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If it's Not Your Money - It's a Crime!

Financial exploitation of vulnerable Texans is down but not out

During October, Adult Protective Services (APS) is shining a light on financial exploitation of Texans who are elderly or have disabilities. APS and community partners are holding a series of [events](#) throughout the month to raise awareness and increase understanding of this serious crime.

The good news is that this unscrupulous crime was down by 15 percent in Texas last year, following a 23 percent increase over the previous two years. There were 1,041 Texans victimized by financial exploitations last year.

"We're happy to see exploitation decline, but we can't let down our guard", said Beth Engelking, associate commissioner for Adult Protective Services. "Exploitation is the ultimate betrayal and often leaves victims impoverished and unable to meet their basic needs. I urge everyone to learn to recognize and report financial exploitation."

What is financial exploitation?

It's when a relative or caretaker (or someone else with an ongoing relationship) improperly or illegally uses the money or property of a person who is elderly or who has a disability for personal benefit or profit.

Recognizing Financial Exploitation

The warning signs of financial exploitation include:

- Sudden changes in bank accounts or banking practices.
- Unexplained or unexpected withdrawal of large sums of money.
- Adding names to someone's bank signature card.
- Unfamiliar people accompanying bank customers to withdraw large sums.
- Unauthorized withdrawal of funds using ATM cards or sudden transfers of assets.
- Sudden changes in financial documents.
- Unpaid bills despite having enough money.
- Previously uninvolved relatives who suddenly claim rights to a person's affairs and possessions.
- Abuse of power of attorney.

If you see signs of financial exploitation, call the Texas Abuse Hotline (800-252-5400) or report online at TxAbuseHotline.org.

Find out more about this issue at EveryonesBusiness.org, including tips on how Texans can protect themselves from financial exploitation.

APS Facts and Figures¹

- APS is a division of the Texas Department of Family and Protective Services (DFPS). Its mission is to protect people who are 65 or older or who have disabilities from abuse, neglect, and exploitation by investigating, and providing or arranging for services to alleviate or prevent further maltreatment.
- Texas has almost five million residents who are 65 or older or who are younger adults (18-64) who have a disability.
- APS confirmed that 1,041 people were victims of financial exploitation in Texas last year. This includes both people living at home and in institutions.

More Information

- More APS data is available in the DFPS 2015 Data Book (http://www.dfps.state.tx.us/About_DFPS/Annual_Reports_and_Data_Books/2015/default.asp).
- APS http://www.dfps.state.tx.us/Training/APS_Reporting/default.asp

¹ All data is fiscal year 2015, the last full year of data available.