



October 2008

Key Points:

- Replaces previous version dated October 2007

Crime prevention for older people

This factsheet is aimed at people aged 60 and over.

It provides information on simple precautions which can be taken to protect you or to help you to overcome the effects of being a victim of a crime. Our factsheets are updated annually so you should check that you have a current version.

This factsheet describes the situation in England. Readers in Northern Ireland, Scotland and Wales should contact their respective national Age Concern offices for information specific to where they live.

Contact details are:

The Scottish Helpline for Older People – Age Concern

Scotland, tel: 0845 125 9732 (local call rates) Monday to Friday, 10am – 4pm; website: www.olderpeoplescotland.co.uk;

Age Concern Cymru, Ty John Pathy, Units 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 10am - 12pm and 2pm – 4pm, website: www.ageconcernni.org.

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According to Home Office research, people aged 60 and over are less likely to become victims of crime than those in other age groups. You can lower the risk of attack or burglary further by following simple preventative steps. Making yourself safer does not mean changing your whole lifestyle or becoming trapped in your own home.

1. Security in the home

Most burglars are opportunists and they will look for unlocked doors or opened windows to get in. You can reduce the risk of burglary and make yourself feel safer by taking steps to make your home secure:

- always lock outside doors and close the windows even if you are just going out for a short time. But when you lock up while you are inside (for example at night), keep your keys nearby so that you can get out easily in case of an emergency;
- draw the curtains in the evening, when the room is lit;
- don't give keys to people you do not know well such as workmen - they can make copies - but keep a spare set with a person you trust;
- change the locks if you think somebody else might have another copy of your keys, for example a previous tenant;
- do not leave your spare keys in obvious places such as under a flower pot or doormat or hanging inside the letterbox;
- look through the 'spy hole' and put the door chain on before you open the door;
- only take the chain off and admit the caller if you are sure about their identity and purpose of their visit;
- do not keep the chain on all the time; it will prevent someone with a door key entering - for example a home help or the emergency services;
- keep your garden tools and ladders locked away;
- keep valuable items out of sight;
- if you think you have been broken into, do not go inside as the burglar might still be inside. Call the police.

Keeping your doors and windows secure

For the front door you are likely to need at least a five-lever mortice deadlock (with a kitemark BS 3621) sometimes called a 'Chubb' lock – (these locks can only be unlocked with a key even from the inside), an automatic rim latch lock sometimes called a 'Yale' lock - (these locks can usually be opened from the inside without a key but some have an inside handle which can also be locked with a key for extra security), door viewer (spy hole) and door chain.

Consider a letter box cage to prevent thieves from tampering with locks through the letter box.

Fit your back door with appropriate locks such as a five-lever mortice deadlock on a single door, a security mortice lock and mortice bolt on both French doors and get advice on fitting locks to patio doors.

Make sure the doors and frames are strong and in good condition and the door hinges are sturdy and secured with strong, long screws. For added security, fit hinge bolts. Glass panels on or around the door are vulnerable, consider replacing them with laminated glass.

Extra lighting at the front and rear of the property, such as a porch light at the front and a security light (such as dusk-to-dawn light that comes on only when it's dark) at the rear, are useful deterrents.

Windows, especially if they are on the ground floor or close to a flat roof or drainpipe on the upper floors, should be fitted with secure, key-operated locks. Remember to remove the keys from locked windows and keep them safe, out of sight, but close to the window.

If you are buying uPVC or metal framed windows or doors, make sure they come with good built-in locks and that they comply with British Standards that relate to security.

If you need new locks fitted get a qualified locksmith, check if they are members of the Master Locksmiths Association (see Section 9).

Your local Victim Support scheme or Age Concern may also be able to advise you on where to get help with buying and fitting locks or may have a list of reliable locksmiths.

Your local Age Concern may also run a 'handy person' scheme that may fit the locks for you. If you are a council or housing association tenant, the landlord may provide and fit secure locks.

Help the Aged's Handyvan Scheme may have a project in your area which will provide and fit locks. For more information call 01255 473 999, or check the website: www.helptheaged.org.uk.

You may also contact your local police station and ask to speak to a Crime Prevention Officer at your local police station for advice on security.

There is more information on the Home Office website: www.crimereduction.gov.uk.

Property marking

Consider marking your property. If your property is lost or stolen this mark may mean that your property will be returned to you. It can also deter burglars as it is harder for a thief to sell. Items should be visibly and permanently marked showing your postcode and the number of your house or flat or the first two letters of its name.

Take pictures of valuable items and write down the serial numbers of your electrical equipment to help the police identify them should they be recovered.

Money

Do not keep large sums of money in the house - put spare cash in a bank, building society, or post office account. Keep a note of your credit cards, cashpoint cards; bank and building society account numbers and the companies' emergency telephone numbers so that you can advise them of the loss immediately (most have a 24 hour service).

Burglar alarms

Visible burglar alarms will deter opportunist burglars and increase the security of your home. Before you make a decision on which model to purchase, seek specialist advice and get a number of quotes. Your insurance company may be able to recommend a reputable company or a suitable system.

Insurance

Consider having home contents insurance; some insurance companies offer reduced premiums for people with good home security.

Keeping your home secure when you are away

Follow the steps below to make your home more secure while you are away:

- cancel any milk or newspaper deliveries;
- check that your building and contents insurance are up to date;
- you may want to contact a homesitting service to have your house looked after while you are away, but make sure you understand all the terms and conditions and that your questions are answered;
- keep valuable items, such as computers and televisions, out of sight;
- if you can, get a neighbour to collect your mail, mow your lawn, open and close curtains, switch lights on and off etc. If not, automatic time switches on your lights and radio may help;
- don't put your address on any luggage labels on the outward journey;
- lock and secure windows, doors, including garden sheds;
- don't leave spare keys near the house.

2. Bogus callers

Most people who come to your door will be genuine callers. Unfortunately, you cannot always be sure, so it is important to take precautions before opening the door. Bogus callers can be very persuasive.

They can claim to be from the council, police, health services, gas, water or the electricity company. They may say that their car has broken down and they need to phone for help. They may claim to be tradesmen or workmen calling to carry out urgent repairs.

When somebody rings or knocks on your door, remember:

- look through the spy hole to see who it is;
- put the chain on before you open the door to talk to them;
- make sure your back door is locked, sometimes thieves work together with one coming in the back door, while the other keeps you occupied;
- check caller for their identification before you let them in and if in doubt shut the door, call the company they represent; and use the phone number in the phone book, not on an identity card;
- if still in doubt, ask the caller to leave and tell them to write and make an appointment so that someone else can be with you;
- if in doubt do not let them in.

Gas, electricity and water companies are all required to offer special services for their customers of pensionable age. One of the services is to arrange for you to have a personal password so that you will know if the caller is a representative of the company. To register for these services you will need to contact the company (see your bill for contact details).

3. Malicious phone calls and harassment

When you answer the telephone do not give your name or number. If you receive a malicious phone call do not respond to it but put the receiver down next to the telephone, without disconnecting the call, and walk away. Come back later and hang up without listening to see if the caller is still there. Do not say anything - it's the reaction the caller wants from you.

If the calls continue, contact your service provider. All telephone companies have different procedures for handling malicious calls. Your provider will advise you on the appropriate action. This may include tracing future calls or changing your telephone number.

If you are a victim of harassment, contact the local police station.

For more information see Factsheet 9, *Noise and neighbour nuisance - what you can do* (see Section 10).

4. Mass Marketing Scams

Scams can take a variety of forms such as unsolicited prize draws, lotteries or windfalls, pyramid schemes, clairvoyant scams and emails and text messages linked to a premium rate telephone line. New scams appear regularly to evade enforcement or exploit new opportunities. The following points may help you to recognise and avoid potential scams:

- the approach whether in writing, by phone or email is unsolicited;
- you are told that you won a big prize in a contest that you haven't entered;
- you are offered a once-in-a-lifetime investment that offers a huge return;
- you are told you can buy into a lottery ticket pool that cannot lose;
- you are told that you are entitled to an inheritance from a long lost friend or relative;
- you are offered a deal that sounds too good to be true;
- you are told that you have to respond in a very short time to the offer;
- you are asked to part with money for delivery, processing, taxes, duties or some other fee before you receive a reward;
- the source of the promotion is based overseas;
- you are asked to send money out of the country;
- you are asked to provide credit card or bank account details;
- you are asked to use premium rate phone lines (number starting 090).

To protect yourself:

- read letters, brochures, emails and text messages carefully and seek professional help (eg, solicitor, accountant or independent financial adviser) if it involves a lot of money or time;
- make sure you know who you are dealing with, check independent sources to verify any claims made by a sales person, investments adviser or advertisement;
- make sure you understand all the terms and conditions of any offer made to you, ask for an explanation of anything you don't understand;

- take time to make a decision;
- don't provide any financial or other personal details before you are sure that the company is legitimate;
- deal with companies you know and trust;
- you can register your wish not to receive unsolicited messages by mail, fax, email and telephone by contacting the Direct Marketing Association's Preference Services (see Section 9); be aware that this will not stop mail from companies with which you have done business in the past – you will need to contact those companies yourself. It will also not stop mail from overseas, which often include scams such as prize draws;
- don't call premium calls, they can cost £1.50 a minute or more and you may lose £15 for every call you make for a prize worth one or two pounds;
- you can bar premium calls by contacting your telephone provider;
- if you think you have been the victim of a scam, or if you suspect a scam, call Consumer Direct for advice (see Section 9).

For more information contact Trading Standards or the Office of Fair Trading (see Section 9) who have useful information and up to date information about current scams.

5. Identity Theft

In Identity Theft criminals seek opportunities to access your personal information to carry out fraud on your bank accounts or to use your name in another fraudulent way.

They can steal your information by:

- raiding dustbins to search for information on statements, bills, receipts etc;
- contacting you (by phone, email or text message) and pretending to be from a legitimate organisation eg, your bank and asking you for personal information such as passwords, PIN numbers etc.

The following tips may help to keep your account safe:

- be cautious of anyone seeking too much personal information; ask why they need them; your bank would not contact you to ask for your PIN, password or other security information in full. Never disclose your PIN to anyone;
- if you are concerned about any request for information contact your bank helpdesk to verify the reasons;
- get a copy of your personal credit file from one of the three credit reference agencies regularly to see which financial organisations have accessed your details; this is particularly important 2-3 months after you moved house (there is a small charge for this service) (see Section 9 for details);
- shred or cut to little pieces anything containing personal information such as documents, cards, receipts, unwanted applications for bank accounts, credit cards or loans etc before putting them in the bin;
- keep important documents and details, such as your birth certificate, national insurance number, bank statements in safe place;
- check your statements regularly and contact your bank immediately if you do not recognize the transactions;
- if you are expecting a statement, new card or cheque book by post and it does not arrive, contact your bank immediately;
- keep your passwords and PIN numbers safe, don't write them down; avoid using your mother's maiden name as a security password - it can be easily discovered; don't use the same password for more than one account;
- be careful when you use your cards (cash machines, shops) and don't let anyone see your PIN number;
- if you move house contact your bank and all other organisations to give them the new address (the Post Office can redirect post on request);
- use a computer that you know is secure - which means one with up to date antivirus software, and firewall installed; be wary of making a transaction using internet cafes or public computers.

For more information see the Home Office website: www.identity-theft.org.uk.

6. Safety outside the home

Out walking

Attacks on people by strangers in public places are rare, and violent crime accounts for a small part of all recorded crime.

You can reduce the risk of attack further by following simple rules:

- plan your routes in advance and stick to well-lit, busy roads; do not take short cuts through waste land or deserted parks and alleyways, avoid underpasses; if you can, avoid walking alone, especially in an unfamiliar area;
- walk facing oncoming traffic so a car cannot pull up behind you unnoticed;
- you might want to consider buying a personal attack alarm; carry it in your hand while you are out walking at night; if you carry a mobile telephone, have useful numbers programmed into it for speedy access;
- carry your bag close to you and don't keep everything in your bag; for example put your keys in trousers/skirt pocket and mobile in your jacket pocket;
- don't carry large sums of money with you; cover up expensive looking jewellery;
- if someone tries to snatch your bag it might be best to let them have it instead of risking injuries;
- if you think someone is following you, check by crossing the street more than once, to make sure if you are right; if you are still worried get to the nearest place where there are other people and call the police.

Public transport

- wait in a busy and well-lit area;
- sit near other people or close to the driver or conductor;
- if somebody makes you feel uncomfortable change places.

Taxi

- try to book a taxi or cab before you go out; check that the taxi that arrives is the one you ordered; ask for a description of the car; if you gave your name to the company, check that the driver knows it before you get in;
- sit behind the driver; if you feel uneasy ask the driver to stop in a busy place that you know of and get out.

Driving

- keep your vehicle in good condition and make sure you have enough petrol;
- plan your route in advance and tell somebody where you are going;
- park in well lit busy areas; if you park during the day make sure the area will stay safe after dark;
- don't leave anything on display, lock any items in the boot;
- while driving keep valuables out of sight;
- do not give lifts to or accept lifts from strangers;
- if you break down on a motorway, follow the arrows to the nearest phone and do not cross the carriageway. Don't wait in the car - there is a high risk of accident. Don't accept lifts from strangers; wait for the police or breakdown service. Wait on the nearby embankment but keep the front passenger door open so you can get into the car quickly if somebody approaches you or you feel threatened; lock yourself in and speak to them through a small gap in the window.

Mobile Phones

Mobile phone theft is on the increase and although it affects mainly young people you can also take steps to reduce this crime:

- record your registration number (IMEI) and your phone number. You can get your IMEI number (15-digit serial number) by keying `*#06#` into most phones or by looking behind the phone battery; store them in a safe place so you can give these details to your network and the police if your phone is stolen;

- avoid using your phone in crowded places where you feel unsafe; do not leave it unattended;
- if your phone is stolen, report your number to your network and the police as soon as possible so it can be cancelled.

7. Neighbourhood Watch

Neighbourhood Watch is a crime prevention initiative. It is a scheme that allows local people to help the police to cut crime. Each scheme has a volunteer co-ordinator who gets their neighbours together to discuss how they can make their streets safer. They keep in contact with local police to share information and advice. Some insurance companies offer members of neighbourhood watch schemes discounts on house insurance premiums. Contact your Crime Prevention Officer at your local police station to see if there is such a scheme in your area or for advice how to set one up. For more information see Home Office Crime Reduction website: www.crimereduction.gov.uk.

8. After a crime

8.1. What to do

If you are a victim of a crime:

- report the incident to the police;
- try to recall as much as possible about the event and details of the people involved; take the name and address of any witnesses. If a car was involved, try to note its details such as colour, make, and registration number;
- list missing items (if any);
- contact your insurance company;
- change your locks if your keys have been taken; check if your insurance will cover this cost;
- if your cards have been stolen, call your bank or credit card company as soon as possible, the number should be on your statement or cash machine.

8.2 Victim Support

Victim Support is a national charity which helps people affected by crime. It provides free and confidential information and support to victims of crime, whether or not they report the crime to the police.

It also runs a Witness Service, which helps people who are going to court, before, during and after the trial. See Section 9.

8.3 Criminal Injuries Compensation Authority (CICA)

The CICA was established to compensate victims of crime who have suffered a personal injury or trauma. This compensation is not available to replace stolen or damaged possessions that are not covered by insurance.

To make a claim you will need to complete a form - the claim form and the guide is available from CICA (see Section 9). Your local Victim Support Scheme or Citizens Advice Bureau may be able to help you with your application.

9. Further information

Age Concern group locally, details available from a telephone directory, library or the Age Concern Information Line on 0800 00 99 66 (free call).

Credit Reference Agencies:

Call Credit: Merchant House, Wapping Road, Bristol BS1 4RW, tel: 0117 930 4455, website: www.callcredit.co.uk.

Equifax: Equifax Credit File Advice, BO Box 1140, Bradford BD1 5US, tel: 0870 010 2091, website: www.equifax.co.uk.

Experian: Talbot House, Talbot Street, Nottingham NG80 1TH, tel: 0844 481 8000, website: www.experian.co.uk.

Citizens Advice Bureau, details available from telephone directories or libraries

Consumer Direct, website: www.consumerdirect.gov.uk, tel: 08454 04 05 06 (lo-call rate).

Crime Prevention Officer, information available from your local police station.

Criminal Injuries Compensation Authority (CICA), CICA, Tay House, 300 Bath Street, Glasgow G2 4LN, tel: 0800 358 3601 (free call), textphone: 0141 331 2287, website: www.cica.gov.uk.

Direct Marketing Association (DMA), DMA House, 70 Margaret Street, London W1W 8SS, tel: 020 7291 3300, website: www.dma.org.uk.

Home Office has a website that includes statistics and information about crime prevention www.crimereduction.homeoffice.gov.uk.

Master Locksmiths Association, 5D Great Central Way, Woodford Halse, Daventry, Northamptonshire NN11 3PZ, tel: 01327 262 255, website: www.locksmiths.co.uk.

Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX, tel: 020 7211 8000, enquiry line: 08457 22 44 99 (lo-call rate), website: www.oft.gov.uk. They published leaflets: Scambuster Your guide to beating the scammers and How to recognise a scam which can be obtained free of charge by calling: 0800 389 3158 (free call).

Trading Standards Offices are run by local authorities. They investigate complaints about goods and services and also provide information and advice. Check in your phone book for your local trading standards office or call your Local authority. You can also find out where they are based on the Trading Standards Central website: www.tradingstandards.gov.uk.

Victim Support, information available from the local police station, library or from the national office: Victim Support National Centre, Hallam House, Hallam Street, London W1W 6JL, tel: 020 7735 9166, website: www.victimsupport.org.uk.

Victim Support Helpline, tel: 0845 303 0900 (lo-call rate).

10. Further information from Age Concern

The following factsheets may be of use:

Factsheet 9 *Noise and neighbour nuisance - what you can do*
Factsheet 43 *Getting legal advice*

The following book(s) may be useful:

How to Avoid Scams. Price £9.99

To order, please telephone our hotline (9am-7pm Monday to Friday, 10am-5pm Saturday): **0870 44 22 120** (national call rate), or visit our **website: www.ageconcern.org.uk/bookshop** (secure online bookshop).

If ordering by post, please send a cheque or money order, payable to Age Concern England, for the appropriate amount plus p&p to Age Concern Books, Linhay House, Linhay Business Park, Ashburton, Devon TQ13 7UP.

(Postage and packing: mainland UK and Northern Ireland: £1.99 for the first book, 75p for each additional book up to a maximum of £7.50. Free on orders over £250. For customers ordering from outside the mainland UK & NI: credit card payments only; please telephone the hotline for international postage rates or **email: sales@ageconcernbooks.co.uk**).

If you would like

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: www.ageconcern.org.uk. To receive free notification of factsheet updates and all information resources, subscribe to our monthly email *Your Information Update* at www.ageconcern.org.uk/infoupdate.

Age Concern provides factsheets free to older people, their families and people who work with them.

If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online at www.ageconcern.org.uk.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern. Whilst every effort is made to ensure accuracy, Age Concern cannot be held responsible for errors or omissions.

No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. (Age Concern England is unable to give legal or financial advice).

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