

Safety Precautions for Seniors

Seniors today are more active, independent, and in better health than ever before. Still, many criminals target older populations so it is important to stay alert and safe. However, it is also important to remember that a person's risk of becoming a victim of a crime decreases with age.

Make Your Home Safe and Secure

- Install good locks on doors and windows and use them. Don't hide keys in mailboxes and planters or under doormats. Instead, leave an extra set of keys with a neighbor or friend.
- Ask for photo identification from service or delivery people before letting them in the door. If you are the least bit worried, call the company to verify.
- Be sure your street address number is large, clear of obstruction, and well-lighted so police and other emergency personnel can find your home quickly.
- Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.
- Use good lighting and solid door and window locks. If you see or hear anything suspicious, call the police.

When you are Out in the Community-Be Alert!

- When you are out and about, stay in well-lit areas with groups of people.
- Never leave your keys or other valuables in your car. Park in well-lit areas, and have your keys in hand when you return to your vehicle.
- If you ride the bus during off-hours, ride as near to the operator as you can.
- If you use an ATM, don't repeatedly visit the same machine at the same time, the same day of the week.
- Remember to always lock your vehicle.
- Carry credit cards and checks instead of cash, and keep your wallet in a secure pocket or purse.
- Go with friends or family, not alone.
- Carry your purse close to your body, not dangling by the straps. Put a wallet in an inside coat or front pants pocket.
- Don't carry credit cards you don't need or large amounts of cash.
- Use direct deposit for Social Security and other regular checks.
- Keep car doors locked, whether you're a passenger or driver. Be particularly alert in parking lots and garages. Park near an entrance.
- Sit close to the driver or near the exit while riding the bus, train, or subway.
- If someone or something makes you uneasy, trust your instincts and leave.

Get Involved in the Community

- Report any crime or suspicious activities to law enforcement.
- Join a Neighborhood Watch to look out for each other and help the police.
- Work to help improve your neighborhood. Volunteer as a citizen patroller, tutor for children, office aide in the police or fire department, mentor for teens, or escort for individuals with disabilities.

At the ATM

Be aware of your surroundings, especially between dusk and dawn. If you notice anything suspicious - a security light out, someone loitering nearby - consider coming back later or using an ATM inside a supermarket or convenience store.

- If using the ATM at night, take someone with you.
- Park in a well-lit area as close as possible to the ATM.
- At a drive-through ATM, be sure the doors are locked and the passenger windows are rolled up.
- If you withdraw cash, put it away promptly; count it later, in private.
- Put your ATM card and receipt away promptly; never leave your receipt at the ATM.
- Keep your PIN secret - don't write it down, and don't share it with anyone you don't trust absolutely.
- Shield the keypad when entering your PIN to keep it from being observed.
- Avoid being too regular in your ATM use - don't repeatedly visit the same machine at the same time, the same day of the week.

Financial Scams on Seniors

- Don't keep large amounts of cash on hand.
- Don't take money from your bank account just because someone tells you to.
- Never give out personal details such as your bank account number, Social Security number or credit card number to any person over the telephone.
- Check your bank statement carefully each month. If you have a trusted adult child, consider asking your bank to send a duplicate copy of the statement to that child so that another pair of eyes can check that there is no suspicious activity on your account.
- Buy a shredder and shred all unused credit card applications.
- Ask your bank to call you if any check over a certain amount is ever presented to that branch for payment.

- Beware of family members persuading you to sign deeds or assets over to them.
- Keep your checkbook and spare checks in a safe place.
- Never give your personal information to anyone who calls you.

Scams

- If someone calls you, (e.g., a telemarketer), don't be afraid to hang up on them.
- Stay away from deals that sound "too good to be true".
- Beware of deals that ask for a lot of money up front and promise sure success.
- Do not agree to send money at the request of a telephone solicitor.

Here are some examples of common scams:

- **SCAM ALERT! HE'S NOT YOUR GRANDSON:** The male caller says he is the woman's grandson, has been involved in a collision and needs money wired to him. Don't get caught in this trap.
- **BOGUS CHARITIES:** The senior is approached either at the door or by telephone with a request to donate to a legitimate sounding charity. Be very wary of such calls. Many so-called charities are bogus and the money is diverted directly into the pockets of the crooks.
- **HOME IMPROVEMENT SCAMS:** The senior is approached normally by at least two individuals posing as contractors. The unsuspecting victim is persuaded that a roof, driveway or home needs repairs. The strangers pretend to carry out the work, which is in fact, shoddy and almost worthless.
- **THEFTS FROM WITHIN THE HOME:** The senior is approached at the door by at least two individuals who use a ruse to enter the senior's home. Such ruses are a request to use the telephone or to get a glass of water. Once inside, one of the individuals will keep the senior occupied while the other individual rummages through the senior's personal belongings and steals cash and jewelry.
- **BANK INVESTIGATOR SCHEME:** The senior is contacted outside their bank or by telephone by a stranger who identifies himself as a member of law enforcement. The stranger asks for the senior's help in catching a dishonest bank employee. The senior is persuaded to go inside the bank to a particular teller window and withdraw a large sum of cash and then meet the "official" outside. Once the senior hands over the cash, the stranger disappears with the money.
- **SWEEPSTAKES SCAM:** The senior receives a call either from an unknown person. The caller explains that the senior has won a substantial prize, but to collect that prize, the senior must first send a money order for up to \$4,000 by express mail.
- **FENDER BENDER SCAM:** The senior is driving through the parking lot when someone suddenly backs into their car, rear ends them, or a pedestrian

may even throw themselves onto the senior's car. The so called "victim" then offers to settle outside of the insurance policy for cash and asks the senior to make a withdrawal from their bank. Do not fall for this trap. Tell the person you are calling the police and your insurance company. If it is legitimate, they will wait. If it is a scam, they will likely leave quickly.

Abuse and Neglect

Sexual abuse is nonconsensual contact of any kind with an elder/dependent person. Sexual contact with any person incapable of giving consent is also considered sexual abuse. It includes unwanted touching and all types of sexual assault or battery.

Physical abuse is the use of physical force that may result in bodily injury, physical pain, or impairment. The inappropriate use of drugs and physical restraints, force-feeding, and physical punishment of any kind are also examples of physical abuse.

Psychological or emotional abuse is the infliction of anguish, pain, or distress through verbal or nonverbal acts. Treating an elder/dependent person like an infant; isolating an elder/dependent person from their family, friends, or regular activities; giving an elder/dependent person the "silent treatment" and enforced social isolation are examples of emotional/psychological abuse.

Neglect typically means the refusal or failure to provide an elderly person or dependent adult with such life necessities as food, water, clothing, shelter, personal hygiene, medicine, comfort, personal safety, and other essentials included in an implied or agreed-upon responsibility to an elder or dependent adult.

Financial or material exploitation is defined as the illegal or improper use of an elder/dependent adult's funds, property, or assets.

What you can do to help prevent abuse of a vulnerable adult

- Keep a watchful eye out for family, friends, and neighbors who may be vulnerable.
 - Understand that abuse can happen to anyone and know what to look for.
 - Speak up if you have concerns. Trust your instincts!
 - Find ways to limit the person's isolation if that is an issue. Discuss options with him/her or encourage him/her to contact someone who can.
 - Report any suspicions you have of abuse.
 - Spread the word. Share what you've learned.
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What you can do to help prevent abuse if you are a vulnerable adult

1. Stay busy and engaged in life.
2. Do not become isolated from others or favorite activities.
3. Don't allow anyone else to isolate you in any way
4. Take good care of yourself for life. Older adults in declining health can become more vulnerable to abuse.
5. Maintain regular medical and dental appointments and take care of your personal needs.
6. Assert your right to be treated with dignity and respect. Be clear about what you will and will not tolerate and set boundaries.
7. Know your legal rights.
8. Trust your instincts. Ask for help if you need it.
9. Cultivate a strong support network of family and friends who are concerned about your well-being.
10. If living with another, have your own phone. Send and open your own mail.
11. When you need help, ask a trusted friend, attorney, family member or physician before you act.

General Safety/Pickpockets

The skilled pickpocket has an average appearance and "blends in." He or she follows no regular schedule, working both day and night. And if you have been led to believe that picking pockets takes place only in crowds, forget it. They generally focus on the public during times when they might be carrying more money than usual, such as during pre-holiday spending sprees, store sales, at fairs, carnivals, horse races, gambling casinos, near bank entrances, etc.

The best protection for foiling pickpockets is to remove the opportunity of becoming a victim.

If You Carry a Wallet Only

The target areas are back trouser pockets, and suit coat and sport jackets, located inside and out. Most pickpockets avoid front trouser pockets and buttoned or zipped pockets.

- If it is necessary to carry your wallet in an unbuttoned pants, coat or jacket pocket, be sure it contains only what you can afford to lose.
- Keep large sums of money, credit cards, identification, etc. in your front pants' pocket or any buttoned or zipped pocket.
- Keep your keys on a chain attached to your clothing.
- Never "pat" your pocket to see if your wallet is still there. This notifies the criminal of the location of your valuables.

If You Carry a Purse

If at all possible, don't carry a purse. If you do, use a purse that is difficult or time consuming to open. When possible, carry your wallet, keys, and other valuables on your person or in an inside pocket, rather than your purse.

- If you are wearing a coat, carry a purse worn over the shoulder, but under the coat.
- Never let your purse lie unattended on a store counter or in a grocery shopping cart.
- Practice the "buddy system", and shop with a friend when possible.
- When walking in twos, place your purse between you and your friend.

General Tips

- Carry credit cards and checks instead of cash. Practice carrying only the cards you will be using.
- Maintain a record of the account numbers at home.
- Watch your surroundings. Be alert for suspicious persons especially around banks, stores, streets, and your home.
- At night, stay in well-lighted areas and avoid walking close to shrubbery, dark doorways, or other places of concealment.
- If you are attacked, don't struggle. Your purse or wallet can easily be replaced; you can't be.
- Notify police immediately after an attack.