

# RESOURCE GUIDE

## Elder Abuse & Financial Exploitation



WORLD ELDER ABUSE  
AWARENESS

*- Organized by -*



**PCA**  
PHILADELPHIA CORPORATION FOR AGING

PHL  
**DAO**  
Philadelphia District  
Attorney's Office

**SLC**  
Senior**LAW** Center  
Seeking Justice for Older People

Welcome! This resource guide was compiled in Spring 2026 by Pennsylvania's First Judicial District's Elder Justice Committee in honor of World Elder Abuse Awareness Day (WEAAD). Launched by the International Network for the Prevention of Elder Abuse in 2006 and officially recognized as a United Nations observance in 2011, WEAAD encourages communities around the world to raise awareness about the abuse, neglect, and exploitation of older adults. It also provides the opportunity to take action and support efforts to protect older adults in their communities.

More than 20% of Philadelphia residents are age 60 and older, and in the past year alone, the Philadelphia Corporation for Aging's (PCA) Older Adult Protective Services received 10,000 reports of suspected elder abuse. These figures highlight the critical importance of educating communities about the warning signs of elder abuse, neglect, and financial exploitation, while also raising awareness of the resources and organizations working to protect and support older adults most in need.

With that in mind, this resource guide is designed to help people recognize the signs of elder abuse, neglect, and financial exploitation. It also provides contacts for local organizations to whom you can turn to for help and next steps.

Founded and led by the Honorable Judge Sheila Woods-Skipper, the First Judicial District Elder Justice Committee includes participants from the First Judicial District's Elder Justice & Resource Center and Orphans' Court Division, the Philadelphia District Attorney's Office - Elder Justice Unit, PCA, and SeniorLAW Center.

Thank you for your time, interest and care. We hope you find it helpful and encourage you to share it with others in your community.

# Elder Abuse

# Signs of Elder Abuse

Elder abuse is an intentional act or failure to act that causes or creates a risk of harm to an older adult. Common types of elder mistreatment include physical, sexual, emotional/ psychological, or financial abuse, neglect, or self-neglect. Elder abuse impacts people of all ages, identities, and backgrounds.

## Did you know?

**1 in 10** community-dwelling older adults experiences abuse every year.

**1 in 3** older adults with cognitive impairment experiences abuse.

## What are the signs of mistreatment?

### Physical Signs



Dehydration or unusual weight loss



Missing daily living aids (glasses, walker, or medication)



Unexplained injuries, bruises, cuts, or sores



Torn, stained, or bloody underclothing



Unattended medical needs



Unexplained sexually transmitted diseases

### Emotional & Behavioral Signs



Increased fear or anxiety



Isolation from friends or family



Unusual changes in behavior or sleep



Withdrawal from normal activities

### Financial Signs



Fraudulent signatures on financial documents



Unusual or sudden changes in spending patterns



Unpaid bills

## Report known or suspected abuse as soon as possible:

Programs such as Adult Protective Services (APS) and the Long-Term Care Ombudsmen are here to help. For reporting numbers, contact Eldercare Locator at **1-800-677-1116** or visit **[www.eldercare.acl.gov](http://www.eldercare.acl.gov)**. In cases of urgent danger, call **911** or the local police or sheriff.



**Don't stand by, stand up to elder abuse.  
You can make a difference.**

**NCEA**  
National Center on Elder Abuse

Keck School of  
Medicine of **USC**

This document was completed for the National Center on Elder Abuse and is supported in part by a grant (90ABRC0002) from the Administration on Aging, U.S. Department of Health and Human Services (HHS). Grantees carrying out projects under government sponsorship are encouraged to express freely their findings and conclusions. Therefore, points of view or opinions do not necessarily represent official Administration on Aging or HHS policy. LAST DOCUMENT REVISION: DEC 2023

## **Indicators of Elder and Adult at Risk Abuse, Neglect, and Self-Neglect**

Indicators are signs or symptoms of abuse or neglect. The presence of these signs does not necessarily mean that abuse or neglect is occurring; however they may suggest the need for further investigation, especially if multiple indicators are present.

Indicators may be physical symptoms or signs, environmental (there is something in the residence that is suggestive of abuse), behavioral (the way victims and perpetrators act or interact), or financial.

### **PHYSICAL SIGNS**

- Injury that has not been cared for properly.
- Injury that is inconsistent with explanation for its cause.
- Pain from touching.
- Cuts, puncture wounds, burns, bruises, welts, pressure marks, broken bones, abrasions.
- Dehydration or malnutrition without illness-related cause.
- Weight loss.
- Poor coloration.
- Sunken eyes or cheeks.
- Inappropriate administration of medication.
- Soiled clothing or bed.
- Frequent use of hospital or health care/doctor-shopping.
- Lack of necessities such as food, water, or utilities.
- Lack of personal effects, pleasant living environment, personal items.
- Forced isolation.

### **SIGNS OF FINANCIAL ABUSE**

- Frequent expensive gifts from adult-at-risk to caregiver.
- Sudden change in financial situations.
- Adult-at-risk's personal belongings, papers, credit cards missing.
- Numerous unpaid bills.
- A recent will when elder seems incapable of writing will .
- Caregiver's name added to bank account.
- Elder unaware of monthly income.
- Adult-at-risk signs on loan.
- Frequent checks made out to "cash".
- Unusual activity in bank account.
- Irregularities on tax return.
- Individual unaware of reason for appointment with banker or attorney.
- Caregiver's refusal to spend money on elder.
- Signatures on checks or legal documents that do not resemble client's.

### **BEHAVIORAL SIGNS**

- Fear, embarrassed, ashamed.
- Sudden change in alertness.
- Anxiety, agitation.

- Anger.
- Isolation, withdrawal.
- Depression.
- Non-responsiveness, resignation, ambivalence.
- Contradictory statements, implausible stories.
- Hesitation to talk openly, especially in presence of specific people or looks to that person to answer questions.
- Confusion or disorientation.
- Suddenly withdraws from routine activities.
- Provides implausible or inconsistent explanation about what has occurred.

### **SIGNS BY CAREGIVER**

- Prevents adult-at-risk from speaking to or seeing visitors.
- Anger, indifference, aggressive behavior toward adult-at-risk.
- History of substance abuse, mental illness, criminal behavior, or family violence.
- Lack of affection toward elder.
- Flirtation or coyness as possible indicator of inappropriate sexual relationship.
- Frequent arguments.
- Belittling or threats.
- Conflicting accounts of incidents.
- Withholds affection.
- Talks of adult-at-risk as a burden.

### **SELF NEGLECT**

- Isolation and declining physical ability.
- Hoarding.
- Failure to seek medical treatment or take needed medications.
- Reluctance to leave their homes to visit a doctor's office, clinic, or hospital or lack of medical care for a prolonged period of time.
- Poor hygiene.
- Clutter; lack of housecleaning.
- Wandering and confusion.
- Leaving the stove or water faucet unattended.
- Debilitated home or filth.
- Signs of malnutrition.
- General decline.

## When Does Caregiver Stress Become Caregiver Abuse?

According to a 2025 report from AARP and the National Alliance for Caregiving, 64 million Americans serve as caregivers. More than 40% provide high-intensity care, nearly half report financial hardship, 24% have gone into debt, 20% are in poor health, and 30% have provided care for more than five years.

While most caregivers provide loving, compassionate care, the effects of prolonged stress, financial strain, self-neglect, isolation, and lack of help -- especially without sufficient respite -- can lead to harmful caregiving environments and increase the likelihood of verbal abuse, neglect, physical aggression, or financial exploitation of vulnerable adults.

With such blurry lines, it is important to distinguish between burnout, neglect and abuse. A caregiver experiencing burnout needs support and a break. A neglectful caregiver may need education or replacement. An abusive caregiver needs to be reported to law enforcement and held responsible for their actions. Being exhausted is human. Being abusive is a crime.

	<b>Caregiver Stress/Burnout</b>	<b>Caregiver Neglect</b>	<b>Caregiver Abuse</b>
<b>Definition</b>	Feeling overwhelmed, tired, or anxious due to care demands. It can impair judgment and caregiving capacity	Failure to provide basic needs (food, medicine, mobility, hygiene)	Active infliction of physical or psychological pain. Deliberately harmful, coercive, or exploitative behavior
<b>Intent</b>	Generally involuntary; an emotional reaction	Can be intentional or unintentional (due to ignorance or apathy)	Generally deliberate and intentional
<b>Action</b>	Feeling stressed	Passive: <i>Not</i> doing something necessary	Active: Doing something harmful
<b>Results</b>	Fatigue, anger, guilt, frustration, sadness, declines in health	Unmet medical needs, poor hygiene, malnutrition, bed sores	Hitting, yelling, threats, stealing money

AARP and the National Alliance for Caregiving, "Caregiving in the US" (2025):

<https://www.aarp.org/content/dam/aarp/ppi/topics/ltss/family-caregiving/caregiving-in-us-2025.doi.10.26419-2fppi.00373.001.pdf>

# Am I Being Harmed?

Older adults may be harmed by spouses, partners, adult children, or other family members, caregivers, or others. They may experience physical, sexual, and emotional abuse, abandonment, exploitation, and neglect. Often several forms of abuse may be occurring at the same time.

## Signs That Someone May Be Harming You

### Does a Spouse, Partner, Family Member, Caregiver, or Other Person:

- Try to limit the amount of time you spend with friends and family or on the phone or Internet?
- Scare you and make you feel fearful?
- Tell you that can never do anything right?
- Yell at you or tell you that you are worthless or no good?
- Make you feel as if you need to tip-toe around to prevent an outburst of anger?
- Make you do things you don't want to do?
- Threaten to put you in a nursing home if you do not do what they want?
- Touched you or forced you to do sexual things you do not want to do?
- Take money or possessions from you without your permission?
- Refuse to provide care or provided care in a way that was hurtful?
- Throw or break items that are important to you?
- Threatened to harm you in anyway?
- Hit, push, pinch, strangle, or slap you?
- Threatened to kill you?

## Other Questions:

- Has family or friends expressed their concern about your relationship?
- Are your children, friends, or other family members afraid to visit you?
- Are you concerned that someone may be harming or controlling you but don't know where to get help?

## If You Are Being Harmed

- If you are in danger and want law enforcement to respond, call 911. Your safety is most important.
- Talk to someone confidentially for support and information. Call the [National Domestic Violence Hotline](https://www.nvhw.org/) at 1-800-799-7233 or TTY 1-800-787-3224.
- You are not alone. Unfortunately, too many women and men are hurt in later life by spouses, partners, family members, caregivers, and others. You are not the only one who has experienced harm.
- Help is available. Trained professionals can listen and work with you as you decide what you want to do next.
- Create a safety plan. Whether you choose to remain in your current living situation or choose to leave, consider contacting an advocate to create a safety plan. Many domestic violence advocates specialize in safety planning. Advocates can provide information about what you are experiencing and offer information about services and support. For more information about domestic violence programs, contact the National Domestic Violence Hotline.

# Resources for Older Adults to Get Help with Elder Abuse and Mistreatment

**For emergencies – call 911!**

## **To report Elder Abuse or Mistreatment:**

- Philadelphia: Contact the Philadelphia Corporation for Aging (PCA)
  - Call 215-765-9040
  - Website: <https://www.pacares.org>
- Philadelphia District Attorney's Office Elder Justice Unit Non-Emergency Hotline
  - Call 215-686-5710
  - Website <https://phillyda.org/safety-and-justice/special-cases/elder-justice-unit/>
  - Email [da\\_elder\\_vw@phila.gov](mailto:da_elder_vw@phila.gov)
- Pennsylvania's 24-Hour Hotline to report Elder Abuse
  - Call 1-800-490-8505

## **Legal Resources – if you need assistance in filing a Protection From Abuse petition or need services and supports after a crime:**

- Pennsylvania- SeniorLAW Center
  - To request assistance, please call SeniorLAW HelpLine: 877-727-7529 Mon-Thurs, 10:00 AM– 12:00 PM.  
General phone: (215) 988 -1244
  - Fax: 215-988–1243
  - Website: <https://seniorlawcenter.org/>
  - Address: 1650 Arch Street, Suite 1820, Philadelphia, PA 19103

## **Domestic Violence Victim Services and Supports – to get support and assistance with safety planning**

- National Domestic Violence Hotline: Call 1-800-799-SAFE (7233)
- Philadelphia
  - Philadelphia Domestic Violence Hotline: Call 866-723-3014
  - **Congreso Latina Domestic Violence Program (LDVP)**
    - Call 215-763-8870 ext. 3
      - Please leave a message with a safe phone number and time to call back.
    - Address: 216 W Somerset St., Philadelphia, PA, 19133
    - Website: <https://www.congreso.net/health-safety/domestic-violence-services/>
  - **Lutheran Settlement House**
    - Call 215-426-8610
    - Fax: 215-426-0581

- 1340 Frankford Avenue, Philadelphia, PA 19125
- **Women In Transition**
  - Call 215-564-5301
  - Fax: 215-563-0500
  - Email: [witinfo@helpwomen.org](mailto:witinfo@helpwomen.org)
  - Address: 718 Arch Street, Suite 401N, Philadelphia, PA 19106
  - Monday – Friday: 9 AM – 5 PM, Saturday and Sunday: Closed
  - If you need counseling support, call our LifeLine 215-751-1111, Mon–Fri 10 AM - 4 PM.

### **Sexual Assault Victim Services and Supports**

- Pennsylvania Coalition to Advance Respect (PCAR)
  - Call [1-888-772-7227](tel:1-888-772-7227)
  - Website: <https://pcar.org>
  - The Sexual Violence Legal Assistance Project (SVLAP) If you need legal assistance, call [717-901-6784](tel:717-901-6784), Monday – Friday from 9:00 a.m. to 5:00 p.m. or submit an online request in the form at the bottom of this page.

### **Pennsylvania Suicide and Mental Health Crisis Services**

- Call or Text 988
- Website: [988lifeline.org](http://988lifeline.org)

# Financial Exploitation

# Healthy Wallet Checklist

## Common Scams in Pennsylvania:

### Imposter Scams

A scammer poses as someone with authority or as someone you may know and pretends to need help so you'll send them money or share personal information. Scammers often pose as an IRS official, a tech support agent or grandchild.

### Romance Scams

A scammer develops a romantic relationship online with you and then asks you for money or personal information. Scammers typically ask for money for plane tickets to visit you or for an "emergency". Romance scams develop over longer periods of time than other scams.

### Home Improvement Scams

Also known as contractor fraud, scammers may often ask for large payments up front, may increase prices throughout the work, or fail to do the work.

## Red Flags to Look Out For

If someone requests you send money via online payment apps, cryptocurrency, gift card or wire transfer, investigate before sending money and tell someone you trust.



If you are being pressured to make a payment or decision immediately, it may be a scam. Ask for time to consider an opportunity.



Someone you have an online relationship with who is unwilling to meet in person or video call.



Low ball repair estimates that seem too good to be true, failing to get required building permits or not having proper business licenses.



**Scammers often prey on emotions (like fear) or create a sense of urgency in order to get money or information out of you. Do not comply- inform family and friends and notify police**



## Tips to stay safe:



### Monitor your bills & accounts

Look for discrepancies. Verify suspicious charges with the business directly.

### Set up Direct Deposit

Set up benefit checks to be directly deposited into your bank account. Don't have checks mailed to you.

### Use ATMs in banks or businesses

ATMs that are inside a bank or a business are less likely to have been tampered with.

### Don't deposit unknown checks

Checks from unknown senders can often be fake. Verify whether a check is legitimate before depositing.

### Don't share your PIN or passwords

Don't give anyone your credit card or debit card PIN and make sure your passwords are secure.

### Ignore spam emails and calls

If you receive an email you think is a scam, do not click on any of the links or respond to the email, delete it. If you get a suspicious phone call, don't call or text the number back.

### Keep your information safe

Never share your Social Security Number or financial information with unsolicited callers.

### Know what you're signing

Never sign anything you don't understand or cannot read. Read and review documents before signing. Request a copy for yourself once signed. Before making big changes, consult an attorney about the documents you will sign.

### Add yourself to "Do Not Call" lists

Pennsylvania :  
[https://www.attorneygeneral.gov/Consumers/Do\\_Not\\_Call\\_List](https://www.attorneygeneral.gov/Consumers/Do_Not_Call_List)

Federal: [www.donotcall.gov](http://www.donotcall.gov)

### Check your credit report

Check your credit report at least once a year.

Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) for a free credit report.

### Vet businesses before receiving services

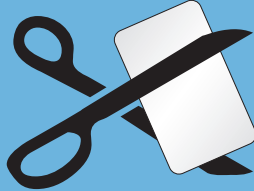
Check reviews, ask for references, get estimates, get a written contract, keep receipts and ensure licenses are valid.

## If you believe you are the victim of a scam:

1) Call the police immediately to report the crime. Make sure you report the amount of money you lost. Ask for a copy of the report.



2) Cancel your credit card or debit card that the scammer may have access to and obtain new cards.



3) Close and change your bank account if the scammer has your banking information.



4) Speak to a lawyer to see what options you have to recover any funds lost by fraud or exploitation by others.



## If you clicked on a suspicious link:

If you clicked on a link from a spam email, there are a number of things you can do to try to minimize damage.

1) Disconnect the device from the internet. You should disconnect the device, whether it's a laptop, phone or tablet from the internet to try and stop a download or other actions that require internet connection to complete.



2) Ask a trusted, knowledgeable professional to inspect your device for malware.



3) Change your usernames and passwords. Do this on a separate device than the one used to click the suspicious link.



4) Monitor your accounts and your credit report to make sure there is no fraudulent activity.



Adapted from Kerskie, Carrie. "5 Steps to Take After Clicking on a Phishing Link." AgingCare.Com, 24 Sept. 2021, [www.agingcare.com/articles/5-steps-to-take-after-clicking-on-a-phishing-link-178044.htm](http://www.agingcare.com/articles/5-steps-to-take-after-clicking-on-a-phishing-link-178044.htm).

## Other Resources:

The **Pennsylvania Attorney General** has information that can aid Pennsylvania residents.  
<https://www.attorneygeneral.gov/>



The **Consumer Financial Protection Bureau** has resources and information about various types of fraud and scams including webinars that cover a variety of topics.  
<https://www.consumerfinance.gov/consumer-tools/fraud/>



The **Federal Trade Commission** provides information on scams.  
<https://consumer.ftc.gov/>





# Take first steps in **Identifying financial abuse and exploitation**

1. Read through the list of signs that financial exploitation may be occurring.
2. Check the box if any are suspected, observed, or reported.
3. Use this information to help you decide whether to get assistance.

## Unusual transactions

SITUATION	SUSPECTED	OBSERVED	REPORTED
The individual transfers title of home or other assets to someone else for no apparent reason.			
Frequent checks are made out to "cash" from the individual's account.			
Unusual bank or credit card account activity is noticed on statements or reported by a financial institution.			
The individual takes out a large, unexplained loan or reverse mortgage.			
Changes are made to the individual's will that are unexplainable or done when the individual is ill or otherwise incapacitated.			
Unusual information in a tax return is spotted.			
Signatures on checks, legal documents, or other communications do not match the individual's signature.			
The caregiver's name is added to the accounts of the individual or the caregiver becomes an authorized user on credit card accounts belonging to the individual.			

## Changed environment

SITUATION	SUSPECTED	OBSERVED	REPORTED
Bills go unpaid or overdue when someone else has been charged with paying them for the individual.			
Living conditions are below expectations in spite of financial resources.			
The individual's personal belongings, important papers, credit cards, or identification documents go missing.			

## Unusual behavior

SITUATION	SUSPECTED	OBSERVED	REPORTED
Caregivers or family members caring for the individual seem to isolate him from other family members, friends, and community events or gatherings.			
The individual seems suddenly more fearful and becomes reluctant to talk about topics that were once routine conversations.			
The individual does not know how much income she receives. The caregiver is unwilling to share that information when asked.			
A caregiver receives an unusual level of expensive or frequent gifts paid for with financial resources of the individual.			
A live-in caregiver refuses to leave or to leave the individual alone with visitors even when requested to do so.			



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Is someone using your personal information to open new accounts, make purchases, or get a tax refund? **IdentityTheft.gov** can walk you through each step of the recovery process. Here's how to get started.

## What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords and PINS for your accounts.

Step 2: Place a fraud alert and get your credit report.

- Contact one of the three credit bureaus. That company must tell the other two.

**Equifax.com/CreditReportAssistance**  
1-888-766-0008

**Experian.com/fraudalert**  
1-888-397-3742

**TransUnion.com/fraud**  
1-800-680-7289

A fraud alert is free. It will make it harder for someone to open new accounts in your name.

You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.

- Get your free credit report right away. Go to **annualcreditreport.com** or call 1-877-322-8228.

Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in each fraud alert confirmation letter to get a free report, but it might take longer.

- Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.



### Step 3: Report identity theft to the FTC.

- ❑ Complete the FTC's online complaint form at **ftc.gov/complaint**. Give as many details as you can. The complaint form is not available on mobile devices, but you can call 1-877-438-4338 to make your report.

Based on the information you enter, the FTC complaint system will create your Identity Theft Affidavit. You'll need this to complete other steps.

- ❑ Print and save your FTC Identity Theft Affidavit immediately. Once you leave the page, you won't be able to get your affidavit.

Do you need to update your affidavit? Call 1-877-438-4338.

### Step 4: File a report with your local police department.

- ❑ Go to your local police office with:
  - a copy of your FTC Identity Theft Affidavit
  - a government-issued ID with a photo
  - proof of your address (mortgage statement, rental agreement, or utilities bill)
  - any other proof you have of the theft (bills, IRS notices, etc.)
  - the FTC's Memo to Law Enforcement (available at **IdentityTheft.gov**)

- ❑ Tell the police someone stole your identity and you need to file a report. If they are reluctant, show them the FTC's Memo to Law Enforcement.

- ❑ Ask for a copy of the police report. You'll need this to complete other steps.

- ❑ Create your Identity Theft Report by combining your FTC Identity Theft Affidavit with your police report.



Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights.

Go to **IdentityTheft.gov** for next steps.

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company. **IdentityTheft.gov** can help — no matter what your specific identity theft situation is.

# Resources for Older Adults to Get Help with Financial Exploitation

**Emergencies – call 911!**

## Reporting Elder Abuse or Mistreatment

- Philadelphia: Contact the Philadelphia Corporation for Aging (PCA)
  - Call: 215-765-9040
  - Website: <https://www.pacares.org>
- Philadelphia District Attorney's Office Elder Justice Unit Non-Emergency Hotline
  - Call: 215-686-5710
  - Website: <https://phillyda.org/safety-and-justice/special-cases/elder-justice-unit/>
  - Email: [da\\_elder\\_vw@phila.gov](mailto:da_elder_vw@phila.gov)
- Pennsylvania's 24-Hour Hotline to report Elder Abuse
  - Call 1-800-490-8505

## Civil Legal Assistance

**1) to address financial exploitation or identity theft**

**2) services and supports after a crime**

- Pennsylvania- SeniorLAW Center
  - To request assistance, please call SeniorLAW HelpLine: 877-727-7529
  - General phone: (215) 988 -1244
  - Website: <https://seniorlawcenter.org>
  - Address: 1650 Arch Street, Suite 1820, Philadelphia, PA 19103

## National Elder Fraud Hotline (non-emergency)

**Helps victims and their loved ones report fraud, file official reports, and get connected with resources**

- Call 1-833-FRAUD-11 (833-372-8311), Mon-Fri 10 AM - 6 PM

## Federal Trade Commission

**Report fraud and identity theft, Do Not Call registration, free credit reports, and other resources.**

- Website: <https://www.ftc.gov/>
- Call the Consumer Response Center: 1-877-FTC-HELP (382-4357)