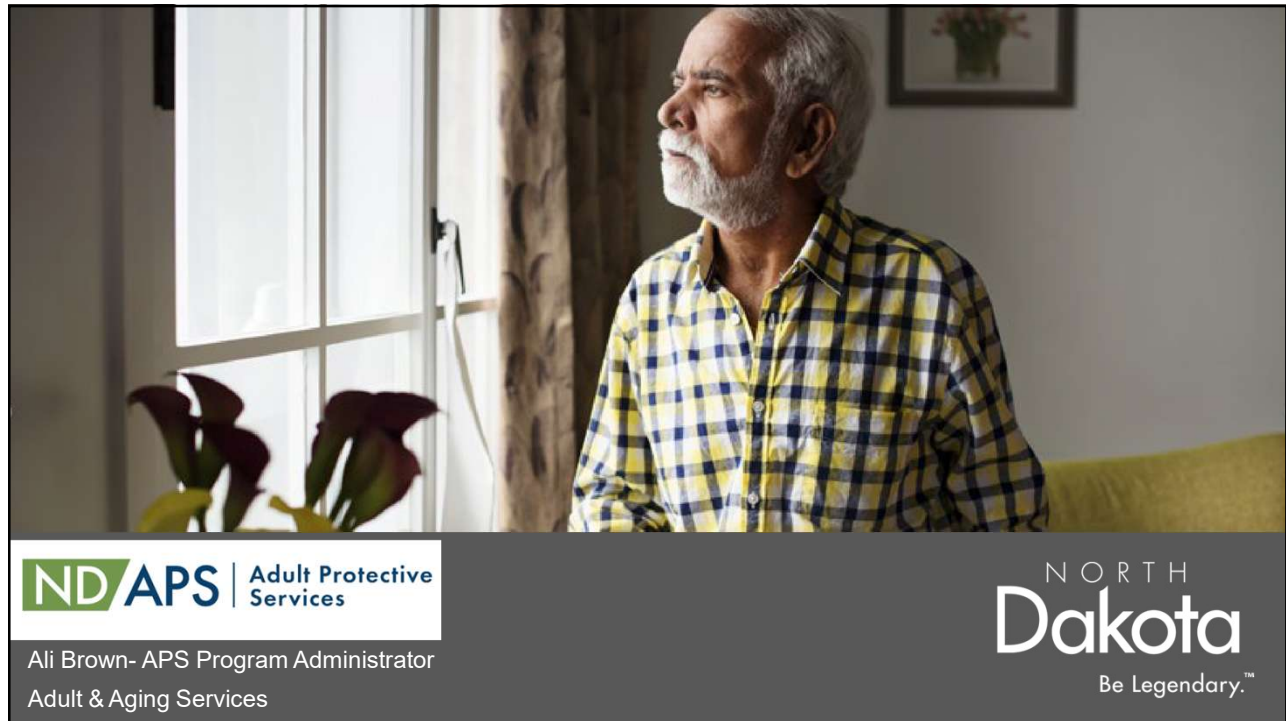




1

What is Adult Protective Services?

- The program addresses the safety of vulnerable adults who are at-risk of harm due to the presence or threat of abuse, neglect, or exploitation
- The program is offered statewide through the Adults and Aging Services Division or through local partner agencies

2

2

WHO DO WE SERVE?

- Adults aged 18 and older with substantial mental or functional impairments affecting their health, safety or independence.



3

Definitions

- **Substantial functional impairment** means any substantial incapability, because of physical limitation, of living independently or providing self-care as determined through observation, diagnosis, evaluation, or assessment
- **Substantial mental impairment** means substantial disorder of thought, mood, perception, orientation, or memory that grossly impairs judgment, behavior, or ability to live independently or provide self-care as revealed by observation, diagnosis, evaluation, or assessment

4

Definitions

- **Abuse** means any willful act or omission by a caregiver or other person, which results in physical injury, mental anguish, unreasonable confinement, sexual abuse or exploitation, or financial exploitation to or of a vulnerable adult
- **Neglect** means the failure of a caregiver to provide services necessary to maintain the physical and mental health of a vulnerable adult
- **Financial exploitation** means use or receipt of services provided by the vulnerable adult without just compensation, the taking, acceptance, misappropriation, or misuse of property or resources of a vulnerable adult by means of undue influence, breach of a fiduciary relationship, deception, harassment, criminal coercion, theft, or other unlawful or improper means
- **Self Neglect** means the inability or lack of desire of the vulnerable adult to maintain and safeguard their own physical and mental health

5

Who

- Family-
 - Adult children that live near are most common
- POAs
- Guardians
- Friends
- Trusted Individuals
- Professionals
- Professional caregivers are also common
- Scammers
 - Other victims
 - Money mules

6

Financial Exploitation By Family/ Trusted Individuals

- Use POA as a way to steal
- Take advantage of joint bank accounts
- ATMs and Checks
- Threatens nursing home
- Refuses needed care

7

Financial Exploitation By Professionals

- Investment schemes
- Guardians and conservatorship agencies
- Care providers

8

Financial Exploitation By Strangers

- Romance scam
- Computer Virus scam
- FBI scam
- Mules
- Home repair scam
- Money recoupment scam

9

What To look for

- Changing of legal documents
 - POAs, Titles, Wills
- Unusual bank account activity
 - Cash, Wires
- Money not going towards care
- Large, frequent gifts to caregiver
- Client appears suspicious of financial institution
- **Isolation**

10

Questions For Clients

- "That's more cash than you usually take out. Do you have something fun planned?"
- "I noticed this is the first wire you've sent. Are you buying something exciting?"
- "You won the lottery? That's exciting! Where did you find the winning ticket?"
- "I see you came in with a friend today, I've never met them before! How do you know each other?"

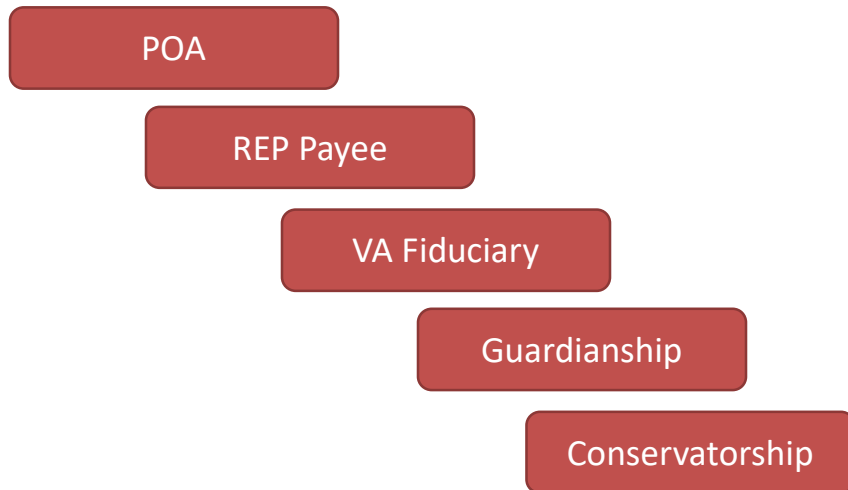
11

Interventions

- Freeze or close bank account
- Auto bill pay
- Close joint bank accounts
- Report to APS and/or law enforcement
- Talk to family if part of a scam

12

Interventions



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Effects

- Reliant on welfare services
- May not qualify for Medicaid
- Depression
- Loss of identity
- Further abuse, neglect and exploitation
- Death

14

Dementia

- One of the common first signs of dementia is the inability to manage one's finances.
- **What to look for in clients**
 - Taking longer than usual to fill out a form
 - Forgetting to pay bills
 - Paying bills more than once
 - Difficulty answering questions
 - Repeating questions

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Reporting

FIGURE 1: ABOUT 1 OUT OF 10 VICTIMS OF KNOWN-OTHER-PERPETRATED INCIDENTS REPORT THEM

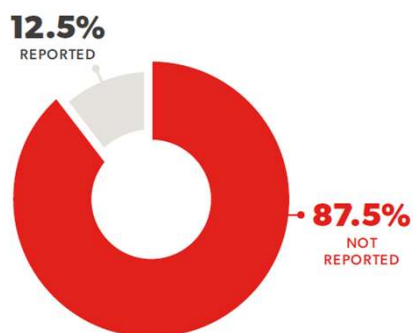
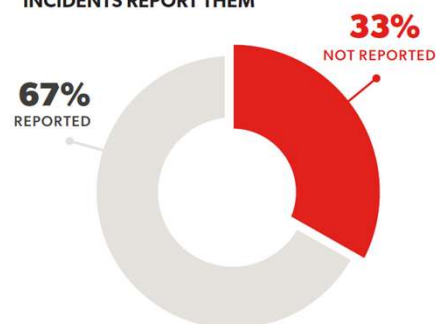


FIGURE 2: IN CONTRAST, 2 OUT OF 3 VICTIMS OF STRANGER-PERPETRATED INCIDENTS REPORT THEM



Figures 1 and 2: R. Acerno et al., "Relevance of Perpetrator Identity to Reporting Elder Financial and Emotional Mistreatment," Journal of Applied Gerontology 39, no. 2 (2020): 221-225.

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WHO CAN REPORT?

- **Mandatory reporters** such as a medical or mental health professional providing care or services to a vulnerable adult who knows that a vulnerable adult has been subjected to abuse or neglect is required to report
- **Anyone** can call with a concern including a friend, relative, neighbor, banker, or other concerned community member

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Can Banks report?

6-08.5-03. Reporting to a law enforcement agency or the department of health and human services - Immunity.

1. If a financial service provider, or an employee, officer, or director of a financial service provider has a good faith belief to suspect financial exploitation of an eligible adult occurred, was attempted, or is being attempted, the financial service provider, or an employee, officer, or director of a financial service provider may report the information to a law enforcement agency or the department of health and human services.
2. This section does not impose a duty on a financial institution to investigate a suspected financial exploitation of an eligible adult or to make a report to a law enforcement agency or the department of health and human services.
3. A financial service provider, or an employee, officer, or director of a financial service provider, is immune from all criminal, civil, and administrative liability for reporting or not reporting under this section if the determination is made based on a good faith belief that financial exploitation occurred, was attempted, or is being attempted.

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Sample Report

Bob Smith has banked with us since 2017 and typically withdrew \$100 every few months. His previous POA was his daughter Veronica.

1/18/2026 – South Branch-Bob arrived with his daughter Nicole Doe. Nicole presented a new notarized POA dated 1/06/2026, revoking the previous POA. Nicole conducted nearly all communication during this visit.

1/24/2026 – South Branch-Bob appeared confused and had difficulty communicating with staff. Each time staff attempted to speak with Bob, Nicole answered for him. Staff observed major concerns about Bob's physical condition, including poor hygiene, damaged clothing, and strong odor. Nicole stated Bob "is not in his right mind" and had suffered a stroke the December. Withdrawal of \$500

1/30/2026 – South Branch-Nicole returned alone and withdrew \$700.

1/31/2026 – North & South Branches

Nicole visited two branches alone.

11 a.m. North Branch: withdrew \$900, stating she was going to Las Vegas to "win big."

1 p.m. South Branch (drive-thru): withdrew another \$900.

2/2/26, 2/3/26, 2/4/26 – ATM Withdrawals (Las Vegas) Three separate \$2000 ATM withdrawals were made in Las Vegas.

2/10/2026 – South Branch- Nicole came in alone and withdrew \$950. When the teller asked how Bob was doing, Nicole stated Bob had been in the hospital for the past two weeks and that she needed money to pay her rent after losing money in Vegas.

The bank has concerns about Bob being exploited by his POA.

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Sample reports that would not be appropriate for APS

1. Jane Doe is a 65-year-old female that came into ABC branch saying that she is a victim of identity theft. She states that she received a call in August saying there were some unusual activities on a non-ABC credit card. The man that called her was from the FTC and said that someone was using her identity to open multiple cards. To keep this secure Jane needed to transfer the funds to a safe location. She needed to send a \$10,000 cashiers check and \$35,000 in gold coins to be picked up. FTC told her not to tell family, friends, or bank as it was in interest of national security. Jane talked to Fargo PD, who told her to come talk to the bank. Loss of \$10,000.

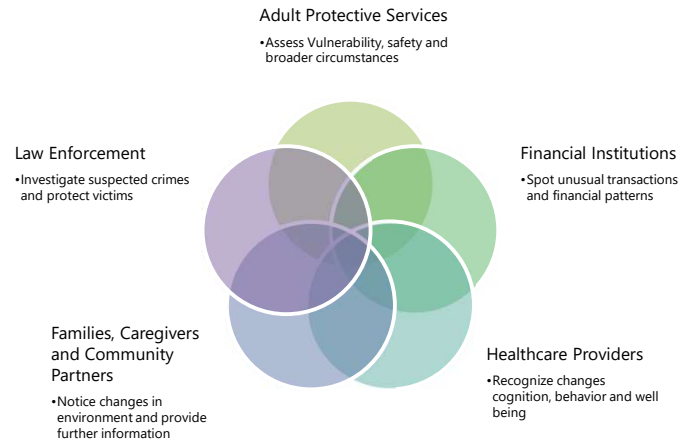
(No vulnerability noted)

2. John Doe came into ABC bank and stated that he received a email from the geek squad advising that he has been enrolled in a subscription service and he will be charged \$388.99. To avoid the charge he followed instructions in the email. During this and unknown person gained access to his devise and made it appear that he was refunded 3,889.99 and was instructed to repay excess funds. This customer realized that he was a victim of the scam and contacted ABC bank to secure account. No funds lost.

(No vulnerability noted and no funds lost)

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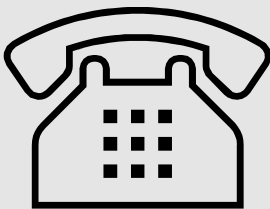
Team Approach



Together, we can recognize exploitation sooner and prevent further loss

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HOW DO I REPORT?



- **URGENT:** If a vulnerable adult is in immediate danger, call law enforcement NOW and afterwards report:
 - **Online:** [North Dakota APS Web Intake Report](#)
 - **Reporting form:** www.nd.gov/eforms/doc/sfn01607.pdf
 - **Email** dhsvaps@nd.gov
 - **Fax** 701.328.8744
 - **Call** 1.855.462.5465, Option 2

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WHAT HAPPENS AFTER I REPORT?

Central intake staff members:

- Review your concern by asking screening questions to determine if the adult is in serious danger and needs immediate intervention (such as law enforcement)
- When appropriate, provide assistance to help individuals gain access to services by providing information and referring people to appropriate services
- If a report meets the criteria for further evaluation, information is sent to regional staff who conduct a home visit to do a full assessment and make appropriate referrals or provide follow-up as needed

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WHAT ELSE SHOULD I KNOW AFTER I REPORT?

Decision Making Rights

- A person, including a vulnerable adult, has the right to make their own decisions unless the person gives up that right or the court system gives that responsibility to someone else.

Living Environment

- A person, including a vulnerable adult, has the right to live how he or she wants if it does not harm others or involve a crime.

Protective Arrangements

- If supporting medical evidence questions competency, APS will take appropriate steps to ensure the person's safety

Least Restrictive

- APS focuses on the least restrictive intervention possible in order to preserve a person's independence. Whenever possible, services are provided in a person's home to help them avoid placement

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REPORT VOLUME

FFY 2026

5352 Reports
1702 Investigations*
2418 Allegations

Most common allegation:

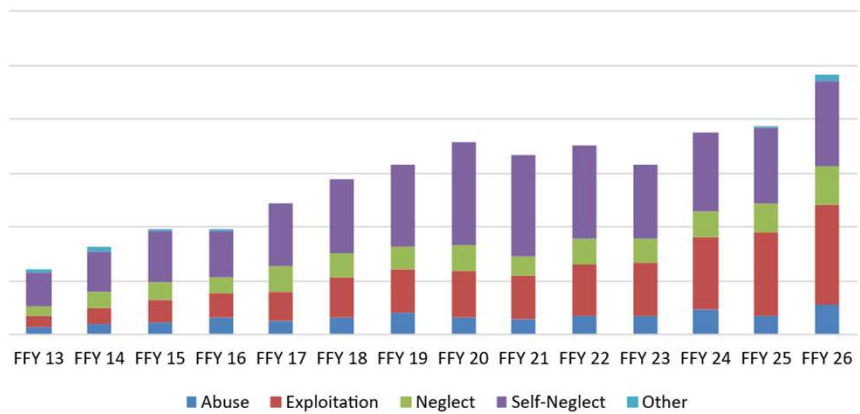
Exploitation

Most common
 Substantiated allegation:

Self- Neglect

* Investigations may include numerous reports

Statewide Allegation Type



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QUESTIONS



Ali Brown
APS Program
Administrator



Alebrown@ND.GOV



701.328.8776