SENIOR SAFETY

Today we will Discuss:

- Crimes against Seniors
  - Identity Theft, Financial Crimes, Property Crimes, and Violent Crimes
- Elder Abuse
- General Safety Tips
- Emergency Preparedness

MOST COMMON TYPES OF CRIMES AGAINST SENIORS

Financial crimes	Financial crimes are generally accomplished through deception and seeks to take cash, credit, or other assets.
Property crimes	Property crimes are offenses involving theft, destruction, or unauthorized use of someone's property without the use of force or threat of force.
Violent crimes	A violent crime or crime of violence is a crime in which the offender uses or threatens to use violent force on the victim.
Elder abuse	Elder abuse is a general term used to describe certain types of harm to older adults.

FINANCIAL CRIMES

- These crimes include:
  - Fraud/Scams
  - Identity theft
  - Healthcare Scams

SENIOR FRAUD STATISTICS

- There were **147,000 victims aged 60 and older** in 2024, according to FBI reports
- The NCOA highlights that the annual losses from elder financial abuse exceeds well over **$3.4 billion**
- Investment scams had the greatest number of victims with losses totaling **$1.2 billion** according the FBI

Investment Scams

- When people try to trick you into investing money

- Examples Include: stocks, bonds, commodities, real estate, cryptocurrency, etc.

WHY ARE SENIORS FREQUENTLY THE TARGET OF FINANCIAL CRIMES?

- May be thought of as vulnerable due to declining mental and physical health (vision, hearing, forgetful, etc.)
- Many have steady incomes.
- Seniors often have accumulated wealth.
- Many own their homes and have insurance, pension plans, savings, stocks and bonds, and similar assets that may not always be closely monitored.


SCAM
FRAUD
DANGER
THEFT


INCOMING CALL
Scammer calling...
ACCEPT
REJECT


FINANCIAL
SCAM

SCAMS

Scams

- A scam involves maipulation and seeks to scheme or trick someone out of something, especially money
- Those who attempt to scam offer prizes, deals, opportunities, bargains, etc.
- They often emphasize time sensitivity with this phrase, "This is a limited time offer."

SCAMS CAN TAKE MANY FORMS

Examples include:

- Home Repairs
- Banking scams
- Work-from-home scams
- Charity scams
- Sweepstakes and lottery prizes.
- Overseas stock investments and more

IDENTITY THEFT

IDENTITY THEFT OCCURS WHEN THE FOLLOWING INFORMATION IS OBTAINED

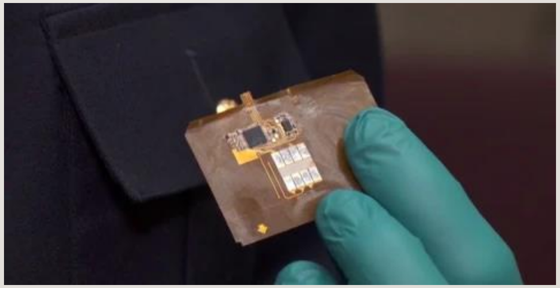
- Social Security number
- Birth dates
- Bank account numbers
- Credit card numbers
- Passport/Driver's license

HOW IDENTITY IS STOLEN

- A “pre-approved” credit card mailing or credit card bill
- Mail or bills from discarded trash
- A reply to a phony request to verify account information
- A receipt with a name and card number
- Public Wi-fi networks
- Social Media postings
- Stolen wallets or purses
- Skimmers and Shimmers

SKIMMERS & SHIMMERS

Skimmers and shimmers are **small devices that criminals attach** to ATMs, gas station pumps, parking payment machines, and other places where people swipe credit or debit cards.



IDENTITY THEFT

Criminals use stolen identity to:

- Pile up charges on bank accounts
- Take money from bank accounts
  - Open new accounts
  - Apply for loans

DISCOVERING IDENTITIY THEFT

- Usually discovered in approximately 3 months
- Receives a bank statement with unknown transactions
- Notified by unfamiliar credit card company
- Tries to apply for a loan and is denied
- Is arrested for a crime committed by the thief when using the stolen identity

IDENTITY THEFT PREVENTION TIPS

- Shred all discarded mail with personal information
- Routinely monitor financial accounts and billing statements
- Make a copy of everything in your wallet in case it is lost or stolen
- Keep records of conversations and copies of all correspondence

PREVENTING FINANCIAL CRIMES

- Offers that seem too good to be true usually are.
- If the caller says something is free, then you shouldn't have to pay to receive it.
- Never give out personal information over the phone unless you initiated the call and trust the person or agency receiving the call.

Preventing Financial Crimes

- Keep track of everything you own that is a financial asset.
- **Closely Monitor credit** accounts, bank statements, stock and pension fund statements, properties you own, and similar assets.

Preventing Financial Crimes

- “Limited time offers” should not require an immediate decision.
- Legitimate callers will not rush you.
- You should sleep on it for a day or two.

“I’d like some time to think about this. Tell me how I can get in touch with you. If I’m interested, I’ll call you back.”

- Be wary of any caller that tries to convince you not to speak with anyone about the call.
  "I'd like to take some time to discuss this with my family and friends, and I'll get back to you if I'm still interested."

Property Crimes Against Seniors

Property Crimes Include

- Burglary
- Theft

+90%

More than nine out of ten crimes against the elderly are property crimes.

Property Crime Facts

- Property crimes represent the highest share of crimes against those 65 years old or older.
- This includes burglary from a business or residence and auto theft.
- Victims of property crimes suffer financial loss and may feel violated and continue to feel unsafe long after the crime.

Property Crime Prevention

- 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 and bushes near walkways and windows

Violent Crime Prevention

- Consider the time of day when traveling.
- When going for walks, don’t take shortcuts through deserted or dark areas. Stay where there are lights and people.
- If you’re confronted by a robber, hand over your money or valuables. They’re not worth your life.
- **Always** remain aware of your surroundings.

BE SMART!!


Lost
Set of House Keys
- black automatic car door opener
- front & back house keys
- silver safe key
If found please return to:
456 Linden Ave, #1A
Brooklyn NY 11233
I'm usually home after 5pm. Thank you!

ELDER ABUSE

Elderly Abuse Facts

- Approximately 1 in 10 Americans aged 60+ have experienced some form of elder abuse
- Estimates are that only 1 in 24 of cases are reported to authorities
- 60% are family members; adult children are responsible for 47.3 percent; other family members, 8.7 percent; spouses, 19.3 percent.

These types of crimes include

- Physical abuse
- Sexual abuse
- Emotional or Psychological abuse
- Neglect or Abandonment
- Financial or Material Exploitation
- Healthcare Fraud & abuse

Signs of elder abuse

- Sudden changes in financial situations may be the result of exploitation.
- Bedsores, unattended medical needs, poor hygiene, and unusual weight loss are indicators of possible neglect.
- Bruises, pressure marks, broken bones, abrasions, and burns

WHAT TO DO ABOUT ELDER ABUSE

- If signs persist, call your local police department.
- Elder Abuse Hotline 24 hr 1-800-490-8505
- Share information and set up connections to helplines that can advise seniors on preventing and reporting abuse.

YOU DON'T NEED ABSOLUTE PROOF TO REPORT ABUSE. EVEN IF YOU JUST SUSPECT ABUSE, CALL FOR HELP.

GENERAL SAFETY TIPS

At home:

- Ask for photo identification from service, delivery or utility workers before letting anyone in.
- Keep doors locked … even when home.
- Watch for distractions to get you outside.
- Consider installing an alarm or doorbell camera.

GENERAL SAFETY TIPS

In your Car:

- Keep your gas tank full and your vehicle's engine well maintained to avoid breakdowns.
- Always lock your car doors, even when you're inside.
- Lock packages and other valuables in the trunk. Do not leave them on the back seat or on the floor of the vehicle where potential thieves can see them.

GENERAL SAFETY TIPS

In your car:

- When you return to your car, always check the front and back seat before you get in.
- Never give anyone you don’t know a ride.
- If your car breaks down, pull over to the right as far as possible and wait *inside* for help. Do not get out of the car or roll down the window until the police arrive.

GENERAL SAFETY TIPS

- If you purchase gas and go inside to pay for it, take your vehicle keys with you and lock your doors.

- Don’t stop to help anyone and keep doors locked at all times. CALL POLICE!

EMERGENCY PREPAREDNESS

EMERGENCY PREPAREDNESS

No one expects to deal with disasters, but everyone can prepare for them. Everyone should be prepared to deal with emergencies like:

- Earthquakes
- Power outages
- Flooding
- Fires
- Snowstorms and many other events

Items to consider for Emergency Preparedness:

- Food/water for 3 days
- First aid kit, medicine
- Phone numbers of local and nonlocal relatives
- Personal hygiene supplies
- Crank powered radio, flashlight/Candles
- Multi-use-tool
- Batteries

QUESTIONS OR COMMENTS