SENIOR CITIZENS

Senior citizens represent the most rapidly growing segment of the population in the United States. Their number will increase as baby boomers age and life expectancy increases. By 2030, the number of senior citizens in the U.S. is expected to exceed 64 million.

Although national surveys indicate that senior citizens are the least victimized age group, they often exhibit the greatest fear of crime. This fear can at least partially be contributed to their fear of personal vulnerability.

Due to the natural consequences of aging, i.e., loss of hearing and/or eyesight along with other chronic and debilitating conditions, senior citizens perceive themselves as more vulnerable to physical injury if attacked.

Senior citizens often live in isolation due to the loss of family members. They are also more likely to live in inner city neighborhoods that may have high crime rates. If you require additional information or need assistance from Oakland Housing Authority staff, call:

Resident Comm. Services Director	874-1588 874-1586
OHA Police	535-3100
OHA Police Chief	535-3104

Housing Management Department (HM)

874-1536
777-4181
874-1521

Leased Housing (Section-8) 587-2100 Director 587-2113

Language translation services are available in 151 languages at all offices at no cost.

Los servicios de traducción en 151 idiomas están disponibles en todos las oficinas sin ningún costo.

所有辦公地點都會免費提供 151 種的外語翻譯服務。



SENIOR CITIZEN RESIDENT SAFETY

DETERRING
CON GAMES AND
CONSUMER FRAUD

OAKLAND HOUSING AUTHORITY 1619 HARRISON STREET OAKLAND, CA 94612

Comment [s1]:

<u>Deterring Con Games and Consumer</u> Fraud

Con Games

Con games are schemes perpetuated by confidence artists, who are often charming and persuasive, and are at times well dressed and intelligent. Con artists frequently promise "incredible bargains" or "quick money." The con artist frequently sees senior citizens as easy targets. Because many of them live on social security and pensions supplemented by savings, they may be looking for ways to increase their incomes.

Tips for Senior Citizens

Always bear in mind--anything that sounds too good to be true probably is. If you receive a telephone call from someone telling you you've won a prize and asking for payment to buy something, for processing of administrative fees, for customs, taxes, or for any other reason, it's probably a scam. Legitimate sweepstakes or prize offers don't ask for payment because it's illegal.

Remember, it's probably a scam if...

...a person says you have to take the offer immediately or you'll miss the

- opportunity. Legitimate companies don't pressure people to act without giving them time to look into the deal.
- ...a caller refuses to send you written information before you commit to anything. Legitimate companies are always glad to send information about what they are offering.
- ...a caller claims you can make huge profits in an investment with no risk. All investments are risky, and legitimate companies must tell consumers about the possible risks involved.
- ...a caller asks for a donation, but won't tell you exactly how the money will be used and how you can verify the charity and what it does.

 Legitimate charities are willing to say what percentage of contributions is used for services and how much goes to overhead and fundraising. They are also willing to tell consumers whom they can check with to confirm that the charity is legitimate.
- ...a caller insists you send your payment by a private courier or money wire. Legitimate companies don't try to keep people from checking the deal out and changing their minds, or to evade the postal authorities by demanding immediate payment by courier or wire.

- ...a company asks for cash.

 Legitimate companies don't ask for cash; con artists do, because they often have trouble obtaining merchant approval from credit card companies, and they also want to be difficult to trace.
- ...a caller asks for your social security number. Legitimate companies do not request your social security number unless you are applying for credit and they need to check your credit report.
- ...a caller asks for your credit card number, bank account number, or other financial information when you aren't buying anything or paying with those accounts. Legitimate companies ask for financial information only to bill you or debit your account for purchases you've agreed to make.
- ...a company calls you relentlessly or after you've asked not to be called any more. Legitimate companies will take "no" for an answer, and will take you off their calling lists if you ask. A con artist will keep calling to wear you down or get more money from you.