



# Signs of Abuse, Neglect, and Financial Exploitation

## Wisconsin Adult Programs

This handout supports Wisconsin adult programs, including elder adults (60+) and adults at risk (18+) with disabilities. It helps workers, participants, and families recognize abuse, neglect, self-neglect, and financial exploitation and explains how to report concerns quickly and safely. If anyone is in immediate danger, call 911.

### Key Definitions

**Physical abuse:** Intentional acts that cause pain, injury, or impairment (for example, hitting, kicking, burning, or inappropriate restraint).

**Emotional/psychological abuse:** Words or behavior meant to intimidate, threaten, humiliate, isolate, or control.

**Sexual abuse:** Any unwanted sexual contact, activity, or exploitation.

**Neglect:** A caregiver's failure to provide necessary care—such as food, clothing, supervision, medical or dental care—so that health or safety is seriously at risk.

**Self-neglect:** When an adult's physical or mental condition leads to a failure to meet essential self-care needs, causing serious risk to health or safety.

**Financial exploitation:** Illegal or improper use of someone's money, property, or assets (for example, theft, coercion, scams, misuse of power of attorney).

### Common signs to watch for:

#### Physical abuse

- Unexplained or frequent injuries (e.g., bruises in various stages of healing, burns with clear shapes, fractures).
- Injuries that don't match the explanation or are repeated.
- Broken eyeglasses or assistive devices; restricted access to mobility or communication aids.
- Signs of restraint or confinement.

#### Emotional/psychological abuse

- Extreme fear, anxiety, withdrawal, or agitation around a particular person or in a setting.
- Helplessness or reluctance to speak freely; someone else answers all questions for the person.
- Belittling, threats, or controlling behavior by a caregiver, family member, or partner.



### **Sexual abuse**

- Unexplained injuries to genital area; difficulty walking or sitting; torn, stained, or bloody underclothing.
- Sudden changes in behavior or mood; avoiding a specific person; disclosures of unwanted contact.

### **Neglect and self-neglect**

- Lack of food, water, heat, electricity, or safe shelter; unsafe living conditions.
- Poor hygiene, dehydration, malnutrition, untreated medical needs, missed medications or appointments.
- Caregiver indifference, intoxication, or abandonment; missed in-home services.

### **Financial exploitation**

- Unusual bank activity or sudden changes to accounts, beneficiaries, or powers of attorney.
- Unpaid bills despite adequate income; missing cash, checks, or valuables.
- New “friends,” caregivers, or relatives insisting on handling money; pressure to sign documents.
- Evidence of scams (e.g., tech support, romance, government/lottery scams) or coercion to transfer assets.

### **What to do if you suspect abuse, neglect, or exploitation**

1. If anyone is in immediate, life-threatening danger, call 911.
2. Do not investigate on your own. Ensure the person is safe and listen without pressuring for details.
3. Document what you saw or heard (dates, times, observations, exact words used).

### **How to report in Wisconsin (Adults 18+)**

Report concerns about abuse, neglect, self-neglect, or financial exploitation to your county Adult Protective Services (APS) agency: <https://www.dhs.wisconsin.gov/aps/report.htm>

Elder Abuse Hotline (24/7) and online reporting for concerns about people age 60+: [833-586-0107](tel:833-586-0107) or <https://reportelderabusewi.org>

If the concern involves a licensed facility (e.g., nursing home or assisted living), you may also contact the Division of Quality Assurance: [800-642-6552](tel:800-642-6552).

### **Tips for documenting concerns (helpful for APS)**

- Record facts (who, what, when, where) and direct quotes; avoid assumptions.
- List any visible injuries or hazards; note if photos were taken by appropriate staff according to policy.
- Include names of any witnesses and whether the person has special communication needs or accommodations.
- Keep information confidential and share only with those who need to know for safety and reporting.



## Key Wisconsin resources

- Adult Protective Services (how to report and county helplines): <https://www.dhs.wisconsin.gov/aps/report.htm>
- Adult Protective Services overview and definitions: <https://www.dhs.wisconsin.gov/aps/>
- Recognizing abuse, neglect, and exploitation: <https://www.dhs.wisconsin.gov/publications/p01550.pdf>
- Signs of financial exploitation (flyer): <https://www.dhs.wisconsin.gov/publications/p03404a.pdf>
- Wisconsin Elder Abuse Hotline & online reporting: <https://reportelderabusewi.org> or [833-586-0107](tel:833-586-0107)

**Disclaimer:** This information is provided by Acumen Fiscal Agent for general awareness. It does not constitute legal advice. Always follow program requirements, county procedures, and employer policies when reporting concerns.