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Elder Abuse Prevention

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Elder Abuse Prevention: A Case Study of the Santa Clara County Financial Abuse Specialist Team (FAST) Program

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ABSTRACT. Increasing caseloads in the area of financial abuse prompted Santa Clara County Department of Aging and Adult Services (DAAS) to develop a Financial Abuse Specialist Team (FAST) in May 1999 to provide an efficient system for investigating and acting on reports of financial abuse in Santa Clara County. The primary members of the team include staff from Adult Protective Services, the Public Administrator/Guardian's Office, the offices of the County Counsel, the office

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of the District Attorney as well as other staff from within the Department of Adult and Aging Services. This is a case study of FAST as a rapid-response system providing immediate intervention in cases of financial abuse against elders, and provides the community with both a deterrent to prevent future incidence of financial abuse and the ability to move quickly to prevent losses by creating a seamless system of collaboration. It concludes with a discussion of lessons learned.

KEYWORDS. Financial elder abuse, adult protective services, guardianship, coordinated services, prevention

In a time when the senior citizen population in this country is steadily increasing, it is important to note that the incidences of physical, emotional and financial abuse against these seniors are also increasing. Dementia, depression, and other forms of mental illness are prevalent, as are physical infirmities such as decreased mobility and chronic illness. Due to these factors, many seniors rely on family members or paid health care workers to assist them in meeting their personal and health needs.

Across the country, reports to Adult Protective Service (APS) agencies of elder abuse (which includes physical abuse, sexual abuse, psychological abuse, neglect, and/or financial abuse or exploitation) increased 150 percent between 1986 and 1996 (Administration on Aging, 1996). This increase dramatically exceeded the 10 percent increase in the older population over the same period. A national incidence study conducted by the Administration on Aging (1996) found that:

- 551,011 persons, aged 60 and over, experienced abuse, neglect, and/or self-neglect in a one-year period;
- Almost four times as many new incidents of abuse, neglect, and/or self-neglect were not reported as those that were reported to and substantiated by adult protective services agencies;
- Persons, aged 80 years and older, suffered abuse and neglect two to three times their proportion of the older population; and

- Among known perpetrators of abuse and neglect, the perpetrator was a family member in 60 to 90 percent of cases. Two-thirds of the perpetrators were adult children or spouses.

Out of these 551,000 substantiated (verified) reports of all types of elder abuse, some 40 percent of those cases (220,400) involved some form of financial abuse (Administration on Aging, 1996).

Although service systems had been in place for many years to respond to incidences of elder abuse, the rapidly increasing caseloads in the specialized area of financial abuse prompted Santa Clara County Department of Aging and Adult Services (DAAS) in 1998 to conduct a study of financial abuse investigations. The study confirmed that the number of investigations was indeed increasing, and that current cases were reflecting more complicated issues that would require greater staff expertise. This case study describes how Santa Clara County DAAS developed and implemented the Financial Abuse Specialist Team (FAST) in response to the growing need to address incidences of elder abuse in a time-sensitive manner.

LITERATURE REVIEW

It is currently estimated that approximately 818,000 elderly individuals are victims of elder abuse annually in the United States (National Center on Elder Abuse, 1996). Recent statistics on reporting vary, with some researchers suggesting that for every one case of elder abuse that gets reported, five go unreported (National Center on Elder Abuse, 1998). Other less conservative estimates suggest that only one in ten (Coker & Little, 1997) or one in fourteen (Lachs, Berkman, & Fulmer, 1994; Matlaw & Spence, 1994) incidences of elder abuse are reported.

It is generally agreed that the legal standard for reporting is a "reasonable suspicion"; defined as "an objectively reasonable suspicion that a person would entertain, based upon facts that could cause a reasonable person in a like position, drawing when appropriate upon his or her training and experience, to suspect abuse" (Welfare and Institutions Code 15619.65, 2002). What makes the elder abuse situation particularly complex is its hidden nature, especially since elders frequently live in isolation from the outside world where "reasonable suspicion" is difficult to develop. As a result, detection of abuse by outsiders is more complicated and incidents tend to be under-reported.

However, most current statistics include a combination of different types of elder abuse. The exact number of cases of elder abuse involving financial exploitation cannot be accurately calculated because cases often are not recognized or reported. In fact, there is no reliable estimate, to date, of how many elderly are being financially abused. This may be due to a built-in bias whereby bodily assault may be seen as more threatening and easily recognized than the loss of assets. Other reasons include victim embarrassment from being exploited, simply being unaware that the abuse is taking place, or fear of reprisal over the potential for the withdrawal of care and support. In addition, there is no national reporting center or database to compile and analyze cases, so it is impossible to estimate the number of cases even when they are reported (Coker & Little, 1997). Also, most police officers and prosecutors are not trained to spot financial abuse when it is reported, and when they do, they often refuse to investigate by claiming that it is "a civil matter" (Wasik, 2000).

John Wasik (2000) has been particularly comprehensive in describing the investigative dimensions of elder abuse, as noted below.

> A more aggressive estimate of financial abuse based on our interviews with elder advocates may be that only one in 25 of these crimes is reported (it may be as high as one in 100), suggesting that there may be at least 5 million financial abuse victims every year. The NCEA succinctly summarizes this issue by stating that 'officially reported cases of abuse' are only the 'tip of the iceberg,' or a partial measure of a much larger, unidentified problem. . . .' This is an extremely underreported crime; the elder is humiliated and ashamed of being taken' says Nancy Stallings a training specialist with the Division of Aging and Adult Services in Utah. . . . From 60 percent to 90 percent of the perpetrators of financial abuse are family members or in-home caregivers. Adult children of the victims are often the caregivers and exploiters according to a study by Namkee Choi, PhD, of the State University of New York at Buffalo. 'Elders are more likely to hide abuse because of shame or desire to protect children.' . . . Elder financial abuse also goes beyond the home. When the elderly are moved from their homes into nursing facilities their abusers may continue to plunder their estates. That curtails reporting of the crime even more. The U.S. Agency on Aging Long Term Care Ombudsman's office for example received more than 6000 reports of financial exploitation of nursing

> home and board and care home residents by family members alone in 1996 through 1998 which is a small percentage of the actual cases of abuse. When the elderly are institutionalized they are often mentally and physically incapacitated and are unable to report abuse. Nevertheless, financial abuse consistently ranks second in most states as the most prevalent form of elder abuse, behind physical abuse. (p. 9)

Due to a lack of federal statutes to regulate elder abuse, it has fallen to the states to develop guidelines. The process becomes complicated because the ways of defining elder abuse are so varied. For example, the range of definitions include:

- "the use of force, misrepresentation, or other illegal means to take advantage of a person's partial or complete incompetence" (Hyman, 1990)
- "the illegal use of an elder's resources or property" (Blunt, 1996)
- "the misuse or theft of money and property, the use of funds without the owner's permission, the persuasion of an elder to relinquish control of resources, or the distribution of resources without the elder's consent" (Johnson, 1995) defines
- "the illegal or improper use of an elder's funds, property, or assets, guardianship, or power of attorney" (National Center on Elder Abuse, 2000)
- "the improper act or process of an individual, using the resources of an older person, without his/her consent, for someone else's benefit" (Administration on Aging, 2000).

According to the National Center on Elder Abuse (2000), signs and symptoms of financial or material exploitation may include but are not limited to:

- sudden changes in bank account or banking practice, including an unexplained withdrawal of large sums of money by a person accompanying the elder;
- the inclusion of additional names on an elder's bank signature card;
- unauthorized withdrawal of the elder's funds using the elder's ATM card;
- abrupt changes in a will or other financial documents;
- unexplained disappearance of funds or valuable possessions;

- substandard care being provided or bills unpaid despite the availability of adequate financial resources;
- discovery of an elder's signature being forged for financial transactions or for the titles of his/her possessions;
- sudden appearance of previously uninvolved relatives claiming their rights to an elder's affairs and possessions;
- unexplained sudden transfer of assets to a family member or someone outside the family;
- the provision of services that are not necessary; and
- an elder's report of financial exploitation.

Financial exploitation usually occurs when family members, friends, or paid caretakers supposedly "help out" a confused or disabled adult by cleaning out bank accounts, selling possessions, and taking Social Security checks. Exploitation may also include forcing a vulnerable adult to work against her/his wishes (Morris, 1998). As Wasik (2000) noted,

> With the explosion of the elderly population in the coming decades elder financial abuse is becoming what many experts are calling "the crime of the (21st) century." It's safe to say that most police departments and prosecutors are ill equipped to investigate and prosecute financial crimes involving the elderly because they give priority to violent crimes and drug related offenses. Yet as the violet crime rate continues to drop, financial crimes against the elderly will increase due to the aging of the population and concentration of wealth among older people. (p. 10)

Due to lack of research, very little is known about the characteristics of victims and offenders. One study suggested that approximately 60% are elderly white females over the age of 70 (Pillemer & Finkelhor, 1989), while another study found that those who were financially exploited tended to be cognitively impaired males and females in their late seventies (Choi, Kulick & Mayer, 1999). Many offenders are relatives, often adult children, who rely on the victims for housing as well as other forms of assistance (Pillemer & Finkelhor, 1989). In fact, a recent report states that perpetrators are family members in 90% of cases and that 2/3 are adult children or spouses (Administration on Aging, 1996). Quinn (2002) noted that

> Undue influence (UI) is the common denominator in most of these situations. UI is most common in close and trusting relationships, which may be of long duration or cultivated by people who are opportunistic and earn their living in this manner. . . . Elders may be more vulnerable to UI than any other age group because several factors may be occurring at the same time such as cognitive problems (especially with memory), drastic changes in life circumstances, and physical health problems. Elders are likely to be targeted because they have financial assets or own a home that has increased greatly in value over the decades. (p.11)

Undue influence takes many forms and may include: (a) embarrassment and reluctance to come forward, (b) insufficient financial records to prove loss as pertinent records are often in the hands of perpetrators or have been destroyed, lack of witnesses, (c) lack of realization that something is wrong, (d) limited capacity to become a witness in court due to physical and mental limitations, and/or (e) cross-jurisdictional problems that allow perpetrators to remain in control while the investigation unfolds.

In response to this growing problem, the United States Congress in 1997 mandated that each state establish Medicaid Fraud Control Units (MFCU) to respond to discoveries of abuse, neglect, mistreatment and financial exploitation of the elderly and vulnerable adults by health care providers. The fraud units investigate and prosecute patient abuse and neglect as well as provider fraud. Every state Attorney General's Office is required by federal law to have MFCU to investigate and prosecute Medicaid provider fraud and patient abuse or neglect in health care programs that participate in Medicaid, including home health care services. In addition, states such as California are updating current laws to reflect issues in elder financial abuse. Some strategies suggested by the FBI in combating financial abuse include (Coker & Little, 1997):

- Training local law enforcement in recognizing and apprehending elder abusers
- Forming investigative coalitions and sharing information among social services, law enforcement and financial institutions
- Expanding existing mandated reporting laws
- Educating the elderly to recognize financial victimization
- Mandating mental health counseling for offenders.

In May 1999, the California legislature passed Senate Bill 2199 that included the following changes related to elder and dependent adult abuse:

- Broadening and redefining "abuse," "adult protective services," "neglect" and "care custodian"
- Expanding the definition of "mandated reporter"
- Including abandonment, isolation, financial abuse and neglect as reportable abuse
- Enhancing APS provisions that require the following:
  1. A 24-hour reporting system
  2. 24-hour response to life-threatening situations and imminent danger
  3. Tangible support services for victims of abuse
  4. Use of multi-disciplinary teams
  5. Emphasis on preventive social work activities

Most importantly, the new legislation authorized additional funding for county social service agencies to implement these mandates.

GETTING STARTED AT THE COUNTY LEVEL

In August 1998, Santa Clara County APS convened an APS stakeholders committee consisting of 46 community advocates to make recommendations regarding the redesign of APS. A toll-free 24-hour abuse reporting number was instituted, and all staff rotated as part of a 24-hour on-call system for responding to life-threatening and imminent danger situations. Newspaper advertisements and widely-distributed flyers included examples of elder abuse/mistreatment and encouraged people to call the toll-free number if they suspected fraud or abuse.

In addition, the county expanded their case management services for abuse victims and developed an agreement with three local home health care services to assist with keeping victims in their own homes. In selecting in-home services, the county conducted a rigorous screening of potential agencies in order to identify those that would be able to respond immediately, would be well-equipped to handle the personal needs of clients, and had the substantial insurance coverage that was required by the county.

The county has an agreement with a local shelter to provide emergency placement for victims of abuse who cannot stay in their own home, until a more appropriate plan could be developed. On-call social workers were authorized to purchase tangible support services for clients, and carry cash and credit cards to purchase whatever is necessary to reduce the risk to clients. When conservatorship proceedings are complete, the loaned money for the in-home care can be repaid to APS.

Based on the new legislation and on the study by DAAS, the FAST Program was implemented in May 1999 to provide immediate response for investigating and acting on reports of financial abuse in Santa Clara County. According to the California Welfare Institutions Code, FAST is considered a multi-disciplinary personnel team, meaning "any team of two or more persons who are trained in the prevention, identification, and treatment of abuse of elderly or dependent persons and who are qualified to provide a broad range of services related to abuse of elderly or dependent persons" (Welfare and Institutions Code, Section 15753.5, 1999).

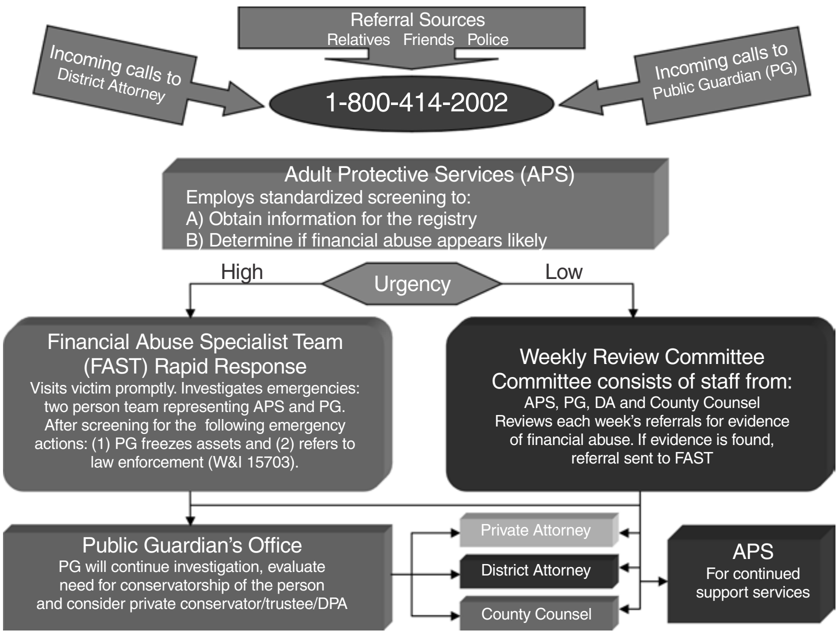
The primary members of the team include staff from Adult Protective Services (APS) and the Public Administrator/Guardian Office (PAG) which are part of the Department of Adult and Aging Services (with the Santa Clara County Social Services Agency), as well as the County Counsel (CC) and the District Attorney's Office (DA). In Santa Clara County (also known as Silicon Valley), it was critical that FAST be designed as a rapid-response system to provide immediate intervention in cases of financial abuse against elders. In addition to being a responsive and reactive crisis intervention program, the establishment of FAST provided the community with both a deterrent to prevent future incidents of financial abuse and the ability to move quickly to prevent losses by creating a seamless system of collaboration.

APS social workers and PAG staff volunteered for the program and were selected based on their skills in problem-solving and crisis intervention. Because social workers were less familiar with the financial and legal issues, training was provided by County Counsel regarding financial matters such as trusts and estates. Training continues on an on-going basis as necessary.

THE REFERRAL PROCESS

Figure 1 shows the typical flow of an alleged case of financial abuse from the time that a report is received to resolution. While calls are often generated from relatives or friends of the alleged victim, they also come from police, neighbors, attorneys, community-based organizations and/or caregivers. Reports do not necessarily begin in any one

FIGURE 1



agency. While some originate in the Public Administrator/Guardian's office or the DA's office and are then transferred to APS, others are the result of a direct call to APS. For each report of suspected abuse, a special form is filed with the Santa Clara County Department of Social Services that includes detailed available information about the alleged victim, the alleged abuser and the reporting party.

All potential FAST cases begin at or are initially referred to APS. Calls are screened by an APS social worker to obtain basic information and determine if financial abuse seems likely and if there is information about imminent danger for anyone involved. An APS supervisor will then screen referrals and decide how to proceed. There is always an on-call social worker available to handle after-hours emergency calls. If the situation is deemed not urgent, the case will be sent to a bi-weekly review committee consisting of staff from each of the four agencies who will review the case for evidence of abuse. If evidence is found or it is decided that further investigation is needed, the case is referred to the FAST team or elsewhere as necessary.

EMERGENCY RESPONSE

If the supervisor finds that there may be danger or a need to act quickly due to potential loss of property, a referral form is faxed immediately to the PAG intake worker on the FAST team, who then logs the referral and passes it along immediately to the PAG Inquiry Screener. The Screener then contacts the APS social worker in order to jointly plan an immediate visit with the alleged victim to make an assessment. At least two team members go out at all times. Depending on the allegations of the initial referral, the two workers will determine whether the DA Investigator should be included in their Rapid Response Team. The team conducts a mini-mental status screening, and if the alleged victim appears to be incompetent or appears to be subject to undue influence by another, the team may choose to take the following actions:

1. File a certificate under California Probate Code 2901, through which the alleged victim's assets may be frozen by the Public Administrator/Guardian's office to protect against further loss;
2. File for emergency temporary conservatorship;
3. Involve a physician in filing a Medical Declaration form that attests to the alleged victim's incapacity; and/or
4. Refer to law enforcement, if not already done.

When filing a certificate to freeze assets, California Probate Code 2901 states that the following guidelines apply:

a. A Public Administrator/Guardian who is authorized to take possession or control of property under this chapter may issue a written certification of that fact. The written certification is effective for five days after the date of issuance.
b. The Public Administrator/Guardian may record a copy of the written certification in any county in which is located real property of which the Public Administrator/Guardian is authorized to take possession or control under this chapter.
c. A financial institution or other person shall, without the necessity of inquiring into the truth of the written certification and without court order or letters being issued:
    - Provide the Public Administrator/Guardian information concerning property held in the sole name of the proposed ward or conservatee.

- Surrender to the Public Administrator/Guardian property of the proposed ward or conservatee that is subject to loss, injury, waste, or misappropriation.

d. Receipt of the written certification:
  - Constitutes sufficient acquittance (written release) for providing information and for surrendering property of the proposed ward or conservatee.
  - Fully discharges the financial institution or other person from any liability for any act or omission of the Public Administrator/Guardian with respect to the property.

When alleged victims are placed under temporary conservatorship, the Public Administrator/Guardian's office will continue to investigate to determine if there is a need for appointing a permanent conservator. At that time, private conservators are considered, such as family members, trustees, or persons who possess a Durable Power of Attorney given to them by the victim. Although another party may eventually be appointed to care for the victim, the team will remain involved to provide continued services to the victim and to assist in any legal proceedings that may commence. APS is required to report any incidence of criminal activity to law enforcement, and law enforcement is required to cross-report abuse to APS.

LITIGATION

When evidence exists that there has been illegal activity on the part of the alleged abuser, the case is then transferred to the legal side of FAST, which consists of the County Counsel that handles civil litigation and the District Attorney's office that prosecutes the alleged offenders. A police officer, who is the DA investigator, conducts an investigation to gather as much information as possible that can help in obtaining a conviction against the alleged offender. His/her first course of action is usually to run a profile (database search) on the alleged offender to see if he or she is on probation or has any outstanding warrants. If so, an immediate effort will be made to take the alleged offender into custody.

The next step involves paying a visit to the alleged victim. Although the DA Investigator will sometimes go alone on these visits, there is most often someone with him/her, which could be another officer or another FAST member. If the suspect is present upon arrival, an effort is made to separate the alleged victim from the suspect and conduct interviews with both parties. The investigators will ask for as much information as possible, including the location of the suspect (if not present), the immediate needs of the client, information on assets and location of pertinent financial documents. Priorities at this time are the protection of the victim as well as finding and freezing the assets to prevent further loss.

Property checks will be run to determine who holds the titles and if the titles have been changed recently. Handwriting analysis may be done to investigate the possibility of forgery. Further interviews will be conducted with other relevant individuals including family, neighbors and friends of the victim and the suspect. Search warrants may be obtained for bank records, homes or other personal property. All details are brought to the DA, who will assess the information and type up a complaint for the DA Investigator to bring to a judge. Upon examination of the complaint, the judge will set bail. Upon request, the judge may also sign an order requiring a hearing to determine the source of any proffered bail, and a restraining order requiring the suspected abuser to stay away from the victim.

One of the reasons financial abuse can be difficult to investigate and prosecute is that alleged victims often want to protect their adult children or other family members who are perpetrating the abuse. When abusers are family members or close friends, victims sometimes do not want to take criminal or civil action against them. Continued investigation is mandated for police departments whenever criminal activity is suspected. Until the cases are closed, APS staff remains involved by offering support services to victims and assisting in the investigation wherever possible.

When enough evidence is gathered to support a case, arrest warrants are issued for suspects and the process of bringing the cases to court begins. Public defenders or private attorneys are hired on behalf of suspects, and county counsel and the district attorney (if evidence of criminal activity exists) moves ahead on behalf of the victim. The county counsel usually seeks to recover assets for the victim and impose penalties on the abuser, while the district attorney seeks jail time based on criminal charges. When financial abuse is proven, abusers can get longer sentences and victims may be awarded financial damages over and above the recovery of their assets.

SUCCESSES

The successes of the FAST program have been numerous. Rapid response teams are able to intervene much more quickly to protect a client's safety and assets, and these multi-disciplinary teams have the ability to address all aspects of the client's well-being. Further, teams have been able to prevent loss of assets as well as recover assets preventing future harm to clients. What took months in the past to resolve now takes only weeks. Rewards are quick and tangible, which helps team members see how they are making a difference in people's lives. There is mutual understanding regarding professional roles and responsibilities, and because staff members volunteer to serve on FAST, they bring a strong dedication to their work.

At present, the county is planning for the development of additional FAST teams and searching for new ways to protect seniors in the future. FAST is also moving in the direction of including a law enforcement officer on each team, and there is a new law enforcement protocol for uniform response to all elder and dependent adult abuse. To further ameliorate abuse, DAAS is planning to establish a FAST consultative team consisting of public and private sector professionals (including mental health counselors, medical doctors, financial planners, real estate brokers, bankers, etc.) to donate a few hours of confidential consulting services each month to assist the team in managing cases. Another collaborative team effort, called the Santa Clara County Banking Project, will involve the development of partnerships with banks and other financial institutions to improve reporting on financial abuse.

CHALLENGES

Although FAST has demonstrated itself to be a highly innovative and effective program, it is not without its challenges. From May 1999 to May 2000, Santa Clara County has experienced a 60% increase in elder financial abuse reports, and anticipates increasing numbers of referrals and subsequent investigations in the future. Due to this expanding volume of cases, the team's ability to investigate and intervene in a timely manner is becoming increasingly difficult.

In addition, while many believe the team is providing a necessary and beneficial service to the community, the program also has its critics. There are those that say, for example, that the program is a result of government's eagerness to put seniors under conservatorship, or that it promotes a senior's loss of autonomy. Other critics have noted that the team tends to "assume the worst about caregivers" by assuming that there is a swindle in progress when expenditures for a senior are higher than normal. However, these statements (generally made by opposing counsel or alleged perpetrators) have not been supported with evidence. In fact, in all the cases that have been brought to court by the FAST team, it has never been shown that a single elderly person was placed in conservatorship unnecessarily. While the FAST team members will certainly admit to acting quickly, they would argue that they are extraordinarily careful in their investigation and that the use of expedience is due to a desire to remove the victim from a dangerous situation in order to protect them against further abuse and/or loss of assets.

LESSONS LEARNED

The following lessons are derived from the first three years of operating the Financial Abuse Specialist Team:

Lesson 1: It is important to have the commitment of top leadership of local agencies and government in creating new inter-agency programs. FAST has been able to maintain favorable outcomes, despite increasingly complex cases, based on the concerted effort and dedication of agency leaders and team members to make it work. The commitment of the District Attorney and County Counsel offices has been critical to the program's success, along with the considerable support of the elected county Board of Supervisors. Successful collaboration among agencies can also play a major role in supporting the long-term sustainability and expansion of state and federally funded programs.

Lesson 2: When implementing new programs it is best, whenever possible, to anticipate and reconcile political issues in advance. The success of FAST is due, in large part, to a collaboration of partners who worked together to develop clearly stated shared values and goals. The partners talked openly about what it would take to work together in building a program that could maximize their respective talents and skills to better serve clients. By the time the program was launched, team members were able to move ahead without the loss of momentum from unresolved political issues between agencies.

Lesson 3: It can be difficult to investigate and prosecute financial abuse cases when victims are unwilling to assist in their case, especially when they do not want to press charges against adult children or other family members. Although it may be clear that abuse has occurred, victims may try to protect their abusers. The difficult lesson learned is that not all cases can be prosecuted.

Lesson 4: It is important to institute ongoing training and regular meetings for multi-disciplinary teams. Ongoing training and regular staff meetings can facilitate understanding of staff roles and responsibilities and eliminate unnecessary duplication of tasks.

Lesson 5: While the FAST program expanded rapidly, the following lessons are being *revisited daily* in terms of the amount of resources needed to carry out this service:

The scope, complexity and staff needed for this program were not fully anticipated. What was originally anticipated as a "mom and pop" operation suddenly became "big business." The need for staff for this growing operation in terms of social workers, supervisors and administration has expanded beyond the original estimates. Depending on the time sensitivity of the case, APS social workers, PAG investigative staff, supervisors and managers must drop everything to address the issue and move quickly to protect the client.

With so many abuse cases being handled by the FAST team, there are prioritization issues. The more at-risk clients or those with looming predators need to be addressed first. Other cases are prioritized by need.

Due to the legislative urgency (the need to implement SB 2199) staff needed to create a system of service delivery before goals and objectives were developed in sufficient detail. In this case, the need occurred before we were able to bring staff on board for this particular project.

Staff resources need to be identified to write policy and procedures. This person should be a "non-response" team member who is an objective observer in the specific role of documenting practice. Due to the nature of the development of the FAST team, policy was being developed as the team worked with the cases and made quick service decisions. It would have been helpful if someone were able to keep historical data and devote time and attention to the development of procedures.

The FAST team must constantly communicate with each other and acknowledge the need to continuously redefine their respective roles and responsibilities. Team members need to be flexible and be able to adjust to changing roles and responsibilities on a daily basis as well as acknowledge the respective boundaries of their different disciplines. The complexity and labor intensity of the work involved was not fully anticipated, especially the complexity of legal trusts and other legalities. Even after the court grants conservatorship, there are still civil and criminal litigation issues that need to be tackled and require a wide range of expertise and sometimes years to litigate.

Of all the lessons learned, the most critical one is that teamwork across disciplines and agencies is the key ingredient in achieving goals of FAST and ensuring the well-being of clients.

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