

Reporting elder financial abuse:

Help for family and friends of people living in nursing homes
and assisted living communities



Consumer Financial
Protection Bureau

What is financial abuse?

Financial abuse is when someone takes or misuses another person's money or property for the benefit of someone other than that person. For example, neighbors, caregivers, professionals, and even family or friends may take money without permission, fail to repay money they owe, charge too much for services, or not do what they were paid to do. Financial abuse—sometimes called financial exploitation—is a form of elder abuse. To learn how to recognize the signs of financial abuse, read the [guide on protecting people who live in nursing homes and assisted living communities](#).

As a family member or friend, you are in a unique position to help protect your loved ones from financial abuse. If you suspect financial abuse, you should report your suspicions to the appropriate authorities. This resource explains how to report elder financial abuse.

There are four steps to help protect your loved ones from financial abuse: **(1) Prevent, (2) Recognize, (3) Record, and (4) Report.** This resource focuses on the final step, "Report." To learn about the other steps and get more information and resources, read our guide, [Preventing elder financial abuse: A guide for family and friends of people living in nursing homes and assisted living communities](#).

Where should I report financial abuse?

- If you suspect elder financial abuse, report it to **Adult Protective Services (APS)**. APS are social services programs in each state. They serve older adults and adults with disabilities who need help due to abuse, neglect, or exploitation. Adult Protective Services is a common term, but this may not be the name of the agency in your state.

The **National Adult Protective Services Association** has information about how to report suspected abuse in each state: napsa-now.org/get-help/help-in-your-area.

The **National Center on Elder Abuse** has information about APS ncea.acl.gov/NCEA/media/Publication/APS-Fact-Sheet.pdf and the process of investigating a case ncea.acl.gov/NCEA/media/Publication/APS-Flow-Chart.pdf. This can help you understand what happens after you file a report with APS.

- If there is an urgent risk of harm to your loved one or someone else, you should call **911** right away. Otherwise, you can call the non-emergency number for your **local police or Sheriff's office** to file a report. Some state laws define elder financial abuse as a specific type of crime. Financial abuse may also involve other crimes such as theft, fraud, forgery, embezzlement, or money laundering.
- You can also report financial abuse to your local **District Attorney's office** and ask them to prosecute the person who took advantage of your loved one.

What information do I need to file a report?

Include as much information as possible in your report. Plan to share what you have observed. Even if you don't have all of the details, you should still file a report. The authorities who will investigate the situation do not expect you to know everything.

- Time, date, and location of the incident(s)
- Names of anyone who was involved and anyone who observed the incident(s)
- Description of the suspected financial abuse and any other types of abuse or neglect
- Your loved one's disabilities or health conditions, including any information about decision-making abilities or memory loss
- Whether you believe there is an urgent risk of danger to your loved one or someone else

What other types of help are available?

The **U.S. Department of Justice's National Elder Fraud Hotline** can provide resources and referrals in your area.

833-372-8311

- **Long-term care ombudsmen** help people living in nursing homes, assisted living communities, and similar adult care communities. Ombudsmen can advocate for your loved one and help solve the problem. Every state has an Office of the State Long-Term Care Ombudsman. Find yours here: theconsumervoice.org/get_help.
- If your loved one has a **social worker, elder patient advocate**, or someone in a similar role, consider asking that person for help.
- If there is a **resident and family council** in your loved one's community, you could tell the council about the situation and ask for help. Resident and family councils are groups of family members who work together to help people living in nursing homes and assisted living communities and their families.
- **If the financial abuse involved a financial account**, work with your loved one to contact their bank, credit union, credit card company, or other financial services provider as soon as possible. Depending on the situation, the financial institution may be able to get your loved one's money back. You can also check whether your loved one has any insurance that might cover the loss.

Problems with an assisted living community or nursing home team member

- **If you suspect that a care team member or volunteer of your loved one's assisted living community or nursing home may be financially abusing them**, report your concerns to the administrator or the team member responsible for receiving reports of abuse. If the problem is not resolved, you should be able to file a grievance, complaint, or both.

Where does your loved one live?	You can report to
Nursing home	<ul style="list-style-type: none">▪ State survey agency that oversees Medicare-certified or Medicaid-certified nursing homes▪ State licensing board for the perpetrator, if the perpetrator is a licensed professional
Assisted living community	<ul style="list-style-type: none">▪ Assisted living licensing boards▪ State licensing board for the perpetrator, if the perpetrator is a licensed professional

Problems with financial caregivers

- **If you suspect that a Social Security representative payee is misusing your loved one's Social Security benefits**, contact the local Social Security office at ssa.gov/locator or call the Social Security Administration at 800-772-1213.
- **If you suspect that a fiduciary appointed by the Department of Veterans Affairs (VA) is misusing your loved one's benefits**, contact the VA at iris.custhelp.va.gov/app/answers/detail/a_id/3029.
- **If you suspect that a guardian or conservator is misusing your loved one's money or property**, contact the court that appointed the guardian or conservator. Most courts have procedures for receiving and investigating complaints.

Scams

- **If the situation involved a scam**, report it to the Federal Trade Commission (FTC) at reportfraud.ftc.gov.
- **If the scam used the U.S. mail**, report it to the U.S. Postal Inspection Service (USPIS) at 877-876-2455 or uspis.gov/report.

What legal options might we have?

You may want to talk to a lawyer to find out whether your loved one has any legal options. Local civil legal services programs (often known as “legal aid”) may be able to help for free, or you can hire a private lawyer. You can search for legal services programs in your area at usa.gov/legal-aid.

- Some states have laws to help survivors of financial abuse **file cases in civil court** to recover their money.
- Some states have a way to **temporarily freeze bank accounts or put a hold on property transfers** to stop the financial abuse. Some states allow banks, credit unions, and other financial institutions to put a transaction temporarily on hold when they suspect elder financial abuse.
- You may also be able to file a case in civil court to **request a “restraining order” or “order of protection.”** A judge can issue one of these orders, which says the perpetrator can no longer contact your loved one. This can help separate the perpetrator from your loved one and prevent further harm.

Where can I find more information?

Read our guide: [Preventing elder financial abuse: A guide for family and friends of people living in nursing homes and assisted living communities.](#)

Find help for elder financial abuse: consumerfinance.gov/elderabuseresources.


Visit us at consumerfinance.gov/olderamericans.

About us

The Consumer Financial Protection Bureau is an independent federal agency built to protect consumers. We write and enforce rules that keep banks and other financial companies operating fairly. We also educate and empower consumers, helping them make more informed choices to achieve their financial goals.


Learn more at consumerfinance.gov

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