



TEXAS
Department of Family
and Protective Services

Adult Protective Services

House Committee on Criminal Jurisprudence

*Briefing on the Financial Exploitation
of Vulnerable Adults*



May 19, 2026



PRESENTERS

Commissioner Audrey O'Neill

APS Deputy Associate Commissioner Cody Minze



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The People We Serve



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Criteria for APS Client

APS investigates allegations of abuse, neglect, and financial exploitation and provides protective services, regardless of race, creed, color, or national origin, to **people who are living in the community** who meet any of the following criteria:



Age 65 or older.



Age 18-64 with a mental, physical, intellectual, or developmental disability that **substantially impairs** an adult's ability to live independently or provide for their own self-care or protection.

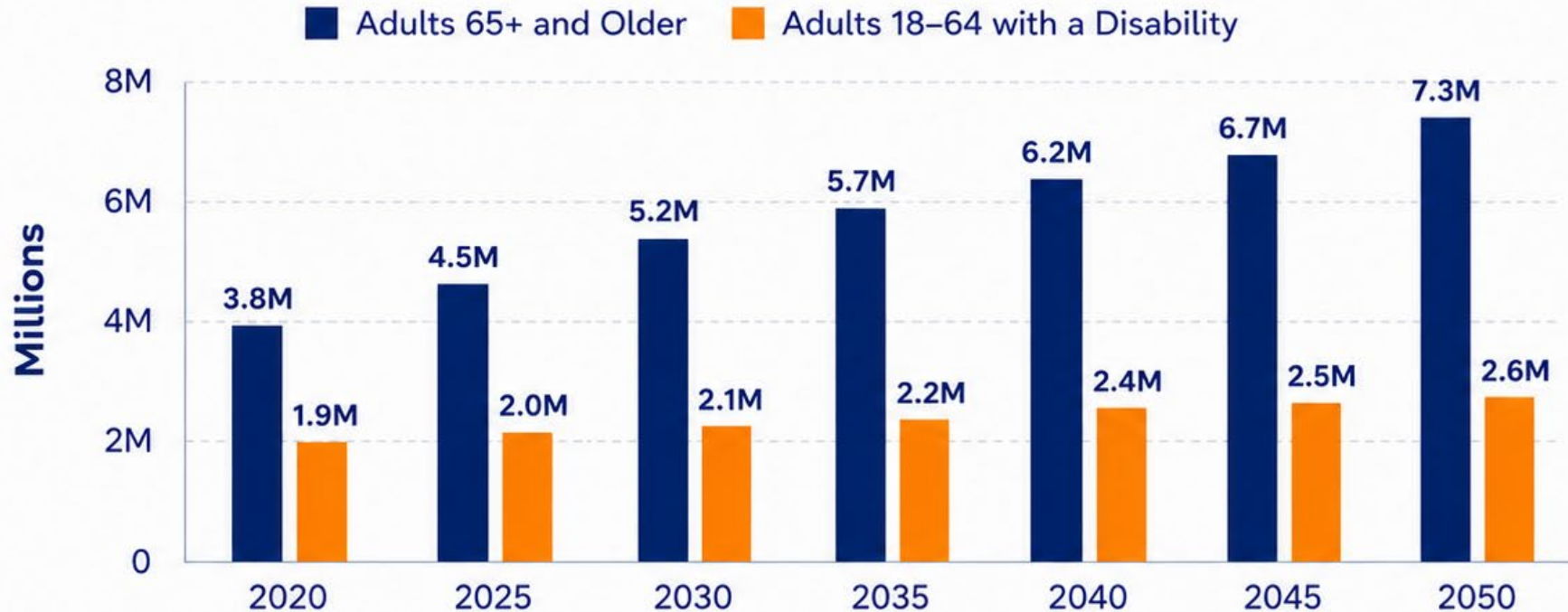


Please Note: APS Clients have the right to refuse services



Population Growth 2020–2050

Projected Texas Population Adults 65 and older and Adults 18–64 with Disabilities



**Adults 65+
 and Older**

Increase from
3.8 Million
 in 2020 to
7.3 Million
 in 2050



**Adults 18–64
 with a Disability**

Increase from
1.9 Million
 in 2020 to
2.6 Million
 in 2050



Texas' older adult population and adults with disabilities are projected to grow steadily through 2050.



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APS Investigations



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Who We Investigate



APS Investigates:

- Individuals in a state of self-neglect
- Caretakers
- Family members
- Individuals who have an ongoing personal relationship with the victim



APS **does not** investigate abuse, neglect or financial exploitation without establishing the alleged perpetrator has an ongoing relationship to the victim



An ongoing relationship is defined as





“frequent and regular interaction, a reasonable assumption that the interaction will continue, an establishment of trust beyond a commercial or contractual agreement”

DFPS Rules, 40 TAC §705.101(17)



APS Investigation Process Overview

After receiving an intake report, APS:

-  Contacts a person with current and reliable information about the client within 24 hours of intake.
-  Makes Face-to-Face (FTF) contact with the client based on priority of intake.
-  Completes a thorough investigation and provides protective services if needed.
-  Protective services may include referrals to local resources, paid services, referral to the Health and Human Services (HHSC) guardianship program, Emergency Orders of Protective Services (EOPS).

Investigative Process



Services DFPS Utilizes in Financial Exploitation Cases

- Assist Client with changing accounts or access to accounts.
- Help client get a payee (either professional or trusted person).
- Assist client with contacting credit card company to dispute charges.
- Work with client to develop and implement a budget.
- Assist with rent, utilities, food, medications, etc. to insure client safety to bridge the gap between social security or other income sources.



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Financial Exploitation





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What is Financial Exploitation?

The illegal or improper act of a caretaker, family member, or other individual who has an ongoing relationship with an elderly person or person with a disability that involves using, or attempting to use, resources for monetary or personal benefit, profit, or gain without the informed consent of the person.

Source: Section 48.002, Chapter 48, Human Resources Code



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Key Facts About Financial Exploitation

- Financial exploitation is under reported.
- Financial exploitation cases are complex and multi-layered.
- Targeted resources may include various financial accounts, property deeds, and other assets.
- Strategies to gain access to victim resources have grown in sophistication.
- Records must often be requested from multiple institutions.
- Exploitation cases take more time to investigate.



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Impact of Financial Exploitation on Clients



- Increased mortality



- Reduced quality of life



- Poor health outcomes



- Mental health issues



- Isolation



- Loss of independence



- Loss of income and
resources



- Inability to rebuild
financial stability



APS Financial Exploitation State Data

Fiscal Year	All Intakes	All Completed Investigations	Investigations with Exploitation Allegations	65 & Older	18-64
FY 25	125,382	82,841	12,686	11,144	1,542
FY 24	123,852	88,004	13,612	11,803	1,809
FY 23	120,069	83,737	13,380	11,484	1,895
FY 22	119,448	84,655	12,688	10,686	2,002

(Source: DFPS Data Book)



APS District Data

APS District Map



**Number of Financial Exploitation Allegations
 by District and Fiscal Year**

District	FY2025	FY2024	FY2023	FY2022
Northwest	1,580	1,870	1,797	1,773
DFW	2,848	3,167	3,088	2,809
East/Central	2,473	2,630	2,692	2,397
Houston	2,676	2,919	2,676	2,757
South	3,100	3,018	3,122	2,943

(Source: DFPS Data Book)



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Strength in Specialization: APS Financial Exploitation Units



3 Specialized Units

Each unit has 6 caseworkers, 1 supervisor, and 1 Subject Matter Expert (SME).
The units were created in 2023.



1,617 Cases

The three units worked a total of
1,617 cases in FY25.



6 Subject Matter Experts

Six Subject Matter Experts specializing in
financial exploitation cases working throughout the state.



5 Certified Fraud Examiners

Five caseworkers have obtained their
Certified Fraud Examiners (CFE) certification.



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APS Community Engagement and Financial Exploitation Stakeholders



Partnering to Protect



**Fort Bend County
 District Attorney's Office**



**Tarrant County
 District Attorney's Office**



**Montgomery County
 District Attorney's Office**



**Tarrant County
 Local Law Enforcement**



**Senior Justice Assessment
 Centers (SJAC) in Harris
 and Bexar Counties**



**San Antonio Police Department
 Financial Crimes Team**



**FBI San Antonio
 Field Office**



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Questions?
