Finding Help
Abuse, Exploitation & Neglect in Later Life

A Vermont Guide
By the Vermont Attorney General Office’s Elder Protection Initiative &
The Vermont Department of Disabilities, Aging & Independent Living
Acknowledgements

The following organizations contributed to this guide:

- Community of Vermont Elders
- Deaf Vermonters Advocacy Services
- Disability Rights Vermont
- FAST of Vermont
- Pride Center of Vermont
- SASH (Support & Services at Home)
- Senior Solutions, the Council on Aging for Southeastern Vermont
- The Community Restorative Justice Center
- UVM Medical Center Community Health Team
- Vermont 2-1-1
- Vermont Center for Independent Living
- Vermont Legal Aid / Legal Services Vermont
- Vermont Long-Term Care Ombudsman
- Vermont Network Against Domestic & Sexual Violence
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All people, regardless of age or ability, have the right to live their lives with justice, dignity, and respect, free from abuse or exploitation of any kind.

Unfortunately, approximately 1 in 10 people aged 60+ experience some form of abuse or exploitation—physical, sexual, emotional/psychological, and/or financial.
If you have experienced abuse/exploitation, or you suspect that an older individual is experiencing abuse/exploitation, or you are assisting a victim of abuse/exploitation, you are not alone.

There are many help options in Vermont, including hotlines and helplines; domestic and sexual violence organizations; case managers and social workers; legal services; restorative justice centers; healthcare providers; religious leaders; peer support, and others.
Introduction
A Community Concern

The purpose of this guide is to highlight:

- The various kinds of elder abuse, exploitation, and neglect;
- Help options for victims of elder abuse/exploitation/neglect in Vermont; and
- How to report elder abuse/exploitation/neglect in Vermont.

Please share this resource with those who might benefit from it.
What is elder abuse, exploitation & neglect?

Identifying the issue
Identifying the issue
Forms of abuse & exploitation

There are many forms of abuse & exploitation against older individuals:

- Physical abuse, which includes:
  - Acts of physical violence;
  - Restraining or confining a person against their will;
  - Giving or threatening to give a drug or substance that isn’t part of legitimate treatment;
- Sexual abuse;
- Neglect & abandonment;
- Financial exploitation;
- Severe psychological and emotional abuse, including intimidation, intentional disorientation, and threats & coercion.
Elder abuse & exploitation are often carried out by someone the victim knows, like:

- Family members, including spouses or partners;
- “Friends,” “acquaintances” or caregivers; or
- Guardians & those with “power of attorney.”

Financial exploitation is often committed by scammers who reach individuals through the telephone, mail, and internet, including social media. For more information on how to spot common scams, view the Stay Savvy Vermont video series.
Identifying the issue

Vulnerability

• Individuals are not vulnerable simply because they are older.
• However, a person may be more vulnerable to abuse/exploitation because they have physical/cognitive/developmental disabilities or mental health issues, some of which naturally arise as part of aging.
• For this reason, this guide includes resources relevant to those who have disabilities or face mental health challenges.
Identifying the issue
Self-neglect

Some individuals who live independently lack the ability to care for themselves, putting their own health and welfare at risk.

For those concerned about individuals who might be “self-neglecting”:

- **Call the Helpline** of the *Area Agencies on Aging* to potentially link the individual to free case management support (as described on Pages 19-21): **1-800-642-5119**.

- **Ask local police** to conduct a “welfare check” to ensure the person you’re concerned about is safe and potentially link that person to needed social services.
Identifying the issue

When in doubt, reach out

You don’t have to be sure that someone’s actions legally qualify as elder “abuse,” “exploitation,” or “neglect” to reach out for support or report a concern. When in doubt, reach out.
Finding help

Understanding the options
You are not alone. If you are experiencing abuse/exploitation or concerned that another might be, a range of organizations are ready to provide support, including:

- Hotlines & helplines;
- Case Managers & Social Workers;
- Domestic & sexual violence organizations; and
- Legal advocates, and others.

In the following pages, these options are listed and explained.

Please note: not all help is confidential. Some professionals are required to report suspected abuse/exploitation/neglect of “vulnerable adults” (defined here) to Vermont Adult Protective Services. If you have concerns about sharing sensitive information with an organization, ask about confidentiality before you share.
Finding help

Hotlines & Helplines

What are “hotlines”?

- Hotlines allow you to talk confidentially about concerns related to abuse/exploitation/neglect.
- Generally, hotlines are staffed 24/7 and trained to provide emergency assistance.
- Hotline staff can listen, help the caller identify potential next steps, and provide referrals to other supportive organizations.
- For more information on what to expect when you call a hotline, click here.

How to ensure a hotline (or helpline) is confidential

- At the start of the call, ask if it’s confidential.
- Make up a name for yourself.
- Use a hypothetical: “If someone was experiencing x, y, and z, what would their options be?”
- Note: your call may appear on the phone bill.
# Finding help

## Hotlines & Helplines

### Hotlines available in Vermont

<table>
<thead>
<tr>
<th>Type</th>
<th>Agency Name &amp; Link</th>
<th>Hotline Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical &amp; Sexual Abuse*</td>
<td>Vermont Domestic Violence Hotline</td>
<td>1-800-228-7395</td>
</tr>
<tr>
<td></td>
<td>Vermont Sexual Violence Hotline</td>
<td>1-800-489-7273</td>
</tr>
<tr>
<td></td>
<td>National Domestic Violence Hotline</td>
<td>1-800-799-7233</td>
</tr>
<tr>
<td>Financial Exploitation</td>
<td>National Elder Fraud Hotline</td>
<td>1-833-372-8311</td>
</tr>
</tbody>
</table>

* Hotlines for domestic & sexual violence may be helpful to victims of elder abuse/exploitation/neglect, depending on the situation.
What are helplines?

Helplines can provide information on programs and services in Vermont, including those relating to elder abuse and exploitation. Unlike hotlines, helplines are generally not set up to respond to emergency circumstances.
Helplines available in Vermont

- **2-1-1. Vermont 2-1-1** is a free, 24/7 helpline with interpretation services. It can provide callers with information about, and referrals to, programs and services in Vermont relevant to elder abuse/exploitation/neglect. Alternative ways to reach Vermont 2-1-1:
  - **1-866-652-4636** (toll free) or
  - **802-652-4636** (from outside Vermont).

- **1-800-642-5119** is the Vermont Area Agencies on Aging Helpline. The Helpline is open Mon.-Fri. from 8:30a-4:30p and can provide callers with information about, and referrals to, programs and services in Vermont relevant to elder abuse/exploitation. The Helpline focuses on programs and services available to those 60+ years old.
Finding help
Case managers & Social workers

What are case managers & social workers?

Case managers and social workers can help an individual identify goals and access programs, services and benefits that support those goals.

- **Case managers** focus on linking individuals to programs/services/benefits, which may include counseling services by a social worker.

- **Social workers** focus on providing individuals with counseling services, which may include linking an individual to a case manager where access to additional programs/services/benefits is needed.

In the context of elder abuse/exploitation, case managers and/or social workers can help an individual develop and implement plans to:

- **Eliminate harms** in the context of an abusive/exploitative relationship and/or setting; and/or

- **Leave** that relationship/setting, among other things.
Accessing free case managers in Vermont

- **The Area Agencies on Aging** can provide case management support to individuals 60+ years old:
  - Phone: 1-800-642-5119
  - Website: vermont4a.org

- **Community Health Teams**. Each Vermont county has a Community Health Team (CHT). Each CHT is meant to supplement the services of doctors’ offices within the county. CHTs typically include case managers and social workers. To access a case manager on your county’s CHT:
  - Ask your PCP for a referral
  - Website: [https://blueprintforhealth.vermont.gov/about-blueprint/blu...](https://blueprintforhealth.vermont.gov/about-blueprint/blueprint-community-health-teams)

- **Any hospital admission**. Hospitals typically have case managers on staff who can help admitted patients consider and plan for next steps, including when elder abuse/exploitation is occurring.
Finding help
Case managers & Social workers

Accessing free social workers in Vermont

- **Community Health Teams.** As mentioned, each Vermont county has a Community Health Team (CHT) that can supplement the services of doctors’ offices within the county. CHTs typically include case managers and social workers. To access a social worker on your county’s CHT:
  - Ask your PCP for a referral
  - Website: [https://blueprintforhealth.vermont.gov/about-blueprint/blueprint-community-health-teams](https://blueprintforhealth.vermont.gov/about-blueprint/blueprint-community-health-teams)

- **Any hospital admission.** Hospitals typically have social workers on staff who can help patients consider and plan for next steps, including when elder abuse/exploitation is occurring.
What are domestic & sexual violence organizations?

Domestic and sexual violence organizations can provide a range of services to older individuals who have experienced domestic (including sexual) violence.

For example, they can provide:

- Confidential assistance with safety planning (i.e. helping develop a plan to leave an abusive relationship/setting);
- Confidential emergency housing/shelter;
- Legal assistance (For more on legal services, see Page 25-26); and
- Referrals to other potentially helpful agencies.
Domestic & sexual violence organizations in Vermont

- **The Vermont Network** and its statewide member programs
  - Phone: 802-223-1302 (main office) or 1-800-228-7395 (hotline)
  - Website: vtnetwork.org
- The Pride Center of Vermont’s **Safe Space Anti-Violence Program** (for LGBTQ+):
  - Phone: 866-869-7341 (toll free) or 802-863-0003 (hotline)
  - Website: pridecentervt.org

(continued on next page)
Finding help
Domestic & sexual violence organizations

• Vermont Center for Independent Living (for individuals with disabilities)
  • Phone: 800-639-1522 (toll free) or 802-229-0501
  • Website: vcil.org

• Disability Rights Vermont (for individuals with disabilities)
  • Phone: 800-834-7890 (toll free) or 802-229-1355
  • Website: disabilityrightsvt.org

• Deaf Vermonters Advocacy Services (for the deaf, deaf/blind & hard of hearing)
  • Phone: 802-461-4707 (voice/videophone) or 802-249-0345 (text)
  • Website: dvas.org
Lawyers can help individuals address elder abuse and exploitation in a variety of ways. For example, they can assist with:

- Getting court orders (like “relief from abuse” or “no stalking” orders) that prohibit a person from committing abusive/exploitative/threatening actions
- Removing or evicting abusive/exploitative individuals from a residence
- Fighting eviction attempts by abusive/exploitative individuals
- Terminating guardianships where the guardian is abusive/exploitative/neglectful
- Terminating a Power of Attorney held by an individual who is exploiting that power
- Appointing a new guardian or Power of Attorney
- Requesting accountings of guardians or a Power of Attorney
- Helping disabled victims/witnesses with court participation
For legal assistance on these and other matters related to elder abuse and exploitation, contact:

- [Vermont Legal Aid / Legal Services Vermont](#)
  - Phone: 800-889-2047
  - Website: vtlawhelp.org

- [Disability Rights Vermont](#)
  - Phone: 800-834-7890
  - Website: disabilityrightsvt.org

- [The Vermont Network Legal Clinic](#)
  - Phone: 802-223-1302
  - Website: vtnetwork.org
There are other organizations and professionals in Vermont able to assist those experiencing elder abuse/exploitation/neglect, including:

- **SASH** (Support and Services at Home). SASH Coordinators and wellness nurses can connect participants with programs and services designed to help those living independently at home;
  - Phone: 1-802-863-2224 or TTY/TTD: 800-253-0191
  - Website: sashvt.org

- **Restorative Justice Centers** may be able to help those in conflict (including relating to elder abuse/exploitation) resolve their conflicts outside of the criminal justice system using restorative justice.
  - Phone: contact your local RJC
  - Website: cjnvt.org

- Primary care physicians & other healthcare providers; and, among others,
- Religious leaders.
Finally, click here or visit vtvictimresources.com to review the 2020 Vermont Victim Services Resource Directory published by the U.S. Department of Justice.

This directory is not specific to elder abuse/exploitation but includes potentially helpful resources. It is searchable and provides information on:

- Victim assistance & advocacy organizations;
- Domestic and sexual violence services & hotlines;
- Counseling & mental health;
- Legal assistance;
- Services for those who are blind, visually impaired & disabled.

For a PDF of the directory, click to the right→
Reporting Abuse & Exploitation
Where to report?

Overview

There are a variety of local, state, and federal government agencies capable of responding to reports of elder abuse/exploitation. Where to report depends on:

- The kind of abuse/exploitation in question and/or
- The goal of reporting.

The following pages list these agencies, their purposes, and their contact information. Do not hesitate to contact more than one agency to report a concern. Simply let each agency know which other agencies you’ve contacted so they may coordinate their responses where appropriate.

For emergencies, always dial 9-1-1.
To report elder abuse or exploitation to law enforcement for potential criminal investigation and prosecution:

- Contact your local police (contact information [here](#)) or
- Contact Vermont State Police at 802-241-5000
VT Adult Protective Services (APS) can provide services for “vulnerable adults” (definition [here](#)) who are alleged victims of abuse, neglect or exploitation. APS can:

- Investigate allegations of abuse/exploitation/neglect;
- Provide protective services to stop abuse/exploitation/neglect from continuing, including:
  - Asking a court to help stop the abuse/exploitation/neglect;
  - Helping to remove an abusive guardian and appoint a new one;
  - Working with banks to protect the victim’s assets; and/or
  - Coordinating services to address the victim’s needs and safety.
- Refer the victim to the Area Agencies on Aging or other community programs for support accessing social services & benefits (including those relevant to coordinating an individual’s transition away from an abusive/exploitative/neglectful environment); and/or
- Place the perpetrator on the [Vermont Adult Abuse Registry](#) to flag the perpetrator’s actions for potential employers serving vulnerable adults.
Where to report?
Adult Protective Services

To report to APS (including anonymously):

- Click here;
- Call 1-800-564-1612; or
- Email APS@vermont.gov

Note:

- Unlike law enforcement, Adult Protective Services is not a 24/7 emergency service, and does not conduct criminal investigations for potential criminal prosecution (though APS does report suspected criminal activity to law enforcement).
- Vermont law requires certain kinds of professionals to report suspected “vulnerable adult” abuse/exploitation/neglect to APS. For more information on mandating reporting:
  - Read Vermont’s mandating reporting law.
  - Watch this video by Adult Protective Services.
Where to report?
Concerns in long-term care facilities & care homes

To report elder abuse/exploitation/neglect in a long-term care facility or care home, contact both:

- Law enforcement (see Page 31) and
- Adult Protective Services (see Pages 32-33)

Additionally, contact The VT Attorney General Office’s Medicaid Fraud & Residential Abuse Unit (MFRAU). MFRAU investigates and criminally prosecutes the abuse/exploitation/neglect of residents of long-term care facilities and some board and care homes.

- Phone: 802-828-5511
- Website: ago.vermont.gov
Where to report?
Concerns in long-term care facilities & care homes

You may also contact:

- **Survey & Certification (S&C)**. S&C licenses and regulates long-term care facilities and care homes in Vermont. It can investigate facilities for violations of industry regulations, including prohibitions against abuse/exploitation/neglect, and sanction facilities and homes accordingly.
  - Phone: 1-888-700-5330
  - Email: AHS.DAILSCIntake@vermont.gov
  - Website: dlp.vermont.gov

- **The Vermont State Long-term Care Ombudsman (LTCO)**. The LTCO can provide guidance to long-term care facility residents on reporting abuse/exploitation/neglect and can help advocate for these residents’ rights, generally.
  - Phone: 1-800-889-2047
  - Website: https://www.vtlegalaid.org/vermont-long-term-care-ombudsman-project
Where to report?

Financial exploitation

There are two general categories of financial exploitation:

- Exploitation by an individual or business known to the victim (like a family member, caregiver, investment advisor, etc.); and

- Exploitation by a source unknown to the victim (like a scammer who reaches the victim through the telephone, mail, and/or internet, including social media).

Whichever form of financial exploitation is occurring, contact:

- Law enforcement for potential criminal investigation and

- Adult Protective Services if the victim may qualify as a “vulnerable adult” (as described on Page 32).

To report scams, contact the Vermont Attorney General’s Consumer Assistance Program at 1-800-649-2424 or ago.cap@vermont.gov.

Additionally, depending on the source of the exploitation, consider contacting one or more of the agencies on the following two pages.
Where to report?
Financial exploitation by known source

Where do I turn for help if I’m scammed by a friend, family member, neighbor or trusted associate?

**Financial Exploitation**
- Call 21-1
  - Text zip code to 586211
  - www.vermont211.org
- Adult Protective Services
  - 1-800-564-1612

**Misuse of Checking & Savings Accounts**
- 1) Contact your financial institution for assistance
- 2) Department of Financial Regulation, Banking Division
  - (802) 828-3307 or 1-888-568-4547
  - www.dfr.vermont.gov

**Misuse of Social Security Benefits**
- Social Security Administration Office of the Inspector General
  - 1-800-772-1213
  - www.ssa.gov/fraud

**Unauthorized Real Estate Transfers**
- Vermont Legal Aid Attorney or Advocate
  - (802) 775-0021
  - www.vtlegalaid.org

**Medicaid Fraud and Residential Abuse**
- Vermont Attorney General’s Office
  - (802) 385-5111
  - ask.vermont.gov/medicaid-fraud

**Medicare Fraud/Error/Waste**
- COVE’s Senior Medicare Patrol (SMP) Program
  - 1-888-395-2863
  - (802) 229-4731, ext. 1#
  - email: Angela@vermonteiders.org

**Insurance, Banking & Securities Scams & Fraud**
- **Brokers**
  - 1) DFR Securities Division
    - (802) 828-3420
    - email: dfr.securitiesinfo@vermont.gov
  - 2) FINRA
    - 1-800-289-9999
    - https://brokercheck.finra.org

- **Investment Advisors**
  - FINRA Securities Helpline for Seniors
    - 844-57-HELPS (844-574-3577)
    - Mon to Fri 9:00 to 5:00 ET

- **Insurance Agents, Adjusters and Carriers**
  - 1) DFR Insurance Division
    - 1-800-884-1784 or (802) 828-3302
    - email: dfr.insuranceinfo@vermont.gov
  - 2) National Association of Insurance Commissioners
    - 1-816-785-8000, option 1

- **Banking Concerns**
  - Department of Financial Regulation, Banking Division
    - (802) 828-3307 or 1-888-568-4547
    - email: DFR.BNKconsumer@vermont.gov
    - www.dfr.vermont.gov

**FAST of Vermont**
Financial Abuse Specialist Team

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Where to report?
Financial exploitation by unknown source

Where do I turn for help if I’m scammed by an unknown person?

- Misuse of Social Security Benefits
  - Social Security Administration Office of the Inspector General
    - 1-800-772-1213
    - https://oig.ssa.gov/report
  - Vermont Social Security Offices:
    - Burlington
      - 1-877-840-5776
    - Rutland
      - 1-866-990-1944
    - Montpelier
      - 1-877-505-4542

- Consumer or Business Fraud
  - Consumer Assistance Program (CAP)
    - 1-800-849-2424
    - www.uvm.edu/consumer

- IRS debt collection scams
  - If you know you don’t owe taxes or have no reason to believe that you do, report the incident to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484 or at www.tigta.gov.
  - You can file a complaint using the FTC Complaint Assistant, choose “Other” and then “Imposter Scams.” If the complaint involves someone impersonating the IRS, include the words “IRS Telephone Scam” in the notes.
  - Consumer Assistance Program (CAP)
    - 1-800-849-2424
    - www.uvm.edu/consumer

- Identity Theft and Fraud
  - Federal Trade Commission (FTC)
    - 1-877-382-4357
    - www.identitytheft.gov
  - You can request a free credit report through the FTC at www.annualcreditreport.com (this does not include a credit score)

If you don’t know who to call, call the National Elder Fraud Hotline
- 1-833-372-8311
- 1-833-FRAUD-11

FAST of Vermont
Financial Abuse Specialist Team

Sept. 2020
What is a hate crime?

Any crime committed in Vermont that is maliciously motivated by the victim’s age (among other certain characteristics) is a hate crime. Prosecutors can seek increased penalties for hate crimes, including longer jail sentences & higher fines.

What are the most common hate crimes in Vermont?

• Assaults (hitting, pushing, spitting, threats of immediate violence);
• Unlawful mischief – damage or destruction of property;
• Telephone harassment (including repeated hang-ups); and
• Disorderly Conduct (by loud or public threats and abuse).

Where to report hate crimes?

• Contact 9-1-1 in emergencies and law enforcement for criminal investigation & prosecution.
• Contact the Vermont Attorney General’s Civil Rights Unit for assistance stopping the conduct and potentially seeking compensation from the offender: 888-745-9195 or AGO.CivilRights@vermont.gov
The Vermont Attorney General’s Office (AGO) launched the Elder Protection Initiative (EPI) in June 2018. The EPI consists of attorneys and investigators from the AGO’s Criminal, Public Protection & Human Services Divisions.* The EPI’s mission is to promote the safety and security of older Vermonters through enforcement action, legislation, public education, and community engagement. To visit the EPI’s website, click here or visit ago.vermont.gov/epi/.

The Department of Disabilities, Aging, and Independent Living’s (DAIL) mission is to make Vermont the best state in which to grow old or live with a disability – with dignity, respect and independence. Together, across our five divisions, and with hundreds of service providers and community partners, we serve tens of thousands of Vermonters, promoting self-determination, respect for all, and full inclusion in the life of community. Learn more at dail.vermont.gov.

* The AGO’s Criminal Division includes the Medicaid Fraud & Residential Abuse Unit (MFRAU). MFRAU receives 75 percent of its funding from the U.S. Department of Health and Human Services under a grant award totaling $1,041,816 for Federal fiscal year FY 2021. The remaining 25 percent, totaling $347,272 for FY 2021, is funded by the State of Vermont.