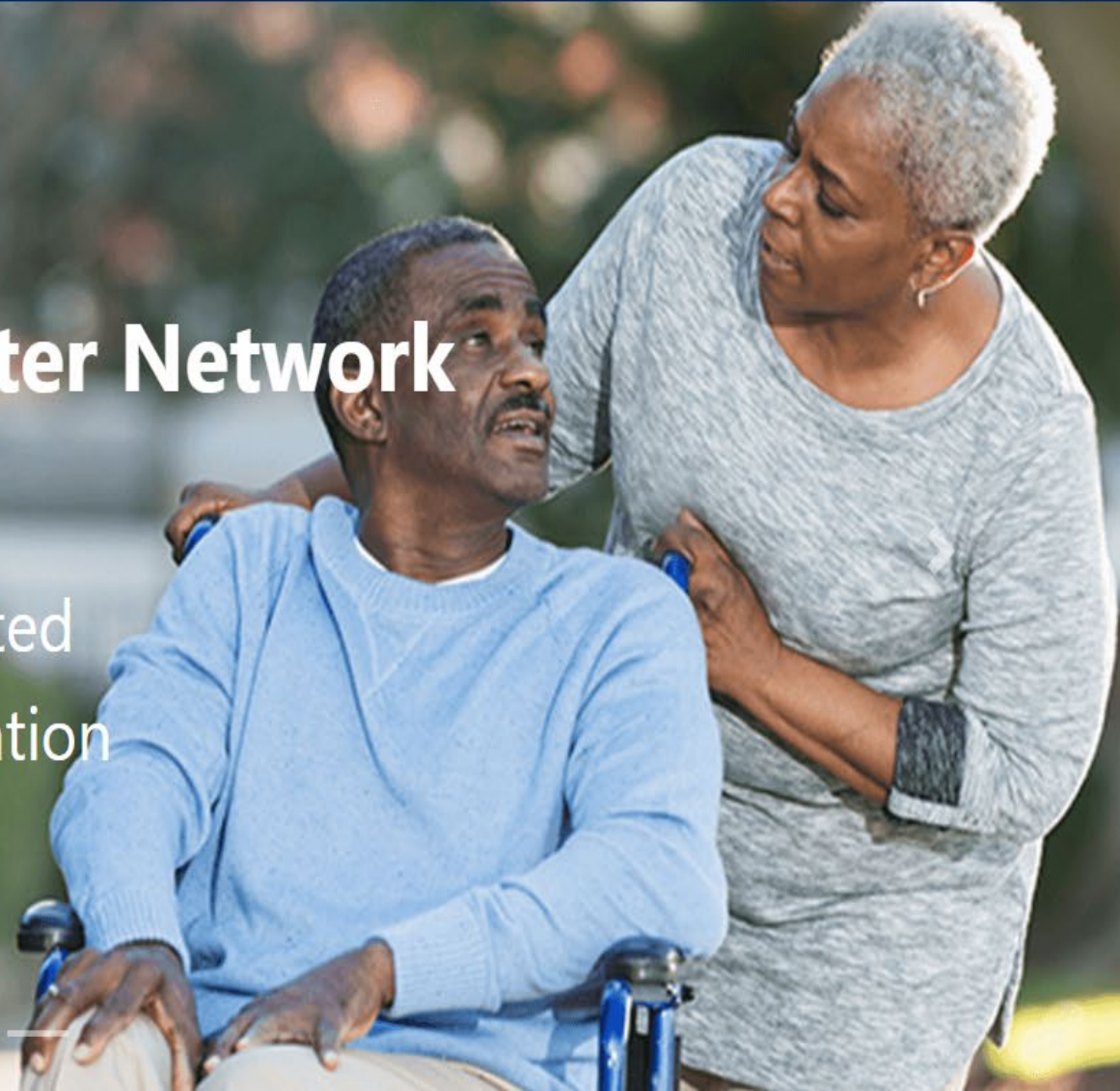
1. APS EDI SME's create FAA referral in the FACN portal
2. When the referral is complete, UTHealth reviews the case
3. Once reviewed, UTHealth assigns the case to Eide Bailly, LLP
4. Eide Bailly, LLP begins examination
5. When the examination is complete, Eide Bailly, LLP provides APS with the final report
6. When the final report is approved, the case will be marked as complete.



Forensic Assessment Center Network



Promoting health and safety for
children and adults who are suspected
victims of abuse, neglect or exploitation



Case Information

* First Name:

Jane

* Date of Birth:

01/14/1939

FAA case for clients 18 years and older.

Ethnicity:

African-American

* Gender:

Female

* Last Name:

Doe

Age:

83

Year

10

Month

Status:

☒ Alive ☐ Deceased

Possible Risk Factors *

Caregiver

☐ History of violence

☐ Mental illness

☐ Substance abuse

Client

☒ Alzheimer's, dementia, cognitive decline

☐ Mental illness

☐ Intellectual or developmental disability

☐ Social isolation

☐ Substance abuse

☐ History of wandering

☐ History of traumatic event

☐ Previous history of abuse

☒

Dependent on others for financial management

☒ Other person has access to client's finances

☐ Financial dependence of others on the client

☐ Physical disability

☐ Other

☐ Prior APS involvement

☐ No risk factor identified

Allegation*

☐ Self-neglect

☐ Caregiver neglect or neglect

☒ Financial exploitation or exploitation

☐ Emotional abuse

☐ Physical abuse




☐ Other

Submit

Cancel

Attachments

Browse

<input type="checkbox"/>	File Name	File Type	FileSize	User	Date	Action
	Combined Records	pdf	2153 KB		10/24/2022	
	FEIST TOOL	pdf	612 KB		10/24/2022	
	INTAKE	pdf	535 KB		10/24/2022	

Examiner Report

Browse

<input type="checkbox"/>	File Name	File Type	FileSize	User	Date	Action
	<div></div> <div><u>Document Request</u> <u>2022 11 18</u></div>	pdf	182 KB		11/18/2022	

Comments and Questions for FACN

Hello

I have uploaded the Feist Tool, Intake and only one bank record (Fidelity). Thank you

FACN Comments

Coordinator Comments

[Add Comment](#)

I reviewed this case and spoke to EDI SME [REDACTED] confirmed all necessary documents for EB review have been attached and the case is ready for review.

Please let me know if you have any questions. My phone number is [REDACTED]

Examiner Comments

[Add Comment](#)

Information provided has been downloaded and this matter will be scheduled for examination.

Case Descriptor (Add Case Descriptor)

Visit 1



Case Descriptor

* Date:

* Examiner Time:

* Case Type:

- ☐ Forensic Accounting Analysis
- ☐ Service Request Cancelled

- ☐ Legal Services / Court Testimony

Mandatory

- ☒ Forensic Accounting Analysis
- ☐ No Questionable Activity Found
- ☐ Questionable Activity Found

Save

Case Descriptor

Visit Date:	11/04/2022	Provider Time:	45 hours(s), 0 minute(s)
Case type:	Forensic Accounting Analysis		

Mandatory

Forensic Accounting Analysis

Questionable Activity Found

Bank activity identified	Potential family member identified	Other, Questionable activity in the amount of \$7,481.46 identified.
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Attachments

<input type="checkbox"/>	File Name	File Type	FileSize	User	Date
	<u>[REDACTED] Chase Bank</u>	pdf	16999 KB	[REDACTED]	09/28/2022
	<u>Intake</u>	pdf	410 KB	[REDACTED]	09/28/2022
	<u>FEIST Tool</u>	pdf	272 KB	[REDACTED]	09/28/2022

FACN affidavit and consultations

<input type="checkbox"/>	File Name	File Type	FileSize	User	Date
	<u>EB DFPS Letter [REDACTED]</u> <u>[REDACTED]_Final</u>	pdf	456 KB	[REDACTED]	11/04/2022
	<u>EB DFPS Workpapers</u> <u>[REDACTED]</u>	xlsx	238 KB	[REDACTED]	11/04/2022
	<u>EB DFPS Letter [REDACTED]</u> <u>[REDACTED]_Draft</u>	pdf	417 KB	[REDACTED]	11/04/2022



November 4, 2022

VIA EMAIL ONLY

RE: Forensic Accounting Services -

Dear

Eide Bailly LLP (hereinafter referred to as "our", "us" or "we") was engaged on December 3, 2020, under project number to assist The University of Texas Health Science Center at Houston on behalf of its partner, Department of Family Protective Services ("DFPS") with financial exploitation complaints. This letter reflects the forensic accounting services we provided regarding DFPS Case ID No.

A complaint was filed on June 27, 2022 regarding alleged financial exploitation of by his son, As part of a potential DFPS financial exploitation investigation, financial records for were provided to us. We were asked to review and summarize the financial activity within these records.

Based on our examination of the records provided, we identified net questionable disbursements totaling **\$7,481.46**. Additional supporting documentation is needed to further examine these transactions. **Figure 1** provides a summary of our calculation.

III. Conclusion

This letter, inclusive of a narrative and workpapers, reflects the procedures performed, documents examined, and related observations to date.

We examined available financial documentation for a time period primarily including January 13, 2022 through September 13, 2022. During our review, we identified net questionable transactions from bank accounts totaling **\$7,481.46**. Additional supporting documentation is necessary to determine the use and/or beneficiary of these transactions.

Our examination was limited to the records available to us. In order to complete our examination and potentially identify other areas of questionable activity, we would need access to the requested supporting documentation and records previously listed in this letter.

We have not provided an opinion in this letter related to any person or party violating applicable laws and regulations. The determination as to whether a person or party has violated applicable laws and regulations is not a decision for us; it is decision for a governing body, judge, or jury.

Our analyses and observations are based upon information provided to us as of the date of this letter. It is possible that if additional information is forthcoming, our analyses and observations could be materially different. We reserve the right to amend, modify, and or supplement this letter if deemed necessary due to new information as our examination may continue in this matter.

Please contact us with questions regarding the information reflected within this letter.

Sincerely,

Eide Bailly LLP

Fraud & Forensic Advisory Services

The background is a blurred collage of various data visualization elements. It includes several pie charts with segments in blue, red, green, and yellow. There are also bar charts with blue bars of varying heights. A central element is a tablet or laptop screen displaying a line graph with a blue line and a pie chart. The overall theme is data analysis and business intelligence.

Preliminary Data

Preliminary Data Overview

Case Characteristics

Case Statistics

Client Satisfaction Questionnaire Results

APS Data Determination Status

Case Characteristics

Table 1. Characteristics of $N = 77$ financial exploitation cases worked collaboratively by APS and forensic accounting examiners between September 16, 2021, and February 8, 2023.

	<i>N = 77</i>
Age (years), M (SD)	79.6 (9.6)
Gender:	
Female	51 (66.2%)
Male	26 (33.8%)
Race/Ethnicity:	
Caucasian	43 (55.8%)
African American	11 (14.3%)
Hispanic	6 (7.8%)
Asian	2 (2.6%)
Not Documented	15 (19.5%)
Living Situation:	
Alone	19 (24.7%)
With others	42 (54.5%)
Nursing Facility	15 (19.5%)
Unknown	1 (1.3%)
Allegation:	
Financial Exploitation Only	51 (66.2%)
Financial Exploitation & Self-Neglect	19 (24.7%)
Financial Exploitation & Other*	7 (9.1%)
Client Possible Risk Factors:	
Other person has access to client's finances	35 (45.5%)
Alzheimer's, dementia, cognitive decline	29 (37.7%)
Dependent on others for financial management	29 (37.7%)
Physical disability	24 (31.2%)
Financial dependence of other on the client	6 (7.8%)
Social isolation	5 (6.5%)
Physical Neglect	2 (2.6%)
Previous APS Case History	2 (2.6%)
Intellectual or developmental disability	2 (2.6%)
Mental Illness	1 (1.3%)
N/A	10 (13%)

***Note:** Other types of mistreatments include (physical, sexual & psychological abuse, abandonment, neglect); Client Possible Risk Factors totals more than 100% due to cases being able to have multiple risk factors.

Eide Bailly, LLP
Case Statistics

Table 2. Financial profile for N=77 financial exploitation cases worked collaboratively by APS and forensic accounting examiners between September 16, 2021, and February 8, 2023.

Accounting Statistics	N = 77 cases
Months of records reviewed to date, Total (Avg.)	1719 (22)
Number of Bank Accounts, Total (Avg.)	326 (4)
Mean (Std. Dev.)	\$91,759.79 (\$138,358.96)
Median	\$49,464.48
Max	\$720,710.97
Number of Credit Card Accounts, Total (Avg.)	105 (1)
Mean (Std. Dev.)	\$2,599.63 (\$14,048.18)
Median	0
Max	\$107,056.55
Number of Investment Accounts, Total (Avg.)	47 (0.6)
Mean (Std. Dev.)	\$21, 550.28 (\$117,389.81)
Median	0
Max	\$865,000.00
Total number of transactions reviewed, (Median)	101,159 (623)
Total amount for transactions reviewed, (Median)	\$2,139,807,590.06 (\$649,009.58)
Amount of questionable activity, Total (Median)	\$8,830,809.3 (\$51,132.85)

Client Satisfaction Questionnaire (CSQ) Results

Table 3. APS and forensic Accountant reported satisfaction scores for $N = 77$ financial exploitation cases worked collaboratively by APS and forensic accounting examiners between September 16, 2021, and February 8, 2023.

Very Satisfied to Mostly Satisfied, N (%)			
Questions	APS Caseworkers	APS EDI SME	Forensic Accountants
1. How would you rate the quality of service you received?	36 (90%)	6 (100%)	9 (100%)
2. Did you get the kind of service you wanted?	40 (100%)	6 (100%)	9 (100%)
3. To what extent has our service met your needs?	38 (95%)	6 (100%)	9 (100%)
4. If a friend were in need of similar help, would you recommend our service to him or her?	37 (92.5%)	6 (100%)	9 (100%)
5. How satisfied are you with the amount of help you received?	37 (92.5%)	6 (100%)	9 (100%)
6. Have the services you received helped you to deal more effectively with your problems?	38 (95%)	6 (100%)	9 (100%)
7. In an overall, general sense, how satisfied are you with the services you received?	36 (90%)	6 (100%)	9 (100%)
8. If you were to seek help again, would you come back to our service?	37 (92.5%)	6 (100%)	9 (100%)

Challenges

- Case complexity
 - Time it takes to examine records and summarize findings
 - Discovery of new information needed
- Funding
 - Good and thorough work isn't cheap

Next Steps

- Last phase: Collaborate with Houston and Tarrant county District Attorneys (DA) and law enforcement
 - Collaborating with the DA's offices and other law enforcement, a checklist for evidence collection and a protocol for reporting financial exploitation case investigation data will be created
 - This will standardize evidence collection and reporting
 - It is expected that the evidence being sent to the DA's regarding financial exploitation will be more comprehensive following the enhanced training curriculum and after working with a forensic accountant.

Implications for the Future

- Enhanced financial exploitation training for APS staff
- New APS financial exploitation units
- Forensic Accountants will be available to support APS with financial exploitation
- The standardized evidence collection and reporting checklist for DA's office and law enforcement



Sustainability

Take Away Points

- There are enhancements that can be made to support financial exploitation
- Feasible to do collaborative casework with forensic accountants
- The deliverables of this project support APS financial exploitation investigations
- Long-term sustainable solution

Thank you!

Questions?