

# PROTECTING YOUR LOVED ONE



The National  
**CONSUMER VOICE**  
for Quality Long-Term Care  
formerly NCCNHR

*How To Prevent, Detect and Report Financial Exploitation in ASSISTED LIVING FACILITIES*

## What is Financial Exploitation?

Financial exploitation happens when someone illegally or improperly uses your loved one's money or belongings for their personal use. Financial exploitation is the fastest growing form of elder abuse. It is a crime and is often not reported. Learn how to protect your loved one. The four steps below will help you prevent, detect and report financial exploitation.

### 1. **UNDERSTAND** Residents' Rights

There are no federal regulations for assisted living facilities (also known as board and care or residential care facilities), and requirements are different in each state. All states require that residents be protected from abuse, neglect and exploitation. For additional information regarding your state's assisted living regulations speak with the facility administrator or contact your local ombudsman program or state licensing and certification agency (contact information below).<sup>1</sup>

### 2. **WATCH** for Warning Signs

Isolation increases the risk for abuse, so staying in touch with your loved one is the first step to preventing financial exploitation. Whether you are assisting with your loved one's finances or not, it is important to look for warning signs of financial abuse. Some common warning signs include:<sup>2</sup>

- A caregiver asks for, demands or takes money, gifts or your loved one's personal possessions.
- A family member or friend of your loved one (e.g. an unemployed family member or a "new" friend) asks for, demands or takes money, gifts or personal possessions.
- Your loved one receives a discharge notice from the facility due to non-payment.
- Sudden changes in financial practices (e.g. mismanagement of finances, hiding money, making large purchases).
- Unknown charges to their credit cards or they receive statements for credit cards or accounts they did not open.
- The individual assisting your loved one with their finances refuses to honor their choices regarding their money (e.g. refuses to purchase items for them, show them their bank statements or pay for their care and services).

### 3. **SHARE** Your Concerns

If you notice any signs that may indicate financial exploitation or you think your loved one may be at risk for financial abuse, share your concerns with them. Discussing finances may be uncomfortable for some elders and family members, but it is important to communicate in order to protect residents' rights and prevent abuse.

1 Links to assisted living (and nursing home) regulations for each state is available on the NH Regs Plus website:  
[http://www.hpm.umn.edu/nhregsplus/NHRegs\\_by\\_State/By%20State%20Main.html](http://www.hpm.umn.edu/nhregsplus/NHRegs_by_State/By%20State%20Main.html)

2 To learn more about elder abuse visit the National Center on Elder Abuse website at [www.ncea.acl.gov](http://www.ncea.acl.gov) or call 1-855-500-3537.

## 4. **REPORT** Any Suspicion of Financial Abuse

Facilities are required to protect residents from and investigate reports of abuse. Financial exploitation is a crime. There is information available and agencies responsible for investigating reports of financial exploitation. If your loved one is a victim of financial exploitation there are several things you and/or your loved one can do:

- Share your concerns with the **facility administrator, social worker** or another **staff person**.
- Contact your local **Long-Term Care Ombudsman Program**. Ombudsmen are advocates for residents in long-term care facilities and are trained to resolve complaints. For additional information about the ombudsman program in your state and contact information, visit [www.ltombudsman.org/ombudsman](http://www.ltombudsman.org/ombudsman).
- Contact your **state licensing and certification agency**. Each state has an agency responsible for the licensing, certification and regulation of long-term care facilities and investigations of complaints. To locate your state licensing and certification agency visit [www.ltombudsman.org/ombudsman](http://www.ltombudsman.org/ombudsman).
- Contact **Adult Protective Services (APS)**. APS investigates reports of abuse, neglect and exploitation of elders and, in many states, individuals with disabilities. Every state has APS services, but the services vary by state. To locate APS services in your area, visit [www.napsa.now.org/get-help/how-aps-helps](http://www.napsa.now.org/get-help/how-aps-helps).
- Financial exploitation is a crime. Contact your **local law enforcement agency**.
- For additional information regarding elder abuse, neglect or exploitation visit the **National Center on Elder Abuse (NCEA)** website at <https://ncea.acl.gov> or call **1-855-500-3537**.



To locate resources in your state you can contact **Eldercare Locator**. Eldercare Locator is a national public service to help older adults and caregivers connect with local aging and disability services including the Long-Term Care Ombudsman Program, Adult Protective Services, your state licensing and certification agency and legal assistance. You can contact the Eldercare Locator by calling **1-800-677-1116** or visiting [www.eldercare.gov](http://www.eldercare.gov).

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**NCEA**  
National Center on Elder Abuse

**Fact Sheet is available in English, Spanish and Simplified Chinese.**