

Adult Protective Services: Risk Assessment in APS

Level of Risk Activity

Scenario I

APS received a report from a bank employee about a customer, Dolores Brown. Mrs. Brown's son came to the bank and tried to make a withdrawal from his mother's account. He produced a power of attorney for finances. The bank typically requires customers to sign a special bank Power of Attorney (POA) document and explained this to the son, who became very angry. The employee contacted Mrs. Brown, who said the son did not have her permission to withdraw cash. She asked to talk to her son, and he began shouting at her over the phone. When they'd finished their exchange, Mrs. Brown asked to speak to the bank employee again and told her to go ahead and release the funds. When the son left, the teller called APS. A caseworker was assigned to investigate.

The APS worker conducted an initial visit with Mrs. Brown and informed her of the bank's concerns. Mrs. Brown stated that she had been intimidated into giving her son permission to make the withdrawal and that he used the money to get his car repaired. It is not the first time he has used the POA for his own benefit without her knowledge or by bullying her. Mrs. Brown stated that she wants her son to have the POA, even though her other children have been trying to convince her to revoke it. She said, "He is a good boy and is just having a rough time. He is too proud to ask for help and thinks I won't notice. I only keep a little money in this account. My savings are in another bank and he doesn't have a POA for that one. This is what I want."

Answer the following questions:

1. What is at risk?
2. What is the level of risk? (low, medium, or high?)
 - a. Use the 3 S's – Soon, Severe, Sure
3. What additional information do you need to assess Mrs. Brown's level of risk?

Scenario 2

APS received a report from a bank employee about a customer, Dolores Brown. Mrs. Brown's son came to the bank and tried to make a withdrawal from his mother's account. He produced a power of attorney for finances. The bank typically requires customers to sign a special bank Power of Attorney (POA) document and explained this to the son, who became very angry. The employee contacted Mrs. Brown, who said the son did not have her permission to withdraw cash. She asked to talk to her son, and he began shouting at her over the phone. When they'd finished their exchange, Mrs. Brown asked to speak to the bank employee again and told her to go ahead and release the funds. When the son left, the teller called APS. A caseworker was assigned to investigate.

The APS worker conducted an initial visit with Mrs. Brown and informed her of the bank's concerns. Mrs. Brown was very agitated and did not seem to understand what the worker wanted. Mrs. Brown said that she is not concerned about her son's actions and that the real problem is that she's being harassed. She showed the worker a stack of mail, which included threatening notices from a collection agency and an eviction notice from her landlord. When the worker asked her about them, Mrs. Brown says, "I'm too tired to discuss this right now. Maybe you can come back another time."

Answer the following questions:

1. What is at risk?
2. What is the level of risk? (low, medium, or high?)
 - a. Use the 3 S's – Soon, Severe, Sure
3. What additional information do you need to assess Mrs. Brown's level of risk?