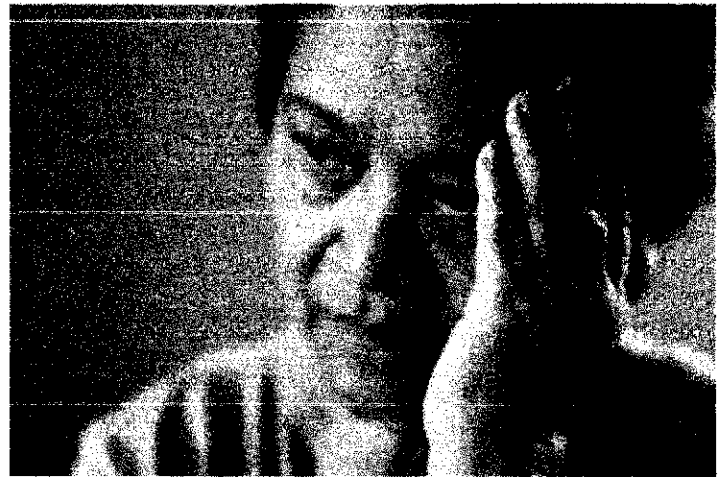


TYPES OF ABUSE TO THE ELDERLY BY GUARDIANS

There are many types of abuse:

- **Physical abuse** happens when someone causes bodily harm by hitting, pushing, or slapping. This may also include restraining an older adult against his/her will, such as locking them in a room or tying them to furniture.
- **Emotional abuse**, sometimes called psychological abuse, can include a caregiver saying hurtful words, yelling, threatening, or repeatedly ignoring the older adult. Keeping that person from seeing close friends and relatives is another form of emotional abuse.
- **Neglect** occurs when the caregiver does not try to respond to the older adult's needs. This may include physical, emotional, and social needs, or withholding food, medications, or access to health care.
- **Abandonment** is leaving an older adult who needs help alone without planning for his or her care.
- **Sexual abuse** involves a caregiver forcing an older adult to watch or be part of sexual acts.
- **Financial abuse** happens when money or belongings are stolen from an older adult. It can include forging checks, taking someone else's retirement or Social Security benefits, or using a person's credit cards and bank accounts without their permission. It also includes changing names on a will, bank account, life insurance policy, or title to a house without permission.



Financial abuse is becoming a widespread and hard-to-detect issue. Even someone you've never met can steal your financial information using the telephone, internet, or email. Be careful about sharing any financial information over the phone or online — you don't know who will use it.

In addition to the theft of an older person's money or belongings, financial abuse also includes:

Financial neglect occurs when an older adult's financial responsibilities such as paying rent or mortgage, medical expenses or insurance, utility bills, or property taxes, are ignored, and the person's bills are not paid.

Financial exploitation is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using an older adult's assets without consent, under false pretense, or through intimidation and/or manipulation.

Health care fraud can be committed by doctors, hospital staff, or other health care workers. It includes overcharging, billing twice for the same service, falsifying Medicaid or Medicare claims, or charging for care that wasn't provided. Older adults and caregivers should keep an eye out for this type of fraud.