

AgePage

Crime and Older People

Lucy is worried. She's lived in the same neighborhood for 50 years, but things seem to be changing. Last week, her friend Rose was walking to the store when a young man ran by and pulled her purse right off her shoulder.

Two weeks ago, Joe, the man upstairs, put his grocery bags on the curb while waiting for the bus, and before he knew it, someone had picked up his bags and run off. Lucy feels sad to think she might have to move. She wonders, is anywhere safe for older people anymore?



Older people and their families worry about crime. Though older people are less likely to be victims of crime than teenagers and young adults, the number of crimes against older people is hard to ignore. Older people are often targets for robbery, purse snatching, pick-pocketing, car theft, or home repair scams. They are more likely than younger people to face attackers who are strangers. During a crime, an older person is more likely to be seriously hurt than someone who is younger.

But, even though there are risks, don't let the fear of crime stop you from enjoying life. Be careful and be aware of your surroundings. Here are some "do's and don'ts" that can help you fight crime and stay safe.

Be Safe at Home

- ◆ Do try to make sure that your locks, doors, and windows are strong and cannot be broken easily. A good alarm system can help.
- ◆ Do check to be sure your doors and windows are locked — both when you are in the house and when you're away.

- ◆ Do make a list of your expensive belongings. You might even take pictures of the most valuable items. Store these papers in a safe place.
- ◆ Do ask your local police department about marking your valuable property with an I.D. number.
- ◆ Don't open your door before you know who's there. Look through the peephole or a safe window first. Ask any stranger for proof of identity before opening the door. Remember, you don't have to open the door if you feel uneasy.
- ◆ Don't keep large amounts of money in the house.
- ◆ Do get to know your neighbors. Join a Neighborhood Watch Program if your community has one.

Be Street Smart

- ◆ Do try to stay alert. Walk with a friend. Stay away from unsafe places like dark parking lots or alleys.
- ◆ Do keep your car doors locked at all times.
- ◆ Don't open your car door or roll-down your window for strangers.
- ◆ Do park in well-lit areas.

- ◆ Do carry your purse close to your body with the strap over your shoulder and across your chest.
- ◆ Don't resist a robber. Hand over your cash right away if confronted.

Be Safe with Your Money

- ◆ Do have your monthly pension or Social Security checks sent right to the bank for direct deposit. Try not to have a regular banking routine.
- ◆ Don't carry a lot of cash. Put your wallet, money, or credit cards in an inside pocket.
- ◆ Don't keep your check book and credit cards together. A thief who steals both could use the card to forge your signature on checks.

Fight Fraud

Older people may be victims of frauds like con games and insurance, home repair, telephone, or internet scams.

Even "trusted" friends or family members have been known to steal

an older person's money or property. The following tips may help:

- ◆ Don't be afraid to hang up on telephone salespeople. You aren't being impolite. You are taking care of yourself! Remember, you can say no to any offer.
- ◆ Don't give any personal information, including your credit card number or bank account, over the phone unless you were the one who made the call.
- ◆ Don't take money from your bank account if a stranger tells you to. In one common swindle, a thief pretends to be a bank employee and asks you to take out money to "test" a bank teller. Banks do not check their employees this way.
- ◆ Don't be fooled by deals that seem too good to be true. They are often rip-offs. Beware of deals that ask for a lot of money up front and promise you more money later. Check with your local Better Business Bureau to get more information about the record of any company before doing business with them.

- ◆ Do be on guard about hiring people who come door-to-door looking for home repair work. They may not be trained to do the work, and they may overcharge you. You should try to check their references. Always spell out the details of the work you want done in writing. Never pay for the whole job in advance.

Avoid Identity Theft

How can someone steal your identity? Using your name, Social Security number, or credit card without your okay is called identity theft and it's a serious crime. Be sure to protect yourself:

- ◆ Do keep information about your checking account private. Put all new and cancelled checks in a safe place, report any stolen checks right away, and carefully look at your monthly bank account statement.

- ◆ Do shred everything that has personal information about you written on it.
- ◆ Do be very careful when buying things online. Websites without security may not protect your credit card or bank account information. Look for information saying that a website has a secure server before buying anything online.
- ◆ Do check with the Federal Trade Commission (FTC) to find out how to protect yourself from common online scams that can trick you into revealing your personal or financial information.

Elder Abuse — It's A Crime

It's hard to believe, but elder abuse can happen anywhere. It can take place at home by family or friends or in a nursing home by professional caregivers. Many people don't think of elder abuse as a crime, but it is. Abuse can take many forms including physical harm, financial loss, sexual abuse, or neglect. Most abuse involves verbal threats or hurtful words. If someone you

know is being abused, or if you need help, remember:

- ◆ You can help yourself and others by reporting the crimes when they happen. Reporting abuse is a moral as well as legal responsibility in most States.
- ◆ Contact your local or State Adult Protective Service programs for help.
- ◆ If you have been hurt, go to a doctor as soon as possible. Even though you may not see anything wrong, there is always the possibility of injury.
- ◆ If needed, a lawyer can assist you in any legal action that needs to be taken.

For More Information

AARP-Consumer Protection

601 E Street, NW

Washington, D.C. 20049

888-687-2277 (toll-free)

www.aarp.org/money/wise_consumer

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

877-382-4357 (toll-free)

www.ftc.gov

Look for the booklet *Take Charge: Fighting Back Against Identify Theft*.

National Center on Elder Abuse

1201 15th Street, NW, Suite 350

Washington, DC 20005-2800

202-898-2586

www.elderabusecenter.org

National Domestic Violence Hotline

24 hours/day, 365 days/year

800-799-7233 (toll-free)

800-787-3224 (TTD/toll-free)

National Organization for

Victim Assistance

510 King Street, Suite 424

Alexandria, Virginia 23314

800-879-6682 (24-hour hotline/toll-free)

www.trynova.org

U.S. Council of Better Business Bureaus

4200 Wilson Boulevard, Suite 800

Arlington, Virginia 22203-1838

703-276-0100

www.bbb.org

For more information on health
and aging, contact:

National Institute on Aging

Information Center

P.O. Box 8057

Gaithersburg, MD 20898-8057

800-222-2225 (toll-free)

800-222-4225 (TTY/toll-free)

Visit www.nia.nih.gov/HealthInformation to order publications (in English or Spanish) or sign up for regular email alerts.

The National Institute on Aging website is www.nia.nih.gov.

Visit NIHSeniorHealth.gov (www.nihseniorhealth.gov), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This simple-to-use website features popular health topics for older adults. It has large type and a “talking” function that reads the text out loud.



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