



A Commonwealth  
Government Initiative

# Crime Prevention for Seniors

## A Guide to Personal and Financial Safety





# Crime Prevention for Seniors

## A Guide to Personal and Financial Safety

# Contents

<b>Message from the Minister</b>	<b>v</b>
<b>Section One: General tips for keeping safe in the home and neighbourhood</b>	<b>1</b>
Neighbours and your local community	1
Personal security at home	2
When you are away	4
Safety on the street	4
Safety in the car and on public transport	5
<b>Section Two: Personal Banking</b>	<b>7</b>
Cheques and passbooks	7
Debit cards	8
EFTPOS	8
Automatic Teller Machines (ATMs)	8
Personal Identification Numbers (PIN numbers)	9
Credit cards	9
What to do if your card is lost or stolen	10
Telephone banking	10
<b>Section Three: Scams</b>	<b>11</b>
Door-to-door sales	12
Direct marketing	12
Financial advice	13
Investments	13

<b>Section Four: Staying safe with computer technology</b>	<b>15</b>
Buying goods over the Internet	15
<b>Section Five: Guardianship and powers of attorney</b>	<b>17</b>
Power of Attorney	17
Guardianship	19
<b>Section Six: Interpersonal relationships</b>	<b>20</b>
<b>Section Seven: Some useful contact numbers</b>	<b>21</b>

## Message from the Minister



Media reports of crime and violence can often lead to worry about our personal safety.

Research has shown that older people have the lowest rate of crime victimisation when compared to the rest of the population. However, consumer fraud is more prevalent than any other form of crime experienced by older people.

The Commonwealth Government, through the National Crime Prevention Program, has developed this booklet to help seniors introduce safety precautions to their daily lives.

The booklet outlines simple measures that everyone, whatever their age, can take in the home, in public and in financial dealings, to enhance their personal safety and reduce the risk of becoming a victim of crime.

It also includes a list of handy numbers for each State and Territory on where to seek further information and advice.

This booklet is designed to help seniors make decisions to enhance their safety in different areas of their life such as banking, computer technology and guardianship. It aims to support older people to continue to live independently at home and enjoy an active community life.

A handwritten signature in black ink that reads "Chris Ellison". The signature is fluid and cursive.

SENATOR CHRIS ELLISON  
Minister for Justice and Customs  
Senator for Western Australia



# Section One: General tips for keeping safe in the home and neighbourhood

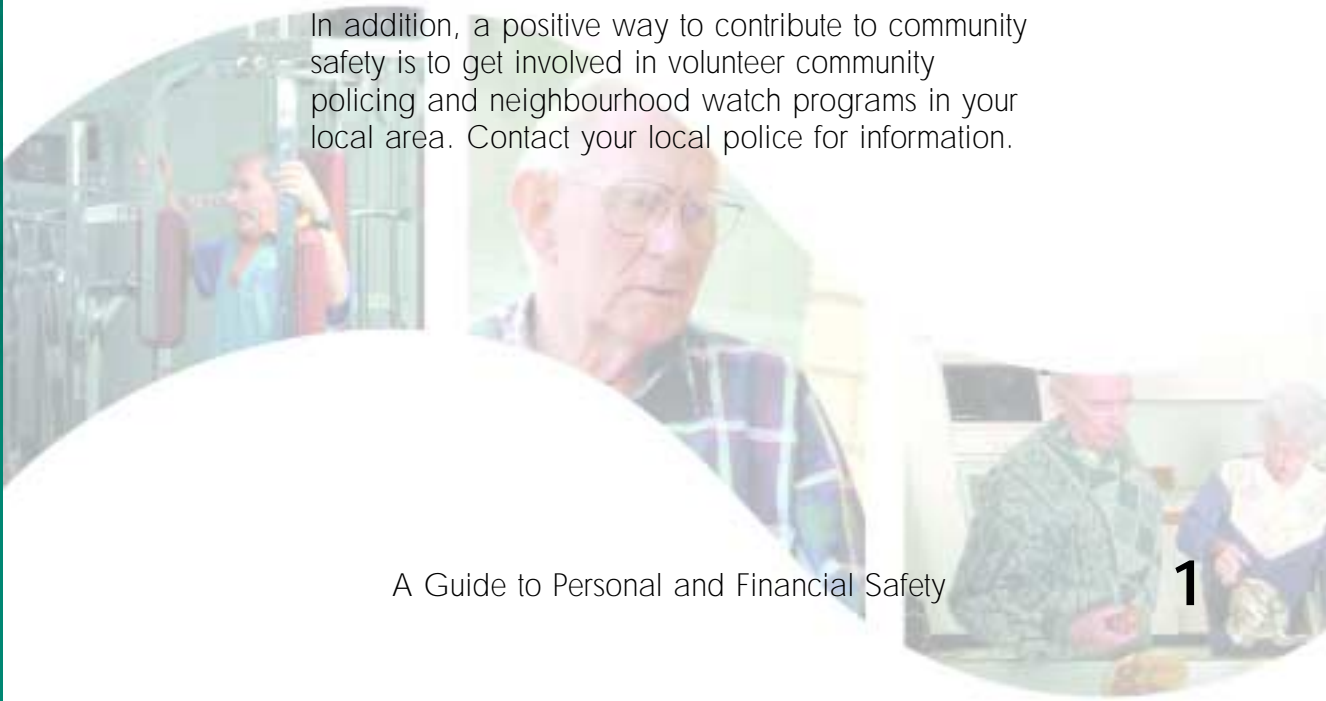
## Neighbours and your local community

Most senior members of our community live independently, either on their own or with a partner. Older people themselves have said that making the effort to keep in touch with friends, neighbours and others in their local community helps them to feel safe.

For example you can:

- keep an eye on each other's comings and goings, and check on each other's well-being
- have friends and relatives 'drop in' at different times of the day
- organise with friends and relatives to phone each other regularly, for example every 24 hours (some community organisations also provide this service)
- work out 'codes' or signals that you can make to a neighbour - such as opening your curtains at a routine time of day to indicate everything is all right.

In addition, a positive way to contribute to community safety is to get involved in volunteer community policing and neighbourhood watch programs in your local area. Contact your local police for information.



## Personal security at home

The following measures can be taken to discourage potential intruders:

- keep the outside of your home well lit at night, consider a sensor light that turns on with movement
- trim hedges and trees to allow a clear view of the house
- keep all garden tools in locked sheds
- lock doors and windows when you are at home but are elsewhere in the house (to air the house, windows can be locked partly open with a screw)
- dowel rods cut to measure can be placed beside sliding windows for extra security
- if strangers come to the door and ask for a drink, to use the toilet or use the phone, do not open the door. Direct them to the nearest public amenities or offer to make the call rather than let them into your home
- if you hear a noise at night, turn on all the lights
- a telephone with pre programmed numbers in the bedroom will allow quick access to emergency services
- protect your possessions by keeping a record and description of valuable items in a safe place
- mark valuables with an ultraviolet pen or engrave valuables
- photograph valuable jewellery
- put stickers on windows or doors indicating that the valuables in the house have been marked
- number your house clearly so that emergency services and police can find you quickly.

Consider keeping your valuables and important papers somewhere other than in your house. Your bank (talk to the staff at the inquiry counter at your bank branch or contact the bank's customer liaison officer) or solicitor will keep them at little or no cost. If you prefer, keep copies of the papers at home and lodge the originals.

Tell a trusted friend or family member where these documents are in case they need to access them for you. You may need to keep some valuables, important documents or bank books/cards that you use every day at home. Lock these away if possible. Some people have a locked safe to keep valuables; others lock them in a secure part of the house.

In addition, there is a wide range of security devices available on the market. Advice is available from locksmiths, insurance companies or security consultants.

The following are examples of devices you could choose:



- deadlocks on your doors and windows offer protection and make it difficult for your property to be taken out of the house (it is important to always use deadlocks according to instructions)
- security mesh doors offer security and visibility
- safety chain and/or a 'peep hole' in your door
- check with your landlord or the electricity authority about a lock-up meter box to prevent interference with the power supply.

The above devices can be costly but in several states limited subsidies are available for seniors. Check with your local Council on the Ageing, police or local government Community Services for advice about assistance with installation in your home.

### **When you are away**

Things you can do to reduce the likelihood that your home looks empty if you are away:

- cancel your deliveries
- get someone to clear your letterbox or ask the post office to hold your mail until you return
- ask a neighbour to put your rubbish bins out as usual
- do not leave a message on your answering machine saying you are away
- purchase a timer for some lights in the house so they turn on and off automatically and program a radio to come on and off daily.

### **Safety on the street**

Being able to get out and about in the community is likely to be very important to you, so it's a good idea to introduce some safety measures into your activities away from the house.

The risk of having a bag snatched is higher for older women than it is for younger women, but it is important to remember that the risk is actually very low. Here are some suggestions to make your valuables less easily targeted:

- carry your handbag in front of you close to your body, not behind you
- do not walk close to the kerb
- when loading up the car after shopping, lock your bag into the car first
- carry cash, cards and keys in a pocket or money holder instead of in a bag (travel shops and departments have money holders of this kind).

Some women have found they feel more confident not carrying a bag at all. Some older men carry two wallets - one with a small amount of cash in it to give to a thief if they are robbed.

Other tips for your safety:

- shop with a friend or a volunteer from Community Services
- vary your route to and from shops, let someone know where you are going
- be observant
- consider a mobile phone.



### **Safety in the car and on public transport**

Here are some handy hints for maintaining your safety while 'on the road':

- make sure you don't have onlookers when putting valuables in the boot
- when travelling on the train, select carriages near the guard

- if dropped off by a courtesy bus or friend, ask them to wait until you have entered your house before they leave.

### **Get to know the neighbours**

Mrs Henderson, 70, a recent widow from South Australia, was feeling nervous about living on her own for the first time in many years.

She had several grown up children living in the area who dropped in on her regularly, but she didn't feel comfortable relying on them to ensure her safety.

Mrs Henderson spoke to her neighbour, Mrs Mitchell, about her concerns and together — with several others in the street — they formed a small neighbourhood committee to look out for each other's safety.

## Section Two: Personal banking

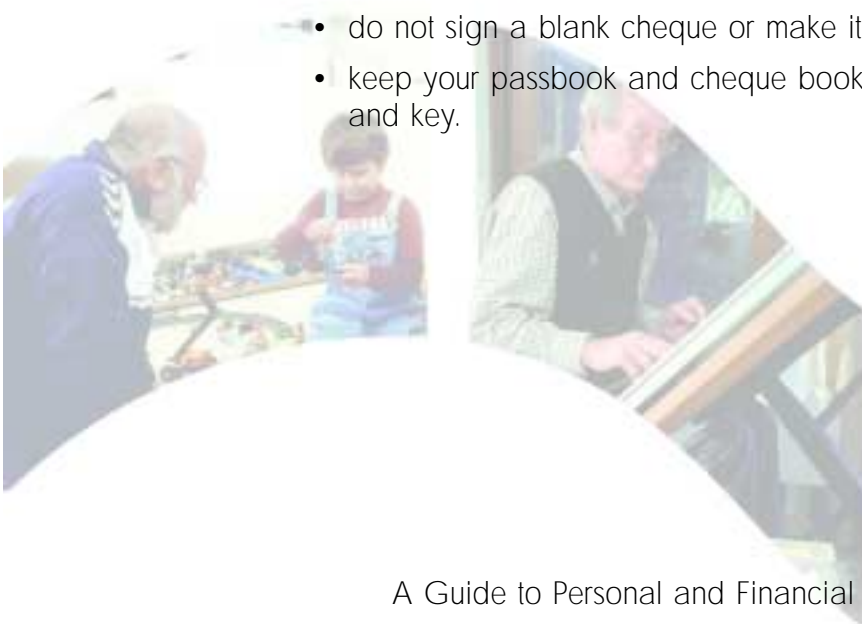
Banking has changed considerably over the past decade. Plastic cards are being used much more and new facilities such as automatic teller machines (ATMs), telephone and Internet banking services are being used. Whether you prefer to use the new facilities or old forms of banking there are a few tips that can help to keep your money safe. For example, it is sensible to avoid going to the bank at the same time each week to withdraw cash. Try to vary the times you withdraw money from the bank and the route you take to the bank.

### **Cheques and passbooks**

With the introduction of electronic banking, and credit and debit cards, passbooks are less widely used. Shops accept cheques less frequently than in the past, but many people still prefer to use them.

The established advice for security is still very important:

- do not let anyone else fill out a cheque for you unless you are sure that you can trust them
- make sure you 'cross' cheques by writing 'not negotiable' across them to ensure only the person you are making the cheque payable to can cash it
- do not sign a blank cheque or make it out to cash
- keep your passbook and cheque book under lock and key.



## Debit cards

Debit cards are cards linked to an account that holds money in it. Paying by debit card is like paying by cheque, but is safer because you use a personal identification number (PIN) not a signature. It is much safer than carrying around large amounts of cash.

## EFTPOS

EFTPOS (Electronic Funds Transfer at Point of Sale) is now widely used as an alternative to carrying cash. You can use your debit card to withdraw money from an automatic teller machine (ATM) or you can



withdraw cash using the card in shops with EFTPOS facilities. You can also pay for goods in shops using EFTPOS facilities rather than carrying cash. Be aware that many stores have a minimum that you must spend (often around \$10) before you are allowed to use EFTPOS either to pay for goods or take out cash.

Many banks hold seminars for older Australians where they can learn about the new technology associated with banking.

## Automatic Teller Machines (ATMs)

Personal security is the biggest concern for people of all ages using automatic teller machines. However, there are a few commonsense things you can do to reduce the risk.

Whenever possible, use an automatic teller machine inside the bank or shopping centre during banking or shopping hours. If you need to use an automatic teller

## **What to do if your card is lost or stolen**

If your card or personal identification number is lost or stolen, contact the bank that issued the card immediately - most have a 24-hour toll-free number. You will not have to pay for any unauthorised transactions that are made after you report the loss or theft. There are commercial companies that offer a service to report and replace all your credit cards and keys if lost or stolen for a fee.

## **Telephone banking**

Telephone banking allows you to transfer money from one account to another from your home at any time of the day or night for the cost of a local phone call. This is an important personal security advantage, but many people are unsure if their passwords, personal identification numbers and transactions are secure. In reality, your details are no more exposed to criminals than they are in an over-the-counter transaction - and the chance of human error has been reduced. Contact your bank for more details about telephone banking.

### **Cash alternatives can be safer**

Bill Thompson from WA had heard that during the past six months a few people in his neighbourhood had been mugged after withdrawing money from the local bank.

Bill talked to his grandchild John regarding his concerns about carrying large amounts of cash on his person. John suggested some alternatives to cash for Bill to consider, including phone banking, using a credit card, or taking advantage of the widely available EFTPOS service.

Bill decided on the latter, and now he pays his bills and does all his shopping using a card linked to his bank account.

## Section Three: Scams

While there is no evidence to suggest that older people are targeted more often by scams or investment fraud, be wary of itinerant tradespeople offering 'good deals' on home repairs, security devices or home improvement jobs. When dealing with door-to-door salespeople, telemarketing, direct mail, and tradespeople, there are a few general guidelines that can help:

- ask for time to think about your choice for a particular service
- do not agree to be driven to the bank to withdraw payment for goods or services
- find out all you can about the company. In particular, ask for:
  - their address and phone number
  - a printed brochure
  - their license number
  - the length of time they have been in business
  - contact numbers for referees
  - their refund policy
- compare prices with other companies
- make sure there is a 10-day cooling off period if you have decided to buy
- read the sales agreement carefully and don't be afraid to ask questions
- check the work carefully to ensure it is performed or delivered as agreed before paying.

## **Door-to-door sales**

Door-to-door traders are usually bound by fair trading guidelines. They must have identification, and they must leave when you ask them to. Your local Consumer Affairs Bureau or the Office of Fair Trading should be able to help you with any queries. Numbers for each State and Territory are listed at the back of this guide.

## **Direct marketing**

Direct marketing or telemarketing is selling goods by the phone, Internet, or by mail. As well as following the general guidelines, be careful of:

- if the offer seems 'too good to be true' it usually is
- claims that you have won money, but collecting it will cost you a fee (administrative, postage etc)
- pressure to pay now "or you'll lose out"
- claims that you can make huge profits at low or no risk
- companies that ask for cash
- requests for personal details not relevant to the sale
- a refusal to send written information
- continued calling after you have refused the service
- people who ask for your personal identification number
- don't feel pressured by salespeople that come to you - always ask for time to think it over.

If you receive a 'gift' from a company that you did not order, you are under no obligation to pay for it.

## Financial advice

Financial advice can come from a registered financial planner, bank investment adviser, accountant or the Public Trustee in your state or territory. Experts are available to give advice on a wide range of investments including stocks and shares, savings and investment accounts, annuities, insurance policies and endowments.

When you are choosing your adviser:

- contact two or three companies to compare what they offer
- seek recommendations from friends
- make sure you know what fees they charge and that you agree with the quotation before proceeding.



There are also independent organisations to contact for impartial advice on financial planning or for referral. Contact the Financial Planning Association of Australia in your state.

## Investments

If you are offered an investment opportunity, check with the Australian Securities and Investments Commission to see if the company is licensed to offer investments in Australia, or contact your financial adviser, Consumer Affairs Bureau or bank.

In general, it is best to spread your investments over several different products to reduce the risk of

financial loss, rather than 'putting all your eggs in one basket'.

Before investing, you can do a free Internet search on Australian Securities and Investments Commission's Searches page at [www.asic.gov.au](http://www.asic.gov.au)

You may also need to contact a Centrelink or Department of Veterans' Affairs Financial Information Service Officer to obtain information about how your investments may affect your payments.

Remember, investment involves risk. Make sure you understand the risks before parting with your money.

### **Follow your instincts — be aware of scams**

Rosemary Davidson decided to employ someone to mow her lawns and cut the edges on a weekly basis. Looking through the ads in the paper, she decided to use someone local — *Pip's Mowing Services*.

Pip seemed a nice enough young man, prompt and reliable. However, when Rosemary received the first bill, she was alarmed that the cost was double the price he'd quoted.

Rather than mailing a cheque to the address on the bill, Rosemary decided to check her arrangement with Pip on the next mowing day. Fortunately for Rosemary and Pip that she did, as it turned out a scam artist canvassing bills in local letterboxes had replaced Pip's bill for one of his own.

## Section Four: Staying safe with computer technology

Seniors are taking up computer technology faster than any other age group. Computer technology can enhance your life and add to your independence in many ways. Many older Australians are using the Internet as a way of staying in touch with family and friends. Also, buying goods over the Internet can be a great convenience. Your Internet service provider can give you information on security measures when using the Internet.

### Buying goods over the Internet

If you use new technology for purchasing goods, the following few simple precautions can help you keep a close eye on your money and reduce your risk of fraud or error:

- check the company provides an address and phone number and gives you an order number for each purchase you make
- make your first order small and don't spend more than you can afford to lose, until a company has proven its reliability
- have a credit card which you use only for Internet shopping and have a low credit limit on it and check statements regularly
- check the company has safeguards in place to prevent hackers (look for the padlock sign which indicates a high level of security and read the company's privacy policy)

- only give your credit card details over the Internet to individuals or companies you know and trust
- be sparing in providing personal details on the Internet
- confirm a delivery time to avoid disappointment
- only shop at Australian sites as our trading laws regulate them, not overseas companies.

Keep a record of all transactions and receipts for purchases by printing a record from your computer screen or by taking notes. If there are any delays with delivery of goods check your order number. Log off after you have completed a transaction - this is important for security against misuse by hackers.

### **Take advantage of technology**

Edith Jacobson from Canberra had severe arthritis that was particularly painful in the winter months, making it difficult for her to get out and about.

To limit the number of trips she had to make to the bank during the colder season, Edith joined the University of the Third Age to learn how to use the Internet.

Edith attended computer classes throughout the summer of 2000, where she learned everything she needed to know about the Internet.

Now that she knows how to use the Internet, not only can Edith use it to do her banking, but she can also order her groceries to be delivered to her home and chat with friends and family via email.

## Section Five: Guardianship and powers of attorney

When accidents, sudden illness, planned or unexpected absences occur you may need someone to manage your financial affairs and make decisions about your well-being. Legal provision is made for this through powers of attorney and guardianship.

### Power of Attorney

A Power of Attorney is a legal document that allows another person (of your choosing) to look after your financial affairs or make personal decisions or to consent to medical treatment on your behalf while you are unable to manage your own affairs either temporarily or permanently. It is easy to make and change a Power of Attorney.

The types of Power of Attorney are:

General - fixed time period. This allows another person to make financial decisions on someone's behalf for a particular purpose (for example, you might be out of the country). It is only valid while you have 'legal capacity'.

Enduring - applies until death. The enduring Power of Attorney allows someone else to make financial decisions if a person has lost capability or competence. It also allows someone to make decisions about the other's long-term medical treatment.



It is of course important to choose very carefully the person(s) to whom you give power of attorney to protect your affairs. They are required to act in your best interests as the "donor" and wherever possible to make the same decision you as donor would have made. Choose someone you know well and trust completely - and discuss your wishes with them in detail well in advance. The Public Trustee can be appointed as your attorney and prepare your will if you are concerned about choosing the right person. Writing and lodging a will with your bank or solicitor is an extra precaution.



If the person(s) given power of attorney is not acting appropriately, or there is a conflict over what action should be taken, the matter can be referred by the concerned party to the Guardianship and Administration Board in your state or territory.

Where a power of attorney is needed but no arrangement has been made, the Guardianship Board will assume the role. The Office of the Public Advocate provides free advice about Guardianship and Mental Health laws, including options for formal guardianship.

## **Guardianship**

A guardian is someone given the legal power to make important personal decisions for another adult. Guardians are appointed for adults who are unable to make their own decisions due to some form of disability. You can decide if you would like to appoint a guardian in advance in case this situation arises in the future.

### **Take control**

Henry Cooper was diagnosed with Alzheimer's disease.

Understandably concerned about his future, Mr Cooper consulted a lawyer about how to ensure his needs and wants would be appropriately taken care of, then, acting on the lawyer's advice, sought Margaret Cooper's agreement to be her husband's primary and legal carer.

Following her agreement, Mr and Mrs Cooper sat down with the lawyer to work out an enduring power of attorney agreement. The Coopers felt secure that they were able to make decisions together on issues likely to arise in the future, while Mr Cooper was still relatively healthy. They were then able to focus on other things, including enjoying time together.

## Section Six: Interpersonal relationships

More older people, both women and men, are speaking up about domestic violence. The Council on the Ageing and the Older Women's Network in your state or territory can provide you with information on these issues, on services available and what to expect if you contact them. Each State and Territory has a Domestic Violence Crisis Service and Victim Referral Service that you can call. Other community organisations that can support you if you want relief from violence are listed in the community services section of your phone book.

A small number of older people who are being cared for by their ageing partner, their children or other relatives may also be abused. This is called 'elder abuse'. Find out through someone you trust whether your doctor or an Aged Care Assessment Team in your area is known to be well informed and supportive on this issue.

Community services, the police and doctors are becoming more aware of the needs of older people. If you speak to a trusted person, they may also know of a support service in your area. If the first person you speak to is not supportive, don't give up - there are people who will be supportive.



## Section Seven: Some useful contact numbers

### National Numbers

Emergency number for police, ambulance, or fire 000

### General

Australian Competition and Consumer Commission 1300 302 502

Centrelink Retirement Line 132 300

Centrelink languages other than English 131 202

Centrelink TTY 1800 810 586

Commonwealth Department of Health and Aged Care

Aged Care Information Line 1800 500 853

Office for Older Australians (02) 6289 5386

Commonwealth Ombudsman 1800 133 057

Council on the Ageing 1300 130 050

Seniors Information Service 131 244

Veterans Affairs (Dept of) - Veterans' Affairs Network 1800 113 304

### Financial Safety

Australian Securities and Investments Commission 1300 300 630

Banking Ombudsman	1300 362 072
Financial Industry Complaints Service	1800 335 405
Financial Planning Association of Australia	1800 337 301
National Information Centre on Retirement Investments	1800 020 110

### **Personal and Property Security**

CrimeStoppers	1800 333 000
Lifeline Crisis Counselling	131 114
Relationship Australia	1300 364 277

### **Some Contact Numbers in Your State**

#### **New South Wales**

Ageing and Disability Department	(02) 9367 6811
TTY	(02) 9367 6868
Council on the Ageing	(02) 9286 3860
Free call Country NSW only	1800 449 102
Neighbourhood Watch - contact your local police station	
Office of Fair Trading	(02) 9895 0111
Office of Protective Commissioner (for financial guardianship matters)	(02) 9265 3131
Office of the Public Guardian	(02) 9265 3184 1800 451 510
Relationships Australia	1800 801 578



Seniors Information Service	131 244
Veterans' Affairs Network	(02) 9213 7900
Victim Support Line	(02) 9374 3000
Free call	1800 633 063
TTY	(02) 9374 3175

### **Victoria**

Consumer and Business Affairs Victoria	(03) 9627 6000
From non metro areas	1800 634 389
Council on the Ageing	(03) 9654 4443
	1800 136 181
Neighbourhood Watch	(03) 9247 5311
Office of the Public Advocate	(03) 9603 9500
Free call	1800 136 829
Relationships Australia	(03) 9205 9570
Seniors Information Victoria	1300 135 090
Veterans' Affairs Network	(03) 9284 6000
Victim referral and assistance service	(03) 9603 9797
Free call	1800 819 817

### **Queensland**

Council on the Ageing	(07) 3256 6766
Office of Ageing	(07) 3224 2625
Office of Fair Trading	(07) 3246 1500
Public Trust Office	(07) 3213 9288
Neighbourhood Watch	(07) 3364 4583

Relationships Australia	(07) 3217 2900
Veterans' Affairs Network	(07) 3223 8475 1800 777 634
Victims of Crime Association of QLD	1300 733 777

### **Western Australia**

Consumer and Employment Protection (dept of)	1300 304 054
Council on the Ageing	(08) 9321 2133
Neighbourhood Watch	(08) 9356 0557
Office of Public Advocate	(08) 9278 7300
Relationships Australia	(08) 9489 6363
Seniors Telephone Information Service	1800 671 233
Veterans' Affairs Network	(08) 9366 8444
Victim Support Service Outside metro area only	(08) 9425 2850 1800 818 988

### **South Australia**

Consumer Affairs	(08) 8204 9777
Council on the Ageing	(08) 8232 0422
Guardianship Board	1800 800 501
Office for the Ageing	(08) 8226 6852
Neighbourhood Watch	(08) 8204 2973
Relationships Australia	(08) 8223 4566
Veterans' Affairs Network	(08) 8290 0555

Relationships Australia	(08) 8081 6190
For remote areas only	1800 652 404
Seniors Card Office	1800 777 704
Veterans' Affairs Network	1300 551 918
Victim Support Unit	1800 659 449

### **Australian Capital Territory**

Council on the Ageing	(02) 6282 3777
Guardianship Tribunal	(02) 6217 4281
Neighbourhood Watch	(02) 6256 7777
Office of Fair Trading	(02) 6207 0400
Relationships Australia	(02) 6281 3600
Seniors Policy	(02) 6207 7454
Office of the Public Trustee	(02) 6207 9800
Veterans' Affairs Network	1800 046 088
Victim of Crime	
Assistance League	(02) 6295 9600

*These contact numbers are correct at time of printing.*

