



# SENIOR SAFETY HANDBOOK

Seniors of all races, creeds and cultural background can be victimized and exploited regardless of financial status or level of education.

Older adults face an increased risk of victimization due to several factors including, but not limited to, cognitive decline, isolation, physical ailments, accumulated wealth, or social security benefits. Also, older adults may not as readily identify a potential risk, such as an untrustworthy person because of growing up in a more trusting era.

The purpose of this handbook is to highlight possible situations that people often fall victim to and how to recognize, report and hopefully avoid those situations.



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## A Message from the Sheriff



**The Baltimore City Sheriff’s Office wants to help and serve all of the City including our seniors. We are constantly working to be more active, present, and engaged in our communities citywide. Your concerns are our concerns.**

*Sheriff Sam Cogen is the 41st Sheriff of Baltimore City, assuming office on November 30, 2022. With a career spanning over 25 years in law enforcement, Sheriff Cogen has established himself as a dedicated leader committed to public service.*

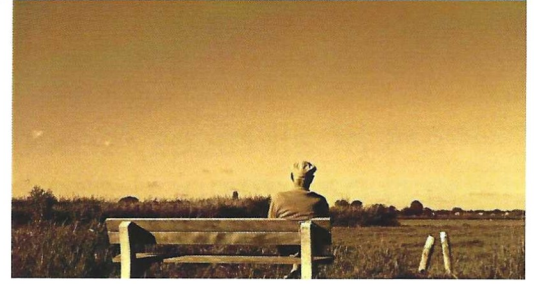


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@bmoresheriff**



# RECOGNIZING ABUSE

Abuse can be defined as a pattern of behavior used by one person to gain and maintain power and control over another. It can be one incident or a pattern of behavior. These behaviors can take on different forms, not just physical violence. Listed below are six different types of abuse.\*



## 1. Physical

It can include punching, hitting, slapping, kicking, strangling, or physically restraining a partner against their will. It can also include driving recklessly or invading someone's physical space, and in any other way making someone feel physically unsafe.

## 2. Sexual

While sexual abuse can be a form of physical abuse, we put it in a category by itself because it can include both physical and non-physical components. It can involve rape or other forced sexual acts.

## 3. Verbal/Emotional

While the signs of physical abuse might be noticeable to a friend or family member, the effects of verbal/emotional abuse are harder to spot, and harder to prove. Emotional scars can often take longer to heal.

## 4. Mental/Psychological

Mental or psychological abuse happens when someone wears away at another's sense of mental wellbeing and health. It often involves making the victim doubt their own sanity. The result of this is that the victim depends on the abuser more and more because they don't trust their own judgment.

## 5. Financial/Economic

Because abuse is about power and control, an abuser will use any means necessary to maintain that control, and often that includes finances. Whether it is controlling all of the budgeting in the household and not letting the survivor have access to their own bank accounts, or opening credit cards and running up debts in the survivor's name.

## 6. Cultural/Identity

Cultural abuse happens when abusers use aspects of a victim's particular cultural identity to inflict suffering, or as a means of control. Not letting someone observe the customs of their faith, using racial slurs, threatening to 'out' someone as LGBTQ, or isolating someone who doesn't speak the language.

# PREVENTING/REPORTING ABUSE



If you are an elder who is being abused, neglected, or exploited, tell at least one person. Tell your doctor, a friend, or a family member whom you trust.

If you witness an older adult being abused or neglected, don't hesitate to report the situation.\*

## **Prevention tips if you're a friend or neighbor**

If you're a concerned friend, neighbor, or family member, the following can help to prevent abuse of an elderly person:

Call and visit as often as you can, helping the elder to see you as a trusted confidante.

Offer to stay with the elder so the caregiver can have a break—on a regular basis, if possible.

Watch for financial abuse by asking the elder if you can check their bank accounts and credit card statements for unauthorized transactions.

Identify the warning signs of abuse or neglect and report it without delay.

## **How to protect yourself from abuse as an elder**

Make sure your financial and legal affairs are in order. If they aren't, enlist professional help to get them in order, with the assistance of a trusted friend or relative if necessary.

Keep in touch with family and friends and avoid becoming isolated.

If you are unhappy with the care you're receiving, whether it's in your own home or in a care facility, speak up. Tell someone you trust or call an elder abuse helpline.

## **Reporting abuse by a caregiver**

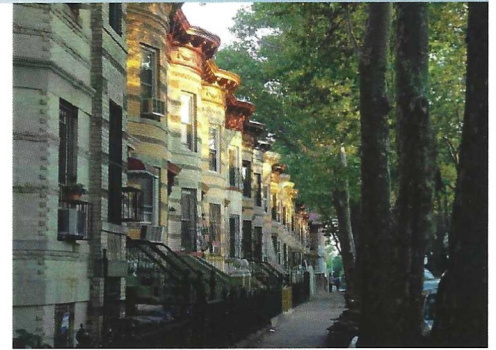
In the case of an elder experiencing abuse by a primary caregiver, such as an adult child:

Do not confront the abuser yourself. This may put the older person in more danger unless you have the elder's permission and are able to immediately move them to alternative, safe care.



# SAFETY TIPS

Basic crime prevention techniques are recommended to prevent one from being targeted by criminals. Physical strength, agility, speed, or expensive security devices aren't always necessary to deter crime if one is alert, cautious and self-confident. Identifying and removing any opportunities before criminals spot them is recommended to stay safe.\*



## AT HOME

- Keep your doors locked
- Install deadbolt locks.
- Don't attach ID tags to your keys
- Install new locks if you lose your keys
- Keep garage and basement doors locked at all times
- Secure windows
- Draw the curtains and/or blinds at night
- Don't leave your windows open at night
- Install and use a peephole
- Never open the door to strangers or let them know you are home alone.
- Ask service people for an ID before you open the door
- If you did not request service, call the agency (look phone number up in the phone book) and verify the call for service.
- If someone asks to use your phone, make the call for them
- Never let a stranger into your home.
- Keep money and other valuable papers in the bank or safety deposit box.
- Have your Social Security or retirement check deposited directly into your bank account.
- Have neighbors watch out for each other
- Report suspicious activity

## WHEN YOU GO OUT

- Secure your home
- Make sure all exterior doors and windows are secured.
- Have an interior light set on a timer so when you come home, there will be a light on
- Never leave a house key under the doormat, in a flowerpot, or on the ledge of the door
- Don't shop alone and don't shop at night
- Always be alert to your surroundings and the people around you.
- Avoid walking alone at night
- Have a friend accompany you in high-risk areas, even during the daytime.
- If you are carrying a purse, carry it securely between your arm and your body
- Never leave your purse in a shopping cart.
- Don't carry any more cash than is necessary
- Avoid isolated bus stops
- Always lock your car doors when you get into your car.
- Keep your passenger window rolled up.

# FINANCIAL EXPLOITATION



Elder Financial Exploitation is the illegal or improper use of an older adult's money, property, or other resources for monetary or personal benefit, profit, or gain. This includes, but is not limited to, theft, misappropriation, concealment, scams, fraud, or predatory lending.\*

Hundreds of cases of financial exploitation of older and vulnerable adults are reported in Maryland each year. These cases are estimated to be only a fraction of the cases that go unreported. Exploiters can be strangers who swindle through the mail, phone, or internet. In many cases, the majority of exploiters are family and "friends." Financial exploitation of seniors can be especially damaging because seniors have fewer years of employment to make up for lost funds and in many cases the victims may be retired.

Signs of financial exploitation may include a change in a person's established financial patterns. If you suspect that someone is a victim, look for some of the warning signs listed below:

- Unusual activity in bank accounts, including large, frequent, or unexplained withdrawals and/or transfers
- ATM withdrawals by an older adult who has never used a debit or ATM card
- Sudden non-sufficient fund activity, unpaid bills, or trouble paying for care they once could afford
- Suspicious signatures on checks, or outright forgery
- Altered wills and trusts

## **How to report suspected Financial Exploitation:**

Maryland law requires health practitioners, police officers, and human service workers to report suspected abuse to the local department of social services.

Any concerned person who has reason to believe that an alleged older adult has been subjected to financial exploitation may report it anonymously.

If you suspect that an older adult is being financially exploited, there are places to call for help, including Adult Protective Services (APS). You can also call the Office of the Attorney General, Consumer Protection Division, at 410-528-8662.

**\*Courtesy of the Maryland Department of Aging**

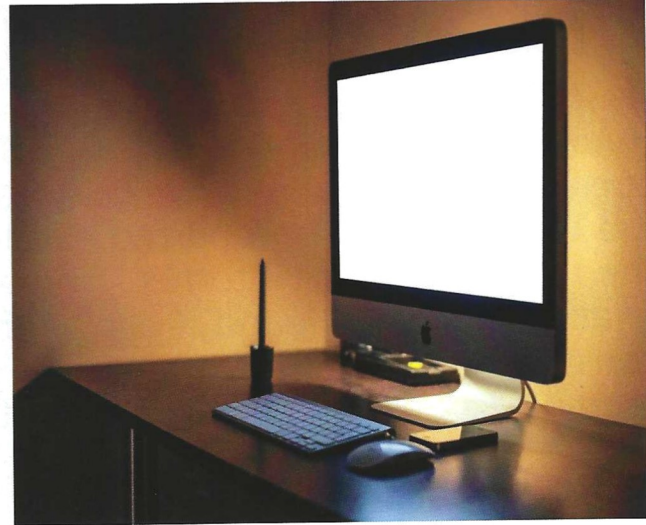


# SCAMS (AND HOW TO AVOID THEM)

Scammers frequently target older adults to deceive with promises of goods, services, or financial benefits that do not exist, never intended to be provided or misrepresented. The types of scams are widespread and change all the time to take advantage of new technology, current events, and more.\*

## Top Scams Targeting Seniors

1. COVID-19 vaccine scams
2. Government impostor scams
3. Lottery and Sweepstakes
4. Online romance scams
5. Peer-to-peer payment/lending scams
6. Medicare/health insurance scams
7. The Grandparent scams
8. Debt collection/Account takeover calls
9. Robocalls/phone scams
10. Computer tech support scams



## Scam Warning Signs

The most common red flags to spot a potential scammer are when you receive a phone call from a contact you don't know asking for money or to give them money through unusual payment methods (i.e. gift cards, wire transfers, or cryptocurrencies).

Additional signs that indicate you might be dealing with a scammer include:

- Someone calling or emailing you, claiming to be from the government and asking you to pay money.
- Someone asking you to pay money upfront to receive a prize or a gift.
- Someone requesting access to your ATM cards, accounts, or credit cards.
- Someone pressuring you to "act now" or else the deal will go away.

**If you suspect that an older adult is being, or is about to be a victim of a scam or fraud, there are contacts to call for help, including:**

- **The National Elder Fraud Hotline 1-833-FRAUD-11**
- **The Federal Trade Commission (1-877-382-4357)**
- **Local AARP Fraud Hotline (1-877-908-3360)**

\*Courtesy of the Maryland Department of Aging



**The two biggest deterrents for scams and fraud are to stay up to date with your banking information so you can notice and report fraudulent charges. Also, do not be afraid to say no to solicitors or telemarketers.**



**When reporting a scam, regardless of dollar amount, include as many of the following details as possible:**

- Names of the scammer and/or company
- Dates of contact
- Methods of communication
- Phone numbers, email addresses, mailing addresses, and websites used by the perpetrator
- Methods of payment
- Where you sent funds, including wire transfers and prepaid cards
- Descriptions of your interactions with the scammer and the instructions you were given

### **How to protect against scams**

- Recognize scam attempts and end all communication with the perpetrator.
- Search online for the contact information and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- Take precautions to protect your identity. If a criminal gains access to your device or account, immediately contact your financial institutions to place protections on your accounts and monitor your accounts and personal information for suspicious activity.
- Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- Make sure all computer anti-virus and security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- Be careful what you download. Never open an email attachment from someone you don't know.

# ADDITIONAL RESOURCES



## **Federal Trade Commission**

<https://reportfraud.ftc.gov/#/>

## **Office for Victims of Crime**

<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

## **Department of Justice: Elder Justice Initiative**

<https://www.justice.gov/elderjustice>

## **Elder Fraud Report**

[https://www.ic3.gov/Media/PDF/AnnualReport/2020\\_IC3ElderFraudReport.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3ElderFraudReport.pdf)

## **Senior Medicare Patrol**

<https://aging.maryland.gov/Pages/senior-medicare-patrol.aspx>

## **Medicare Open Enrollment Scams and Fraud**

<https://aging.maryland.gov/Pages/medicarecams.aspx>

## **AARP Fraud Watch Network**

<https://www.aarp.org/money/scams-fraud/about-fraud-watch-network/>



## **ABOUT THE SHERIFF'S OFFICE**



The Baltimore City Sheriff's Office began operation in 1845. The Sheriff's authority is derived from the common law and Maryland Constitution.

The Sheriff's Office is an independent Office, not a Department. The use of the word 'Department' indicates an organization that is a subdivision of another branch of government. As a constitutional office, the Sheriff reports directly to the people we serve and we have a broader authority to conduct our mission than the police.

The Sheriff's Office conducts both local (City) and State actions. When the Sheriff's Office is conducting traditional policing and traffic enforcement we are acting in our capacity as the conservator of the peace (of the county/city) which is a local function. When we are protecting the court, serving a writ or warrant, or transporting prisoners we are considered a State actor. This is true for all Sheriff's Offices in Maryland.