

## Protecting Vulnerable Adults

### Summary

Elder abuse refers to an intentional or negligent act by any person that causes harm or a serious risk of harm to an older adult. The trauma of elder abuse can result in premature death, the deterioration of physical and psychological health, destruction of social and familial ties, devastating financial loss, and more. Older adults can be mistreated in multiple settings (homes, nursing homes, assisted living facilities) by family members, friends and neighbors, professionals, and strangers.

### Abuse Types

Elder abuse is a term used to describe five subtypes:

[Physical Abuse](#)[Financial Exploitation](#)[Psychological Abuse](#)[Neglect and Abandonment](#)[Sexual Abuse](#)

### Elder Abuse Red Flags

While no single red flag may signal abuse, observing several may indicate that intervention is required to protect a loved one.

#### Warning signs of physical abuse

- ▶ Bruises, black eyes, welts, lacerations, or rope marks
- ▶ Bone fractures, broken bones, or skull fractures; sprains, dislocations, or internal injuries/bleeding
- ▶ Open wounds, cuts, punctures, untreated injuries in various stages of healing
- ▶ Broken eyeglasses/frames, physical signs of being subjected to punishment, or signs of being restrained
- ▶ Laboratory findings of medication overdose or under-utilization of prescribed drugs
- ▶ An older adult's sudden change in behavior

- ▶ The caregiver's refusal to allow visitors to see or speak to an older adult alone

- ▶ An older adult's report of being hit, slapped, kicked, or mistreated

### Warning signs of emotional/psychological abuse

- ▶ Being emotionally upset or agitated
- ▶ Being extremely withdrawn, non-communicative, or non-responsive
- ▶ Unusual behavior, such as sucking, biting, or rocking
- ▶ A caregiver controlling or isolating an older adult
- ▶ Exhibiting a change in sleeping patterns or eating habits
- ▶ Personality changes, such as apologizing excessively
- ▶ Depression or anxiety
- ▶ An older adult's report of being verbally or emotionally mistreated

### Warning signs of financial exploitation

- ▶ Sudden changes in bank accounts or banking practices, including an unexplained withdrawal of large sums of money by a person accompanying the older adult
- ▶ The inclusion of additional names on an older adult's bank signature card
- ▶ Unauthorized withdrawal of the older adult's funds using their ATM card
- ▶ Abrupt changes in a will or other financial documents
- ▶ Unexplained disappearance of funds or valuable possessions
- ▶ Provision of substandard care or bills left unpaid despite the availability of adequate financial resources
- ▶ Discovery of a forged signature for financial transactions or for the titles of the older adult's possessions
- ▶ Sudden appearance of previously uninvolved relatives claiming their rights to an older adult's property or possessions
- ▶ Unexplained sudden transfer of assets to a family member or someone outside the family
- ▶ The provision of services that are not necessary
- ▶ An older adult's report of financial exploitation
- ▶ Unexplained credit card charges

### Warning signs of neglect and abandonment

- ▶ Dehydration, malnutrition, untreated bed sores, and poor personal hygiene
- ▶ Unattended or untreated health problems



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- ▶ Hazardous or unsafe living conditions or arrangements (e.g., improper wiring, no heat, or no running water)
- ▶ Unsanitary and unclean living condition (e.g., dirt, fleas, lice on person, soiled bedding, fecal/urine smell, inadequate clothing)
- ▶ The desertion of an older adult at a hospital, a nursing facility, or other similar institution, or a shopping center or other public location
- ▶ An older adult's report of being neglected or abandoned
- ▶ Lack of food in the refrigerator or cupboards

### Warning signs of sexual abuse

- ▶ Bruises around the private areas
- ▶ Unexplained sexually transmitted disease
- ▶ Changes in an older adult's demeanor, such as showing fear or becoming withdrawn when a specific person is around
- ▶ Blood found on sheets, linens, or an older adult's clothing
- ▶ An older adult's report of being sexually assaulted or raped

## Resources

### Call

If this is an emergency, call 911 for immediate help.

For non-life-threatening emergencies, call either:

#### National Elder Fraud Hotline

1-833-FRAUD-11 (833-372-8311)

10 a.m. - 6 p.m. Eastern Time | Monday - Friday

#### Eldercare Locator helpline

1-800-677-1116





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### Report Abuse to Adult Protective Services (APS)

The National Adult Protective Services Association (NAPSA) provides APS information for all U.S. States and territories. [Report Suspected Abuse](#)

### Report Financial Exploitation

Find the right reporting agency for financial exploitation through the Elder Abuse Resource Roadmap. [Go to the Roadmap](#)

### Find Help Near You

Find elder abuse resources in your state or territory. [Go to the Locator](#)

### Getting Help

If you or a family member identify suspicious activity involving your Commercial Bank account, contact us immediately.

