Professional Boundaries in Home Care: A National Practice Module

Keeping caregiver relationships safe, respectful, and focused on the client.

Why this module matters. Older Americans reported nearly $4.9 billion in fraud losses in 2024. Caregivers work alone in clients' homes, so clear boundaries protect clients from harm and caregivers from false accusations.

About this module

This module gives teams a shared, evidence-based approach to keeping caregiver relationships safe, respectful, and focused on the client. It draws on current federal rules and national guidance, and it ends with a checklist that agencies, clinicians, and families anywhere in the United States can adopt.

Item	Details
Who it is for	Home care aides, supervisors, and agency leaders
Format	7 units, case scenarios, a knowledge check, and a national checklist
Time	About 1.5 hours as training
How to use it	Caregivers use Units 1 to 6. Leaders use Unit 7 and the checklist.

Learning objectives

After completing this module, learners will be able to:

1. Explain why boundaries matter.
2. Place behaviors on the boundary spectrum.
3. Respond to common boundary situations.
4. Recognize boundary drift.
5. Protect clients from exploitation.
6. Protect privacy online.
7. Build an agency boundaries policy.

Scope. Aides and family caregivers observe, support, and report. Clinical assessments, medication changes, and legal decisions belong to licensed professionals or qualified advisers. Follow your state rules and agency policies.

Unit 1. Why boundaries matter

Home care caregivers work closely with clients, often alone, in the client's home, for months or years. Warm relationships are part of good care. Professional boundaries keep those relationships safe, fair, and focused on the client's needs.

Measure	Figure	Source
Losses reported to the FBI by people 60 and older (2024)	Nearly $4.9 billion, up 43% from 2023	FBI IC3, via AARP
Complaints from people 60 and older	More than 147,000	FBI IC3
Average reported loss	$83,000	FBI IC3

Most of these losses come from outside scams, but caregivers are in a unique position to protect clients and must never be part of the problem.

Unit 2. The boundary spectrum

Under-involved	Professional zone	Over-involved
Cold, rushed, ignoring the person's feelings	Warm, respectful, focused on the client's needs and plan	Becoming a friend, family member, or financial helper
Doing only the minimum	Doing what is in the plan, and reporting needs	Doing favors outside the plan; keeping secrets
Avoiding conversation	Listening and sharing a little about yourself when it helps the client	Sharing personal problems; relying on the client for support

The goal is the middle column. Both ends can harm the client.

Unit 3. Common boundary situations

Situation	Professional response
Client offers money, a gift, or a loan	Thank them warmly and decline; tell the supervisor. Follow agency policy on small tokens.
Asked to be added to a will, bank account, or power of attorney	Decline and report to the supervisor at once.
Asked to run personal errands or use your own car	Only if in the care plan and approved by the agency.
Client wants your personal phone or social media	Use agency channels; do not friend or follow clients.
Family asks you to do tasks outside the plan	Explain your role; tell the supervisor so the plan can be reviewed.
Client shares a secret about harm or a risk	You cannot keep secrets about safety; report as required.
Romantic or sexual interest	Never acceptable. Report and ask for reassignment if needed.

Situation	Professional response
Bringing family, children, or friends to work	Never without agency approval.
Selling products or asking for donations	Never.

Unit 4. Warning signs of boundary drift

- You feel you are the only one who can care for this client.
- You keep secrets with the client or family.
- You spend unpaid time at the client's home.
- You accept gifts "just this once."
- You discuss your own money or relationship problems.
- You feel defensive when a supervisor asks about the relationship.

If any of these sound familiar, talk with your supervisor. Asking for help is a sign of professionalism.

Unit 5. Protecting clients from exploitation

Warning sign	What to do
Unpaid bills, missing money or belongings	Report to the supervisor
New "friends" or romantic contacts asking for money	Report; scams often start this way
Pressure to change a will or sign documents	Report
Calls about prizes, government fines, or tech support	Help the client hang up; report
Family member controlling money while needs go unmet	Report; this may be exploitation or neglect

Caregivers are mandated reporters in many states. Report suspected abuse, neglect, or exploitation to Adult Protective Services or law enforcement as your state requires, and tell your agency.

Unit 6. Privacy and social media

- Never post photos, names, or stories about clients, even without names.
- Do not discuss clients with friends or other clients.
- Keep client information in approved agency systems only.
- Respect the client's home, belongings, and privacy.

Unit 7. What agencies should do

1. Write a clear boundaries policy, including gifts, money, social media, and personal relationships.
2. Train at hire and every year with real-life scenarios.
3. Tell clients and families what caregivers can and cannot do.
4. Make it easy to report concerns without fear.
5. Review boundary concerns promptly and fairly.

Case scenarios

Case 1. A generous client

Mrs. J wants to give her caregiver $500 for a car repair, saying “You are like a daughter to me.”

- What should the caregiver do?
- Why?

Discussion: Thank her warmly, decline, and tell the supervisor. Accepting money creates a risk of exploitation claims and changes the relationship.

Case 2. A secret

A client tells the aide her nephew takes her bank card but asks her not to tell anyone.

- Can the aide keep this secret?
- What should happen?

Discussion: No. This may be financial exploitation. The aide reports to the supervisor and, as required, to Adult Protective Services.

Knowledge check

1. What did people 60+ report losing to fraud in 2024? *(Nearly $4.9 billion)*
2. Should a caregiver accept a loan from a client? *(No)*
3. Can a caregiver keep a secret about harm? *(No; safety concerns must be reported)*
4. Name two signs of boundary drift. *(Feeling irreplaceable, keeping secrets, unpaid time, accepting gifts)*
5. Where do you report suspected exploitation? *(Supervisor and Adult Protective Services or law enforcement, as required)*

National Professional Boundaries Checklist

This checklist turns boundary and elder justice practices into one tool for agencies and caregivers. The "National basis" column shows where each item comes from. Adapt it to your state rules and policies.

Name or ID	Date	Completed by and role
Agency or organization	Reviewed by	Next review date

A. Agency policy

Action	National basis	Done	Notes
Written policy on gifts, money, social media, and relationships	Best practice	☐	
Policy shared with clients and families at start of service	Best practice	☐	
Boundaries training at hire and yearly	Best practice; state rules	☐	
Confidential reporting without retaliation	OIG GCPG element 4	☐	

B. Caregiver practice

Action	National basis	Done	Notes
No money, loans, or valuable gifts accepted	Best practice	☐	
No involvement in wills, accounts, or powers of attorney	Best practice	☐	
No social media contact with clients	HIPAA; best practice	☐	
Tasks limited to the care plan	Best practice	☐	

C. Protection

Action	National basis	Done	Notes
Caregivers trained on signs of exploitation and scams	FBI IC3; best practice	☐	
Suspected abuse or exploitation reported as required	State mandated reporting	☐	
Boundary concerns reviewed promptly	Best practice	☐	

Completed by: signature	Printed name and title	Date
Reviewed by: signature	Printed name and title	Date

Sources and further reading

AARP: FBI report on 2024 fraud losses (aarp.org)

Crowell: OIG General Compliance Program Guidance (crowell.com)

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