

# Seniors and Crime Prevention

Presented by  
The Crime Prevention Unit



## Goal of this presentation:

- To examine the most common crimes against seniors and to look at what preventative measures can be taken to prevent them.



# Objectives:

- Review the demographics
- Learn how most seniors feel about crime
- Examine the major crimes against seniors
- Learn preventative measures seniors can take



# Seniors Today

- Seniors are a large demographic group
- About 12% of the U.S. population are seniors.
- An estimated 37 million Americans are 65 years old or older. That's almost one in ten Americans.



# Predictions for Seniors

- Seniors will live longer
- Eventual declines in cognitive and physical functions could make them more vulnerable to victimization
- Services will require more flexibility and adaptation

# Seniors and Crime





# Fear of Crime

- Most seniors fear being victimized
- Half of those 75 or older are afraid to leave home after dark
- Reduced self defense capacities make seniors more cautious
- Loss of money or physical faculties have more severe effects than other groups



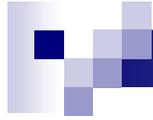
# Fear of Crime

- Media frequently portray the elderly as victims and being more vulnerable
- Seniors often alter their lifestyles because they fear being victimized
- Many seniors believe they will inevitably be victims



## Most common senior crimes

- Financial crimes
- Property crimes
- Violent crimes



# Financial Crimes

- Fraud
- Scams
- Identity Theft



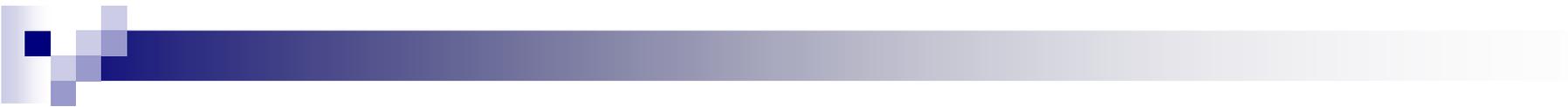
# Financial Crimes

- Stealing cash, credit, credit rating, or other assets by deception
- These criminals are very capable. Many have excellent people skills and/or talents with computers and similar electronic gear
- Financial crimes involve people who are pleasant and seemingly helpful.



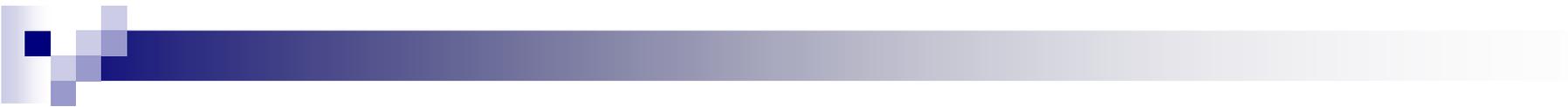
# Why are seniors targets of financial crimes?

- Seniors often have accumulated resources. Many own their homes and have insurance, pension plans, savings, stocks and bonds, and similar assets that may not always be closely monitored.
- Many are easily accessible by telephone or mail



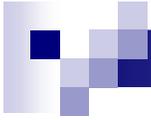
# Why are seniors targets of financial crimes?

- Many are easily accessible by telephone or mail, have the time to listen, are too polite to hang up, keep assets readily available, have limited experience with investments, can no longer perform home repairs, and are deeply concerned with maintaining finances to last them through their lives.



# Why are seniors targets of financial crimes?

- Many are isolated by disability, fear of violence in the community, lack of peer friendships, or lack of transportation
- Many are trusting or complacent or forgetful of details and may be embarrassed to admit they were victims



# Fraud





# Fraud

- Fraud involves deceit in the commission of a financial crime
- Those who commit fraud offer prizes, deals, opportunities, and bargains
- They may advertise with teasers (e.g., “Earn money working at home!”) or with a phone call announcing a golden opportunity to invest.” Or they may develop personal relationships with, and then prey on, individuals they meet in various ways.



# Fraud

- Examples include home and auto repairs, new carpet or appliances at bargain rates, weight loss and similar health related programs, stock and related investments, lottery prizes
- 37% of telemarketing victims are seniors with seniors only being 12% of the population

# Identity Theft





# How Identity Theft Begins

- There are many ways that a criminal can capture key information about an individual
- A “pre-approved” credit card mailing
- A reply to a phony request to verify account information
- A bill from a credit card company
- A receipt with a name and card number
- A list that a computer hacker has stolen and sold
- Mail or bills from discarded trash
- Stolen wallets or purses



# Identity Theft

- The criminal uses information to make a purchase or obtain additional information about a person's identity
- Social Security number
- Bank Account number
- Credit Card number
- Driver's license number



# Identity Theft

- How do criminals exploit the victims?
- Piling up charges on an account
- Taking money from a bank account
- Opening a new account
- Applying for a loan or mortgage
- Declaring bankruptcy



# Discovering the Theft

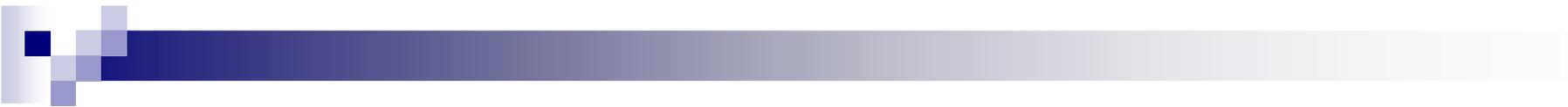
Eventually the exploitation is discovered when the victim:

- Receives a bank statement with unknown transactions
- Finds newly created credit card accounts
- Tries to apply for a loan and is denied
- Is arrested for a crime committed by the thief when using the stolen identity



# Reporting and Restoring the Identity

- The victim reports the identity theft to the police and to the major credit bureaus
- The victim asks the credit bureaus to note the crime on his or her credit reports
- Depending on the state, the victim may need to consult with a lock victims' assistance agency or an attorney for specific steps that can be helpful or necessary



# Preventing Financial Crimes

- Keep track of all financial assets
- Monitor accounts and statements regularly
- Ensure all bills/checks are received on time
- Use a mailbox with a lock on it. Deposit your outgoing mail in a U. S. Postal Service mailbox



# Preventing Financial Crime

- Shred paperwork that identifies you—bank statements, extra copies of records & bills
- Get a copy of your credit report regularly to ensure the information is accurate. Everyone is entitled to a free copy of their report annually.



# Credit Bureaus

- Equifax [www.equifax.com](http://www.equifax.com)
- Experian [www.experian.com](http://www.experian.com)
- Trans Union [www.transunion.com](http://www.transunion.com)

# Property Crimes Against Seniors





# Property Crimes

Property crimes against seniors include

- Burglary
- Larceny
- Auto Theft

# Property Crimes



- Property crime is any crime when money or valuables are damaged or stolen from a person, home, or business without direct personal contact.
- This includes burglary from a business or residence and auto theft
- Victims of property crimes suffer financial losses and may feel violated and continue to feel unsafe long after the crime



# Preventing Auto Theft

- Lock the doors. Roll up the windows. Stay alert and check the surroundings.
- Securing your car even if you are parked your driveway.
- Check the car and the area around it before you get in or out of your car



# Preventing Theft While Shopping

- Empty wallets and purses beforehand of items you won't need
- Keep packages out of sight in the car trunk
- Do not walk with your arms full of bundles that limit your line of sight or ability to respond
- Keep your wallet in a front pants pocket or inside your coat pocket

# Preventing Theft While Shopping



- Keep purses closed and held snugly near your body
- Keep all receipts separate from purchases
- Pay attention to your surroundings
- If confronted, do not resist!



# Preventing Property Crime at Home

- Set up timed lights and have a trusted neighbor pick up mail and newspapers while you are away
- Make sure your windows and house number are visible from the street. Illuminate doorways and walkways
- Trim Shrubs to no higher than 3 ft
- Have trees trimmed to no lower than 6 ft
- Use solid doors and deadbolts
- Report suspicious activity (people and vehicles)
- Have a security survey performed by the Police Department and make a list of valuables (Operation ID)

# Violent Crimes

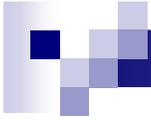


- Seniors experience the lowest number and rates of victimizations when compared to the general population
- The violent victimization rate of seniors has declined by more than 22% since 2001

# Preventing Violent Crimes



- Walk assertively when out in public
- Walk in well lit areas
- Do not take short cuts
- Carry a cell phone and pepper spray
- Carry only the cash and/or credit cards that are immediately needed
- Tell someone where you are going and when you are expected back
- Use the buddy system
- When traveling know the high crime areas to avoid



Questions????