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C O P N I

Commissioner for Older People
for Northern Ireland

Prevalence of financial abuse against older people in Northern Ireland

Final report

May 2016

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1. Executive summary

Introduction to the research

- The Commissioner for Older People in Northern Ireland commissioned Perceptive Insight to undertake a representative survey of 1,025 older people aged 60 or over. The interviews were conducted in the respondents' home between 27 January and 2 March 2016. The aim of the research was to measure the prevalence of financial abuse among older people in Northern Ireland. In addition questions were asked about awareness of the Commissioner and the issues of nuisance telephone calls and junk mail.

Prevalence of financial abuse

Coercion to sign and fraudulent use of signatures

- With regard to the use of signatures, 2% of respondents reported that they signed documents without understanding what they were signing (while a further 2% suspected that they had done this) and 1% confirmed that their signature has been used fraudulently (a further 1% suspected this to be the case). It is worth noting that this figure increased to 3% for those aged 80 and over. When asked whether they had been pressured into co-signing a loan, although 0% of respondents reported that this had happened, 1% suspected that this had occurred.

Changes to legal and financial documents and investments

- When asked whether their legal and/or financial documents had been changed frequently, 1% of respondents confirmed that this had occurred. Further to this, 1% reported that they had been talked into making investments that were not in their best interest, and 1% revealed that they were forced into making financial decisions that they would not normally make.

Issues relating to money and possessions

- 2% confirmed that they had experienced unexplained incidents concerning their money or possessions, while 1% suspected this unusual activity. Indeed, 1% reported that they had unpaid bills, eviction notices or utilities shut off even though they had enough money to cover this. Further to this, 3% of respondents reported that they are frequently asked for money and 3% stated that someone keeps asking about their money, even though it makes them feel uncomfortable.

Bank account activity

- Overall, 1% of respondents reported that their ATM or credit card had been used without their permission and 2% stated that there has been unusual activity in their bank account. An additional 2% and 1% suspected these activities respectively.

Buying/selling goods

- A total of 4% disclosed that they felt tricked or pressured into buying something that they later regretted, while 3% reported that they felt cheated after someone had sold them something. An additional 1% suspected that they had experienced these situations in both cases. Meanwhile, 1% suspected that they had been tricked or pressured into selling a valuable possession for less than it is worth and 1% confirmed that a caregiver overcharged them for their services.

Contributions to charity

- A total of 2% of respondents confirmed that they were a victim of a scam involving giving money to a bogus charity and a further 2% suspected this to have been the case. Indeed, 3% disclosed that they were persuaded to contribute beyond their means to churches or charities.

Prevalence of financial abuse by family

Experience of coercion

- With regard to interactions with people who are known to them, 1% of respondents indicated that family or friends promised companionship in exchange for money. In addition, 1% stated that family or friends have used pressure, intimidation or punishment to try to get their money. Overall, 1% declared that family or friends have demanded money off them.

Deception and misuse of money

- A total of 1% of respondents confirmed that family or friends live with them but refuse to pay their share of expenses. In addition, 1% reported that family or friends had taken money to do something with it, but never did what was intended, while 1% reported that a family member or close friend handled their money irresponsibly. A further 1% suspected that family or friends used their money irresponsibly.

Issues relating to inheritance and power of attorney

- While 1% suspected that family or friends misused their power of attorney or guardianship, 1% confirmed that they believe family or friends feel entitled to use their money for themselves. An additional 1% suspected this to be the case. Overall, 1% stated that family or friends tried to prevent them from spending money in order to maximise their inheritance and a further 1% suspect this to be true.
- The survey questions above were all included in the overall results for Financial Abuse.
- During the survey research, respondents were also asked for their experience of telephone calls and junk mail, which have not been included for the purposes of this report (and did not count towards the overall prevalence figure) but will be the subject of further examination by COPNI.

2. Introduction

The Commissioner for Older People for Northern Ireland (COPNI) commissioned Perceptive Insight to conduct a robust and comprehensive prevalence study on the levels of financial abuse affecting older people in Northern Ireland.

What is abuse against older people?

Abuse against an older person can take many forms, such as physical, emotional, sexual and financial, as well as through neglect. The impact of abuse can have devastating consequences for the victim.

The 'Protecting Our Future Report of the Working Group on Elder Abuse' (2002) defines elder abuse as: "a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person or violates their human and civil rights."

Of particular interest for the purpose of this study, financial abuse includes actions such as:

- Theft;
- Fraud;
- Exploitation;
- Forgery;
- Misuse of powers of attorney; and
- Undue influence to hand over money or sign a will or bank withdrawal.¹

The COPNI Corporate Plan, Hope, Confidence and Certainty, outlined that this abuse could take place "wherever older people live and when others exploit their vulnerability", and abuse could include "financial coercion, fraud and theft."²

For the purposes of this research, the definition of financial abuse used is in line with the Northern Ireland Adult Safeguarding policy (July 2015):

Financial abuse is actual or attempted theft, fraud or burglary. It is the misappropriation or misuse of money, property, benefits, material goods or other asset transactions which the person did not or could not consent to, or which were invalidated by intimidation, coercion or deception. This may include exploitation, embezzlement, withholding pension or benefits or pressure exerted around wills, property or inheritance.³

Previous research

A number of research studies have been conducted which highlight that financial abuse is one of the most prevalent types of abuse involving older people, but one which is likely to be under reported.

¹ Report of the Working Group on Elder Abuse, September 2002.

² The Commissioner for Older People for Northern Ireland, 'Hope Confidence, Certainty: Corporate Plan 2013-2015'.

³ DHSSPS, DOJ, 'Adult Safeguarding: Prevention and Protection in Partnership', July 2015.

The Health Service Executive (HSE)

Recent figures have indicated more than 2,500 reports of suspected abuse of older people were made in 2014, of which 21% related to financial abuse. However relying on cases which were reported may ignore a substantial number of cases not reported, detected, or even correctly recognised as financial abuse.

Help the Aged - The Financial Abuse of Older People

Help the Aged conducted a literature review on The Financial Abuse of Older People⁴. Key findings emphasised that financial abuse is one of the most prevalent forms of elder abuse.

Indeed, financial exclusion, low levels of financial capability, and cognitive impairment can mean that older people become dependent upon others to manage their finances or to access their income or savings. While in the majority of cases family, friends and professionals are trustworthy, calls to Action on Elder Abuse's helpline show that the vulnerability of some older people, or their reliance on others for assistance, can easily be abused. Similarly, technological advances with regard to how we manage our money has led to increased vulnerabilities; with more use of internet or mobile banking also increasing the potential for cases of financial abuse.

Help the Aged also emphasise the complex and diverse nature of financial abuse as one of the key issues when researching the topic. Similarly, a number of influencing factors (such as government legislation and demographics) mean that the study of financial abuse is by no means straightforward. However, the review made it clear that financial abuse of the elderly is a clear and prevalent issue – and one that is on the rise. As a result, steps should be taken to intervene, such as through the provision of advice and education, creating a clearer definition, and by establishing a clear and preventative legal and regulatory framework.

National Centre for the Protection of Older People (NCPOP): Financial abuse of older people - A review⁵

This review examined literature on the nature, prevalence, risk factors and correlates of elder financial abuse. Again, elder financial abuse was found to be one of the most common forms of elder abuse and hence is a major social problem for vulnerable older people.

In line with other research, NCPOP also found the prevalence of elder financial abuse difficult to determine, since the nature of the abuse can be subtle or hidden.

As with research conducted by other organisations and charities, NCPOP found that research evidence that gives rise to the development of preventative policies and management strategies is important in addressing elder financial abuse. They recommend that research into elder financial abuse needs to be sensitive to the particular forms that financial abuse can take and the particular demographic profiles of victims and perpetrators of the abuse. They conclude that there is no optimal method for researching elder financial abuse.

⁴ The Financial Abuse of Older People A review from the literature carried out by the Centre for Policy on Ageing on behalf of Help the Aged (2008)

⁵ http://www.ncpop.ie/userfiles/file/ncpop%20reports/599_NCPOP_proof5%20Final.pdf

Additional international research

Data has been published in other jurisdictions, including UK, USA, Australia, Spain and Israel, which shows the prevalence of financial abuse, derived through large scale surveys of older people. These studies have been seen as “essential to the study of elder financial abuse,” and demonstrate levels higher than official figures for the number of cases identified as financial elder abuse. This can be as a result of cases not being referred to the authorities, failures to detect, or the behaviour or action not being categorised as abuse by the victim or the authorities.⁶

However, for the Commissioner’s purposes, while the international data is informative, studies of other countries are not an accurate guide to the present level of financial abuse against older people in Northern Ireland.

The need for up-to-date research

There is only one available set of prevalence data on abuse against older people in Northern Ireland, from a **2007** UK wide study of abuse and neglect, which suggested the prevalence of abuse to older people in Northern Ireland was 3% of the older population, and estimated that 1.2% of UK older people (over 65’s as defined by the study), had experienced financial abuse.

It is recognised that there are a number of issues with this data:

- One is that it is **becoming out of date** – it will soon be 9 years old and, with the development and uptake of technology, new openings continue to present for financial abuse against older people.
- Another is that the data is from a **UK wide dataset** and is not specific to Northern Ireland. Relying on extrapolations reduces the robustness and accuracy of the data. As an accurate guide to the present level of financial abuse against older people in Northern Ireland, this data is no longer a reliable and comprehensive source of information on prevalence.

Prior to this current study, when in public fora, when questioned about the levels of abuse against older people, the Commissioner has only been able to give a “best answer” based on outdated data, due to the lack of availability of robust, Northern Ireland specific data. As such, the Commissioner’s ability to raise public and practitioner awareness of the scale of the problem of financial abuse is severely restricted.

Aims and objectives of the research

In response to the need for up to date research, COPNI commissioned Perceptive Insight to conduct a Northern Ireland (region-wide) prevalence study of financial abuse against older people (defined as aged 60 and over).

⁶ Amanda Phelan et al., ‘Financial Abuse of Older People: A Review’, 2012.

3. Methodology

In this section we have identified the key steps taken in the successful implementation of the project. In summary 1,025 face-to-face interviews were conducted, which are representative of older people, aged 60 or over, in Northern Ireland.

Sample design

The sampling frame for this study is those who reside in Northern Ireland and who are aged 60 or over.

In order to ensure that the survey is robust and representative of the target population for the study, government statistics, including the Census 2011 and mid-year population estimates, were accessed and used to define the characteristics of the sampling frame by age, gender and location. Using this information target quotas were applied to the number of interviews conducted by age, gender and location. Table 3.1 details the population profile and the number of interviews achieved.

Table 3.1: Population quotas

Demographic factor	Category	Percentage in NI population	Number of interviews achieved	Percentage of interviews achieved
Age	60 to 69	49%	491	48%
	70 plus	51%	533	52%
Gender	Male	45%	470	46%
	Female	55%	555	54%
Quintile of deprivation	One	19%	176	17%
	Two	18%	256	25%
	Three	18%	178	17%
	Four	20%	194	19%
	Five	26%	221	22%
Total		100%	1025	100%

In addition to applying quotas based on the demographics detailed above, we also set quotas based on location. The quotas were based on the population at Local District Council level. Table 3.2 details the proportion of interviews conducted by local council area.

Table 3.2: Location of interviews

District Council	Number in NI population 60+	Percentage in NI population	Number of interviews achieved	Percentage of interviews achieved
Antrim and Newtownabbey	27,523	8%	81	8%
Armagh, Banbridge & Craigavon	37,761	11%	112	11%
Belfast	63,246	18%	193	19%
Causeway Coast and Glens	29,350	8%	77	8%
Derry and Strabane	25,914	7%	70	7%
Fermanagh and Omagh	22,114	6%	56	5%
Lisburn and Castlereagh	28,291	8%	79	8%
Mid and East Antrim	30,283	8%	90	9%
Mid Ulster	23,865	7%	68	7%
Newry, Mourne and Down	31,572	9%	88	9%
North Down and Ards	38,091	10.6%	111	11%
Total	358,101	100%	1025	100%

The survey approach and sample size dictate the reliability of the findings. When conducting a survey, statistical inferences are made on the reliability of the findings. Having undertaken a total of 1,025 interviews with older people across Northern Ireland, the maximum margin of sampling error at a 95% confidence level (i.e. would be achieved 95 times out of 100 if the survey was replicated) is +/- 3%. Statistically robust quota-based sampling methodologies were employed throughout to ensure quality of data and representation of the older people of Northern Ireland as a whole. Given the relatively small margin of error and the quota based sampling methodology employed, the approach can be considered to be robust by international standards.

Questionnaire design

It was acknowledged that encouraging respondents to recognise and disclose financial abuse would be challenging and that a well-designed questionnaire would help to gather robust data. Therefore a number of steps were implemented as part of the questionnaire design stage:

- COPNI's engagement with experts through a roundtable discussion on Financial Abuse, as well as a literature review, informed the initial definition of the main topics COPNI asked to have included in the questionnaire. Prior to designing the questionnaire a review was undertaken of the approaches used in previous studies;
- It was accepted that there was a need to include a number of 'warm up' questions for the respondent so as to build a rapport when speaking to our interviewer. It was felt that if the interviewer immediately began to ask about financial abuse this might cause the respondent to become suspicious of the study and therefore not disclose true information or refuse to take part. These 'warm up' questions were deliberately straightforward to answer, and although not necessarily within the scope of the study, helped to set the respondents at ease. The questions included awareness of the Commissioner and experience of nuisance telephone calls and junk mail;
- Care was taken to ensure that the questions were balanced, without ambiguity and did not lead the respondent to answer in a certain way;
- The definition of financial abuse was reviewed to ensure that the questionnaire captured the various aspects of this issue; and

- The questionnaire was piloted with 20 people to obtain their feedback on the flow and understanding of the questions.
- The final questionnaire used questions from international studies, especially that developed by Kendon Conrad and Madelyn Iris, two of the most prominent published authorities on Financial Abuse.⁷

Implementation

The issue was raised that the study might cause concern, given the topic area, among those being approached for interview and their relatives. Therefore a number of steps were taken during the implementation of the fieldwork to reassure respondents of the legitimacy of the project.

- **ID cards:** Perceptive Insight works to the Market Research Code of Conduct. This means that all interviewers carry a current ID card, which is presented on the door-step and is in view during the interview
- **Telephone helpline:** A freephone telephone helpline was provided as a point of contact, so that those with concerns about the study could call to verify the study and be reassured.
- **FAQ leaflet:** a leaflet was left with each respondent which outlined the purpose of the study, provided contact numbers for Perceptive Insight and COPNI and thanked them for their participation.

The survey was conducted using door to door interviewing to find suitable individuals to fill the quotas. Older people interviewed were not in community or care settings because of the practicability of obtaining permission in the timescale allocated for the survey. However the questionnaire allowed for the possibility of answers being provided by carers on the older person's behalf, and the cases of 15 of the respondents (around 1% of the total surveyed) this was done. In total 1,025 interviews were conducted across Northern Ireland. The interviews were conducted in the respondents' home. To ensure the efficient collection of data the survey was be conducted using iPads and our specialist CAPI software.

⁷ Kendon Conrad et al., 'Self-Report Measure of Financial Exploitation of Older Adults', *The Gerontologist*, Vol.50 (6), pp.758-773.

4. Older people in Northern Ireland

By way of context, the total population of those aged 60 and over in Northern Ireland is 358,010⁸. By age category, this can be broken down into:

- 176,410 aged 60 to 69;
- 107,710 aged 70 to 79; and
- 67,760 aged 80 and over.

This contextual information can put the extent of the prevalence of financial abuse in Northern Ireland into perspective. For example, while the key findings from the survey (which are subsequently discussed in this report) may sound small, given that values of 5% or less are typically discussed, it is important to remember that these findings still represent individual people who have encountered some form of financial abuse. In short, while 1% may sound low, it represents an estimated 3,580 people aged 60 and over in Northern Ireland as a whole.

Table 4.1 displays the real representation of older people in Northern Ireland when discussing various response rates. It is important to bear in mind, however, that the *maximum* margin of sampling error at a 95% confidence level is +/- 3%⁹. By way of example the margins, based on responses of 1% to 5% have also been detailed in table 4.1.

Table 4.1: Real representation of older people against various response rates

Percentage response	Representation of NI population aged 60+	Margin of error range
1%	3,580	3,558 - 3,602
2%	7,160	7,099 - 7,221
3%	10,740	10,629 – 10,852
4%	14,320	14,149 – 14,492
5%	17,901	17,662 – 18,139

¹⁰

Older people in Northern Ireland compared with other countries

Research to ascertain the prevalence of financial abuse has been undertaken in a number of other countries. To provide additional context, an overview of various international research studies has been provided in table 4.2. Despite the clarification of the definition of prevalence within table 4.2, it should be noted that the current study for Northern Ireland is not directly comparable to these other studies given differences in both definition and prevalence calculation methodologies. Table 4.2 is for reference only. In comparison the Northern Ireland study has been much more probing and specific in detailing the various types of financial abuse.

⁸ Northern Ireland Statistics and Research Agency (NISRA), Usually Resident Population by single year of age and sex (administrative geographies), Census 2011

⁹ When the response is 50%

¹⁰ Extrapolation based on figures from the 2011 Census and NISRA mid year population projections.

Table 4.2: Prevalence of financial abuse against older people – international reference table

	Northern Ireland-PI/COPNI	Great Britain ¹¹	Ireland ¹²	US (New York State) ¹³
Prevalence of Older People Financial Abuse	21%	0.7%	1.3%	4.2%
Interviewed	1,025	2,111	2,021	4,156
Age Range	60 and over	66 and over	65 or older	60 - 101 (with a median age of 74)
Definitions of Prevalence	<p>Financial abuse defined as: “<i>actual or attempted theft, fraud or burglary. It is the misappropriation or misuse of money, property, benefits, material goods or other asset transactions which the person did not or could not consent to, or which were invalidated by intimidation, coercion or deception. This may include exploitation, embezzlement, withholding pension or benefits or pressure exerted around wills, property or inheritance.</i>”</p> <p>The survey asked a total of 29 questions, each specifying types/instances of financial abuse. The overall prevalence rate includes anyone that answered ‘yes’ to any of the 29 questions.</p>	<p>One or more incident in the past year perpetrated by Family, close friends or carers:</p> <ul style="list-style-type: none"> ▪ Stolen money, possessions or property ▪ Attempted to steal money, possessions or property ▪ Made/tried to make you give money, possessions or property ▪ Used/tried to use fraud to take money, possessions, or property ▪ Taken or tried to take power of attorney. <p>The survey used a total of five cards which were given to respondents. Each card split the attributes of financial abuse by various definitions. Respondents were asked if anyone ever did this to them, or tried do this. If answer the answer was yes, the respondent was then asked additional questions about the abuse, the perpetrator, the effect on the person and the response. This equated to 33 questions in total but the total number answered depended on answers to the initial five cards.</p>	<p>Financial Abuse “<i>unauthorised and improper use of funds, property or any resources of an older person, and included theft, coercion, fraud, misuse of power of attorney, and also not contributing to household costs where this was previously agreed.</i>” Abuse recorded if individual experience one or more incidents in previous twelve months. Defined behaviours:</p> <ul style="list-style-type: none"> ▪ Forced to give over money or property ▪ Denied access to money or property ▪ Stolen money or possessions ▪ Forced or misled to sign over ownership of home or property ▪ Not contributing household expenses ▪ Pressured into signing over home ownership or giving over money ▪ Had their signature forged ▪ Forced to make changes to will ▪ A misuse of the Power of Attorney. <p>The survey included a total of 11 domains, (4-5 related questions on how often, perpetrator, seriousness and reported relating to each).</p>	<p>Financial Exploitation “<i>improper use of an older adult’s funds, property or resources by another individual, including but not limited to, fraud, false pretence, embezzlement, conspiracy, forgery, falsifying records, coerced property transfers or denial of access to assets.</i>” Someone they live/spend a lot of time with perpetrating:</p> <ul style="list-style-type: none"> ▪ Stolen things of respondents. ▪ Forced/convinced/misled them to give away something of theirs, or the legal rights. ▪ Pretended to be them to obtain goods or money. ▪ Inadequate contributions to household expenses. ▪ Respondent destitute, not give necessary assistance. <p>The survey included 24 ‘Exploitation Domains’, and included questions to help determine lifetime and one year prevalence, frequency, and perception of ‘seriousness’.</p>

¹¹ Madeleine O’Keefe et al., ‘UK Study of Abuse and Neglect of Older People: Prevalence Survey Report’, June 2007.

¹² Corina Naughton, ‘Elder Abuse and Neglect in Ireland: Results From A National Prevalence Survey, *Age and Ageing*, (2011).

¹³ Janey C.Peterson, ‘Financial Exploitation of Older Adults: A Population-Based Prevalence Study’, *Journal of General International Medicine*, 29(12), (2014), pp.1615-1623.

Table 4.2 continued: Prevalence of financial abuse against older people – international reference table

	United States (National) ¹⁴	Canada ¹⁵	Israel ¹⁶	Spain ¹⁷	South Australia ¹⁸
Prevalence of Older Financial Abuse	5.2%	2.5%	6.6%	0.2%	2.7%
Interviewed	6,589	2,008	1,045	2,401	1,158
Age Range	60 or older	65 and over	Men 65+, women 59+	65 years or over	65 or over
Definitions used for Prevalence	<p>Does person helping you take care of your finances/making decisions about your money:</p> <ul style="list-style-type: none"> ▪ Made good decisions? ▪ Give you copies of paperwork about your financial decisions? ▪ Forged your signature without your permission? ▪ Tricked you into signing documents to get your money/possessions? ▪ Stolen your money/ possessions? ▪ Stolen your money/taken your things? ▪ Spent money/sold property without your permission? ▪ Forged signature to get your money or sell your property? ▪ Tricked you to sign a document to get your possessions? <p>The survey asked a total of 11 questions.</p>	<p>Not available</p> <p>Note: This study was undertaken in 1992</p> <p>Note: Information on the number and type of questions asked is also unavailable.</p>	<p>Not available</p> <p>Note: Information on the number and type of questions asked is also unavailable.</p>	<p>Was a study of financial abuse in the family. Defines financial abuse as “illegal or non-authorized use of a person’s financial property.”</p> <p>Examples are “appropriation, utilization or bad use of the elderly person’s money or property, falsifying their signature, forcing them to sign documents (contracts or wills), consequence of “inability to pay bills, lack of services, eviction, lowering of the standard of living.”</p> <p>The survey included two questions (one question about the perpetrator, and another wider question asking if the respondent has been taken advantage of financially, including managing pension without permission, using money to pay bills not authorised, stealing money, forcing or coercing to sign documents or change will, or fake signature).</p>	<p>Defines Financial Abuse as the “illegal use, improper use or mismanagement of a person’s money, property or financial resource by a person with whom they have a relationship implying trust.”</p> <p>Key elements identified as Significant Harm, Clear Intent, Opportunistic, a Relationship of Trust.</p> <p>Note: Information on the number and type of questions asked is unavailable.</p>

¹⁴ Ron Acierno et al., ‘Prevalence and Correlates of Emotional, Physical, Sexual and Financial Abuse and Potential Neglect in the United States: The National Elder Mistreatment Study’, *American Journal of Public Health*, Vol.100 (2), (2010), pp.292-297.

¹⁵ Gillian Crosby et al., ‘The Financial Abuse of Older People: A Review from the Literature Carried out by the Centre for Policy on Ageing on Behalf of Help the Aged’, (2008).

¹⁶ E Lecovich et al., ‘Elder Abuse and Neglect – A Pilot Incidence Study in Israel’, *Journal of Elder Abuse and Neglect*, Vol. 16 (3), pp.45-63.

¹⁷ International Network for the Prevention of Elder Abuse, ‘Elder Abuse in the Family in Spain’, (2008).

¹⁸ S.Kurrle and G.Naughtin, ‘An Overview of Elder Abuse and Neglect in Australia’, *Journal of Elder Abuse and Neglect*, Vol.20 (2), (2008), pp.108-125.

As aforementioned, the current study for Northern Ireland is not directly comparable to these other studies given differences in both definition and prevalence calculation methodologies. Indeed, the Northern Ireland survey asked a total of 29 questions to define prevalence, each specifying types/instances of financial abuse. The overall level of financial abuse includes anyone that answered 'yes' to any of the 29 questions. As such, this Northern Ireland based survey is comprehensive in nature. By way of comparative example, although the Great British survey used a comparable definition of financial abuse, and a similar total number of questions (33 questions), these were sub-categorised into five distinct groups and were not answered by all respondents in all cases. As such, while the number and type of questions used can be considered to be broadly comparable, it is unclear how the resulting prevalence rate was calculated and it therefore cannot be stated with certainty that the resulting prevalence rates are directly comparable across the studies.

In other cases, broad comparisons with the current NI study can be made when different types of financial abuse are explored. For example, the study undertaken in South Australia specifically assessed financial abuse in relation to that committed by a 'person with whom they have a relationship implying trust'. Similarly, within the current NI study, separate questions were asked to ascertain the prevalence of financial abuse by family only. Again, while the exact questions asked and the calculation of prevalence may differ from study to study, this existing similarity of definition allows for broad comparisons to be made.

In summary, although other international studies on the prevalence of financial abuse of older people should not be considered directly comparable, particularly given uncertainties in the prevalence calculation used, it is common for the studies to share similar definitions or number / type of questions asked, they may be considered to be broadly comparable in some respects, and as such are beneficial comparators for interest purposes.

The remainder of this report details the key findings from the survey.

5. Prevalence of financial abuse

In this section we present the key findings from the survey under the following sub-sections:

- Summary of prevalence of financial abuse and financial abuse by family
- Prevalence of any financial abuse
 - Coercion and fraudulent use of signatures
 - Changes to legal and financial documents and investments
 - Issues relating to money and possessions
 - Bank account activity
 - Buying/selling goods
 - Contributions to charity
- Prevalence of financial abuse by family
 - Experience of coercion
 - Deception and misuse of money
 - Issues relating to inheritance and power of attorney

Summary of prevalence of financial abuse and financial abuse by family

The prevalence of financial abuse by each of the key sub-sections listed above, major groupings of these sub-sections, and overall prevalence have been provided in table 5.1. The table shows the overall percentage of respondents who confirmed that they have encountered any form of financial abuse which is defined as falling under the relevant sub-heading. An estimate of how many older people in Northern Ireland these prevalence rates would represent has also been provided in table 5.2. It is important to note that these overall prevalence rates do not include those who suspected that they encountered financial abuse.

These key findings are discussed further in the paragraphs that follow.

Table 5.1: Summary of prevalence of financial abuse by sub-section, major grouping, and overall

Base	Sub-section		Major grouping		Overall	
1,025	Coercion to sign and fraudulent use of signatures	3%	Prevalence of any financial abuse	18%	Prevalence of any financial abuse and/or financial abuse by family	21%
1,025	Changes to legal and financial documents and investments	3%				
1,025	Issues relating to money and possessions	7%				
1,025	Bank account activity	2%				
1,025	Buying/selling goods	6%				
1,025	Contributions to charity	4%				
1,025	Experience of coercion	3%	Prevalence of financial abuse by family/close friend	5%		
1,025	Deception and misuse of money	2%				
1,025	Issues relating to inheritance and power of attorney	2%				

Table 5.2: Estimates of the number of older people in Northern Ireland who have encountered financial abuse based on response rates to this representative survey, by sub-section, major grouping, and overall

Sub-section		Major grouping		Overall	
Coercion to sign and fraudulent use of signatures	10,740	Prevalence of any financial abuse	64,442	Prevalence of any financial abuse and/or financial abuse by family	75,182
Changes to legal and financial documents and investments	10,740				
Issues relating to money and possessions	25,061				
Bank account activity	7,160				
Buying/selling goods	21,481				
Contributions to charity	14,320	Prevalence of financial abuse by family	17,901		
Experience of coercion	10,740				
Deception and misuse of money	7,160				
Issues relating to inheritance and power of attorney	7,160				

Prevalence of financial abuse

Participants were asked a number of questions to enable the determination of the overall instance of financial abuse by the following sub-sections:

- Coercion and fraudulent use of signatures;
- Changes to legal and financial documents and investments;
- Issues relating to money and possessions;
- Bank account activity;
- Buying/selling goods; and
- Contributions to charity.

In the pages that follow the overall incidence of financial abuse for each sub-section is presented, followed by a chart showing the incidence for each specific type of abuse, and tables showing the incidence by age, gender and location.

Coercion to sign and fraudulent use of signatures

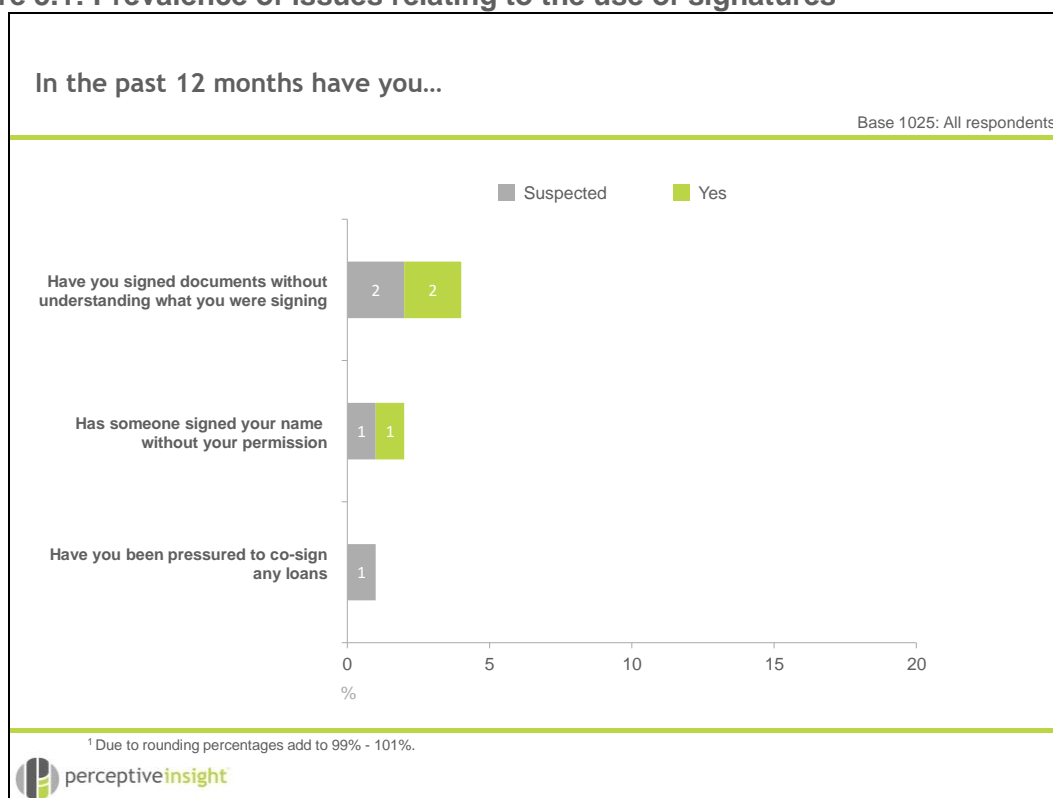
Respondents were asked a number of questions relating to the use of their signature and signing documents. Overall, a total of 3% of respondents confirmed that they had encountered problems in relation to coercion to sign documents and/or fraudulent use of their signature. This is the equivalent of about 10,740 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Coercion to sign and fraudulent use of signatures	3%

Figure 5.1 shows that:

- 2% reported that they have signed documents without understanding what they were signing and a further 2% suspected that they had done this;
- 1% confirmed that their signature has been used fraudulently and 1% suspected this to be the case; and
- 1% suspected that they had been pressured into co-signing a loan.

Figure 5.1: Prevalence of issues relating to the use of signatures



Analysis was conducted on the data by key breaks including age, gender and location, the results of which are highlighted in the tables that follow. Due to the low percentages of people experiencing each of the issues there is little variance in the findings by these key breaks.

Tables 5.3 to 5.5 show the breakdown of these issues by gender, age and location. The key point of note is that 3% of those aged 80 or over reported that their signature had been forged without their permission.

Table 5.3: Prevalence of signing documents without understanding the content

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	2%	3%	1%	-	2%	2%	2%	2%
Suspected	2%	2%	1%	2%	1%	2%	2%	1%
No/Don't know	96%	95%	97%	98%	97%	96%	96%	97%

Table 5.4: Prevalence of forging signatures without permission

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	0%	3%	1%	1%	1%	1%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	98%	99%	97%	98%	98%	98%	98%

Table 5.5: Prevalence of being pressured to co-sign for loans

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	0%	0%	0%	-	0%	0%	0%	-
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	99%	99%	99%	99%	99%	99%	99%	99%

Changes to legal and financial documents and investments

Those who took part in the survey were asked several questions about whether they had been coerced into making/changing legal and financial decisions. Overall, a total of 3% of respondents confirmed that they had encountered problems in relation to changes to their legal and financial documents and investments. This is the equivalent of about 10,740 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Changes to legal and financial documents and investments	3%

Figure 5.2 shows that:

- 1% reported that their legal and/or financial documents were changed frequently and 1% suspected that this had occurred;
- 1% suspected that they were pressured into changing their will;
- 1% reported that they have been talked into making investments that were not in their best interest, a further 1% suspected this to be the case; and
- 1% revealed they had been forced into making financial decisions that they would not normally make and an additional 1% suspected that this had happened to them.

Figure 5.2: Prevalence of coercing older people to change legal and financial decisions



Tables 5.6 to 5.9 show the breakdown of these issues by gender, age and location. There is little variance in the results by these key breaks.

Table 5.6: Prevalence of legal or financial documents being changed

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	1%	1%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	97%	98%	99%	98%	98%	98%	99%

Table 5.7: Prevalence of older people being pressured to change their will

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	0%	1%	0%	1%	0%	1%	1%	0%
Suspected	1%	1%	0%	1%	1%	1%	1%	1%
No/Don't know	99%	98%	99%	98%	99%	99%	99%	99%

Table 5.8: Prevalence of older people being talked into making investments that were not their best interest

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	0%	1%	1%	1%	1%	1%
Suspected	1%	1%	1%	2%	1%	1%	1%	0%
No/Don't know	98%	98%	99%	98%	98%	99%	98%	99%

Table 5.9: Prevalence of older people being forced into making financial decisions they would not normally make

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	-	1%	1%	1%	1%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	98%	98%	99%	98%	98%	98%	98%

Issues relating to money and possessions

Respondents were asked a number of questions regarding their money, in particular, if anyone frequently asks them for money or if their money possessions have disappeared. Overall, a total of 7% of respondents confirmed that they had encountered problems in relation to their money and possessions. This is the equivalent of about 25,061 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Issues relating to money and possessions	7%

Within this, the key findings are:

- 2% confirmed that there had been unexplained incidents when their money or possessions had disappeared and a further 1% suspected this to be the case;
- 1% reported that they had had unpaid bills, eviction notices or utilities shut off even though they had enough money to cover it, and a further 1% suspected that this had happened to them;
- 3% of respondents confirmed that they are frequently asked for money and a further 1% suspected this to be true; and
- 3% stated that someone keeps asking about their money even though it makes them feel uncomfortable. An additional 1% suspected this to be the case.

Figure 5.3: Occurrences of money/goods being borrowed or disappearing



Tables 5.10 to 5.13 show the breakdown of these issues by gender, age and location.

Table 5.10: Prevalence of unexplained disappearances of money or possessions

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	2%	2%	2%	1%	2%	2%	2%	1%
Suspected	1%	2%	1%	1%	1%	2%	1%	2%
No/Don't know	97%	96%	97%	98%	97%	97%	97%	97%

Table 5.11: Prevalence of unpaid bills, eviction notice or utilities shut off, even though respondents felt that they had enough money to cover it

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	1%	1%
Suspected	1%	1%	0%	1%	1%	1%	1%	1%
No/Don't know	98%	98%	99%	98%	98%	98%	98%	98%

Table 5.12: Prevalence of being frequently asked for money

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	3%	3%	3%	2%	3%	3%	3%	2%
Suspected	1%	0%	1%	1%	1%	1%	1%	1%
No/Don't know	96%	96%	96%	97%	96%	96%	96%	97%

Table 5.13: Prevalence of people enquiring about your money even though it made you feel uncomfortable

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	3%	4%	3%	2%	3%	3%	3%	3%
Suspected	1%	0%	2%	1%	1%	1%	1%	1%
No/Don't know	96%	96%	96%	97%	95%	97%	96%	96%

Bank account activity

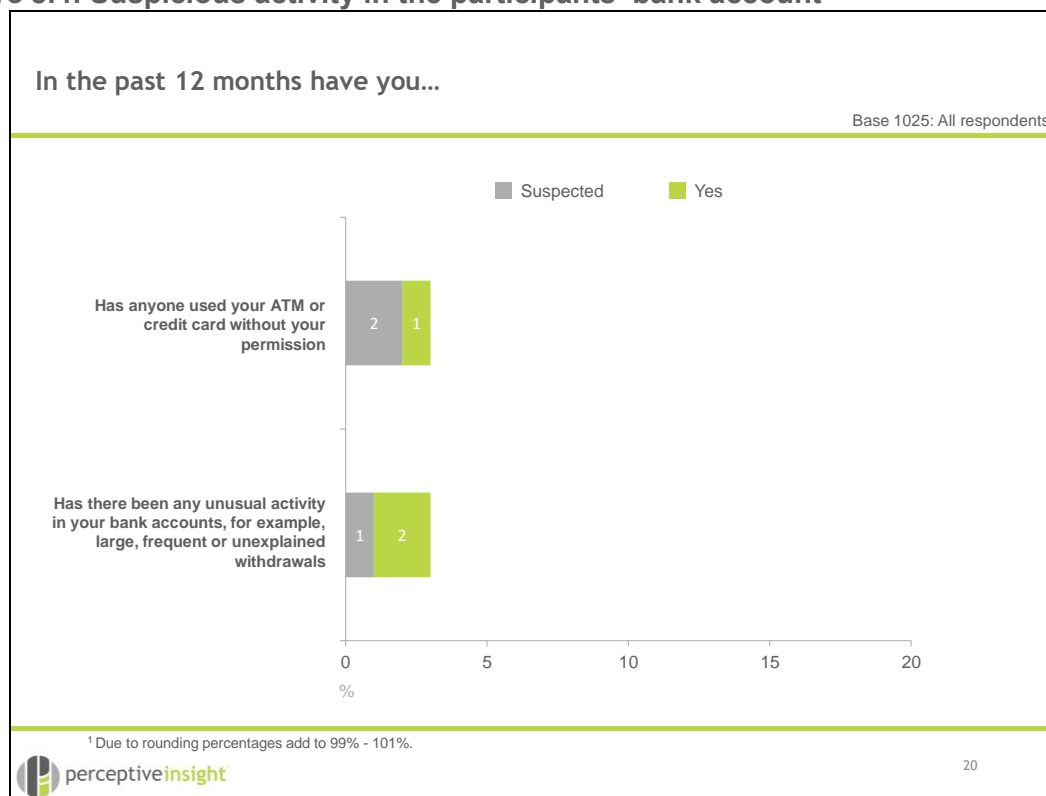
In order to understand the scale of financial abuse in Northern Ireland, participants were asked a number of questions about potentially suspicious activity relating to their bank account. Overall, a total of 2% of respondents confirmed that they had encountered problems in relation to their bank account activity. This is the equivalent of about 7,160 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Bank account activity	2%

Within this, key findings include:

- 1% reported that their ATM or credit card was used without their permission and a further 2% suspected this to have occurred; and
- 2% stated that there was unusual activity in their bank account. In addition 1% suspected unusual activity in their bank account, which may for example, have included large, frequent or unexplained withdrawals.

Figure 5.4: Suspicious activity in the participants' bank account



Tables 5.14 and 5.15 show the breakdown of these issues by gender, age and location.

Table 5.14: Use of ATM or credit card without permission

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	2%	0%	2%	2%	0%	2%	0%
Suspected	2%	1%	2%	2%	2%	2%	1%	3%
No/Don't know	97%	97%	98%	96%	96%	98%	97%	97%

Table 5.15: Prevalence of unusual activity in your bank account

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	2%	2%	1%	1%	2%	1%	2%	1%
Suspected	1%	1%	2%	-	1%	1%	1%	1%
No/Don't know	97%	97%	97%	99%	97%	98%	97%	98%

Buying/selling goods

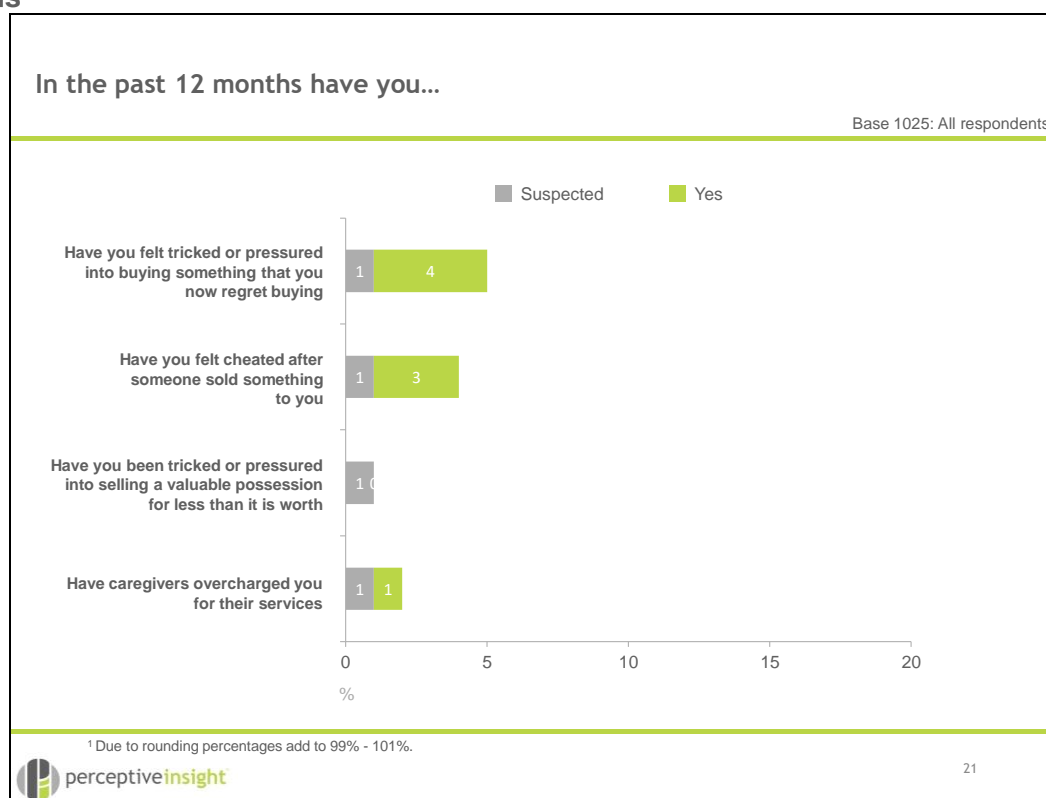
Respondents were asked a number of questions about whether they have ever felt pressured, cheated or tricked when buying or selling goods. Overall, a total of 6% of respondents confirmed that they had encountered problems in relation to buying/selling goods. This is the equivalent of about 21,480 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Buying/selling goods	6%

Within this, key findings reveal:

- 4% disclosed that they felt tricked or pressured into buying something that they later regretted and a further 1% suspected this to have occurred;
- 3% reportedly felt cheated after someone had sold them something and 1% suspected they had been cheated when someone sold them something;
- 1% suspected that they were tricked or pressured into selling a valuable possession for less than its worth; and
- 1% commented that a caregiver overcharged them for their services and a further 1% suspected this to be the case.

Figure 5.5: Prevalence of feeling pressured, cheated or tricked into buying/selling goods



Tables 5.16 to 5.19 show the breakdown of these issues by gender, age and location.

Table 5.16: Prevalence of feeling tricked or pressured into buying something that you now regret buying

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	4%	5%	5%	2%	4%	5%	4%	5%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	95%	94%	94%	97%	95%	94%	95%	94%

Table 5.17: Prevalence of feeling cheated after someone sold something to you

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	3%	4%	2%	3%	3%	4%	3%	3%
Suspected	1%	1%	1%	2%	1%	1%	1%	1%
No/Don't know	95%	95%	97%	95%	96%	95%	95%	96%

Table 5.18: Prevalence of being tricked or pressured into selling a valuable possession for less than it is worth

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	0%	0%	1%	-	0%	1%	0%	1%
Suspected	1%	1%	0%	1%	1%	1%	1%	1%
No/Don't know	99%	98%	99%	99%	99%	98%	99%	99%

Table 5.19: Prevalence of caregivers overcharging for their services

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	0%	1%	1%	1%	1%	1%	-
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	99%	97%	98%	98%	99%	98%	99%

Contributions to charity

Those who took part in the survey were asked about their contributions to charity, in particular, bogus charities and contributing beyond their means. Overall, a total of 4% of respondents confirmed that they had encountered problems in relation to their contributions to charity. This is the equivalent of about 14,320 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Contributions to charity	4%

Figure 5.6 shows:

- 2% said that they were victim of a scam involving giving money to a bogus charity and 2% believed they may have been a victim of this kind of scam; and
- 3% disclosed that they were persuaded to contribute beyond their means to churches or charities and a further 1% suspect that this had occurred.

Figure 5.6: Prevalence of over contributing to charity



Tables 5.20 and 5.21 show the breakdown of these issues by gender, age and location.

Table 5.20: Prevalence of being a victim of a scam that involved giving money to bogus charities

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	2%	1%	2%	2%	2%	1%	2%	1%
Suspected	2%	3%	3%	1%	1%	3%	2%	4%
No/Don't know	96%	96%	95%	98%	97%	95%	97%	95%

Table 5.21: Prevalence of being convinced to contribute beyond your means to churches or charities

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	3%	2%	4%	3%	3%	4%	4%	2%
Suspected	1%	1%	2%	1%	1%	2%	1%	1%
No/Don't know	95%	96%	94%	96%	96%	95%	95%	97%

Prevalence of financial abuse by family

Respondents were initially asked about any experience of various types of financial abuse. In order to establish if financial abuse was being conducted by those in a position of trust, respondents were asked about the instance of financial abuse being perpetrated by family and friends. The questions asked can be categorised into the following sub-sections:

- Experience of coercion
- Deception and misuse of money
- Issues relating to inheritance and power of attorney

The overall prevalence of financial abuse by these sub-sections and for any financial abuse by family as a whole has been summarised in table 5.22.

Table 5.22: Summary of prevalence of financial abuse by family, by sub-section and major grouping

Base	Sub-section		Overall	
1,025	Experience of coercion	3%	Prevalence of financial abuse by family	5%
1,025	Deception and misuse of money	2%		
1,025	Issues relating to inheritance and power of attorney	2%		

Overall, a total of 5% of respondents confirmed that they had encountered financial abuse by family.

Experience of coercion

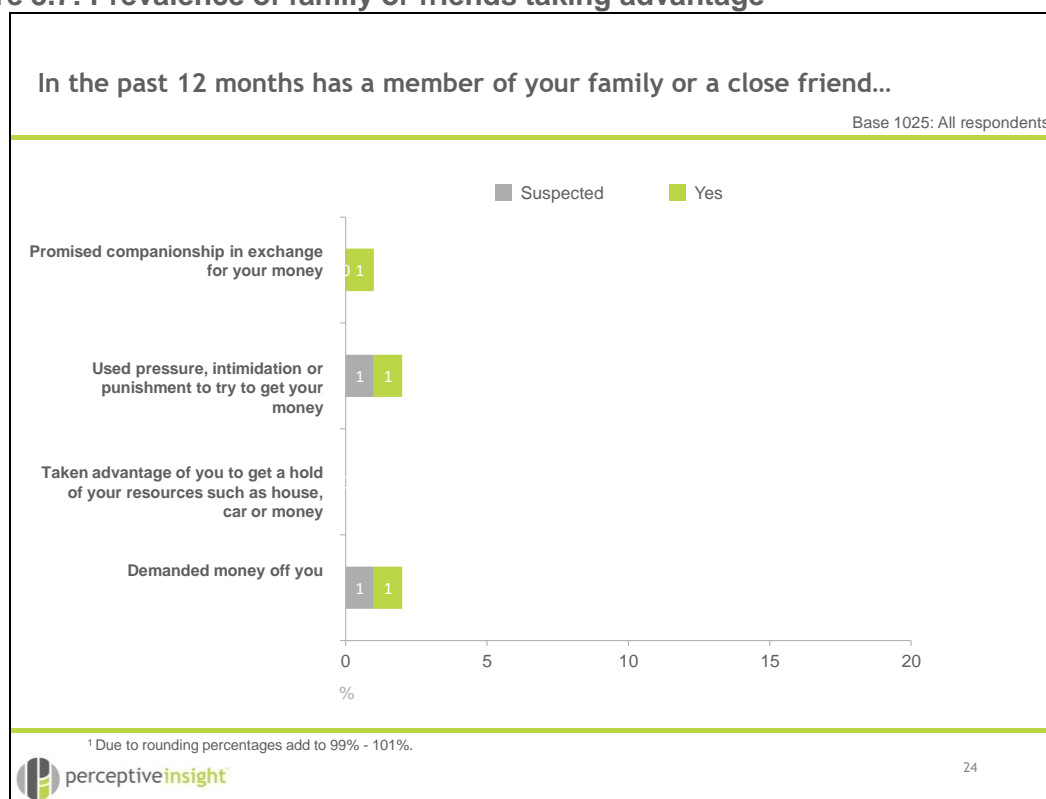
Respondents were asked a number of questions to ascertain their views on whether family or friends had taken advantage of them financially. Overall, a total of 3% of respondents confirmed that they had encountered problems in relation to coercion by their family. This is the equivalent of about 10,740 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Experience of coercion	3%

Figure 5.7 shows:

- 1% revealed that they had been promised companionship in exchange for money by a family member or a friend;
- 1% stated that family or friends have used pressure, intimidation or punishment to try to get their money, and a further 1% suspected this to be true; and
- 1% declared that family or friends have demanded money off them, while an additional 1% suspected this to be the case.

Figure 5.7: Prevalence of family or friends taking advantage



Tables 5.23 to 5.26 show the breakdown of these issues by gender, age and location.

Table 5.23: Prevalence of family or friends promising companionship in exchange for money

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	1%	1%
Suspected	0%	1%	-	1%	0%	1%	1%	-
No/Don't know	99%	98%	99%	98%	98%	99%	98%	99%

Table 5.24: Prevalence of family or friends using pressure, intimidation or punishment to try to get money

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	2%	1%	1%	1%	0%
Suspected	1%	1%	2%	1%	2%	1%	1%	2%
No/Don't know	98%	98%	97%	97%	97%	98%	98%	98%

Table 5.25: Prevalence of family or friends taking advantage to get a hold of your resources such as a house, car or money

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	0%	1%	1%	-	0%	1%	1%	0%
Suspected	0%	1%	-	-	0%	1%	0%	1%
No/Don't know	99%	98%	99%	100%	99%	99%	99%	99%

Table 5.26: Prevalence of family or friends demanding money

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	1%	1%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	98%	98%	98%	99%	98%	98%	99%

Deception and misuse of money

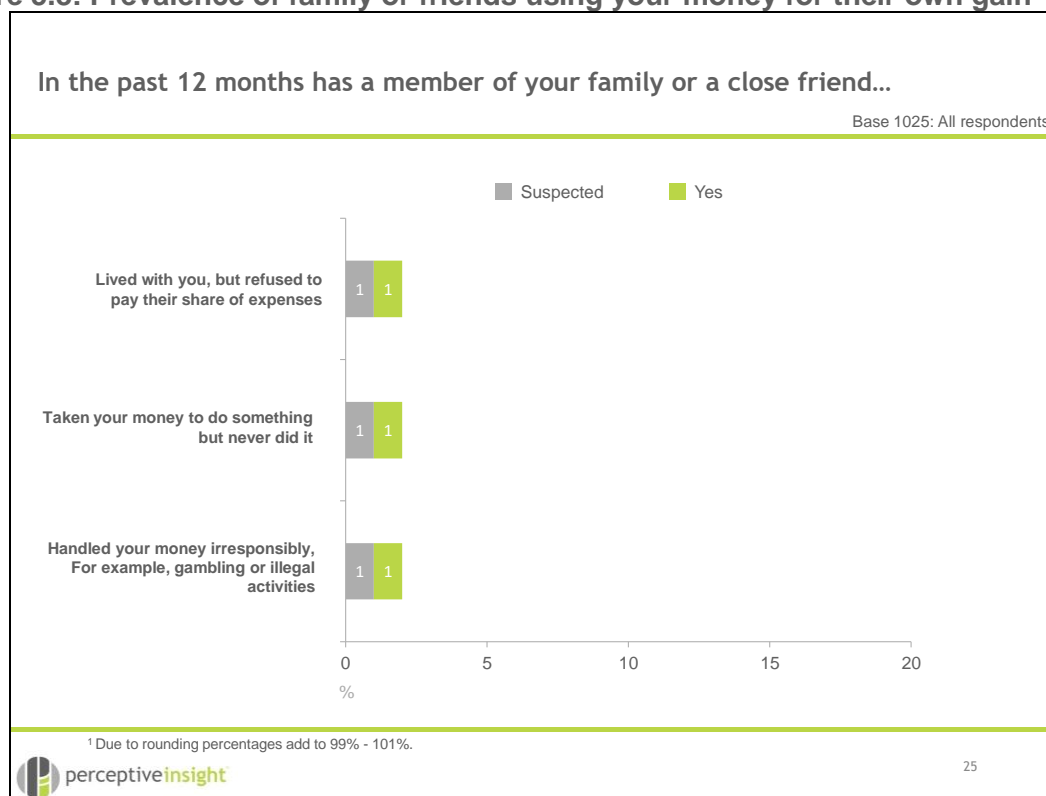
Respondents were asked a number of questions to ascertain whether their family or friends had taken advantage of them financially through the misuse of their money. Overall, a total of 2% of respondents confirmed that they had encountered problems in relation to deception and misuse of money by their family. This is the equivalent of about 7,160 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Deception and misuse of money	2%

Figure 5.8 shows:

- 1% disclosed that a family member or friend has lived with them but refused to pay their share of expenses. A further 1% suspected this to be the case;
- 1% believed family or friends had taken money to do something but never did it, and 1% suspected this has happened;
- 1% indicated that a family member or close friend has handled their money irresponsibly. In addition, 1% suspect family or friends have used their money irresponsibly.

Figure 5.8: Prevalence of family or friends using your money for their own gain



Tables 5.27 to 5.29 show the breakdown of these issues by gender, age and location.

Table 5.27: Prevalence of family or friends living with you, but refusing to pay their share of expenses

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	1%	0%
Suspected	1%	1%	0%	2%	1%	1%	1%	1%
No/Don't know	98%	98%	99%	98%	98%	98%	98%	99%

Table 5.28: Prevalence of family or friends taking your money to do something but never did it

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	-	1%	1%	1%	1%
Suspected	1%	2%	1%	2%	1%	2%	2%	1%
No/Don't know	98%	97%	99%	98%	98%	97%	98%	98%

Table 5.29: Prevalence of family or friends handling your money irresponsibly, for example, gambling, illegal activities

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
<i>Base</i>	1025	491	346	187	470	555	682	343
Yes	1%	1%	0%	1%	1%	0%	1%	0%
Suspected	1%	1%	1%	1%	1%	1%	1%	1%
No/Don't know	98%	98%	99%	99%	98%	99%	99%	98%

Issues relating to inheritance and power of attorney

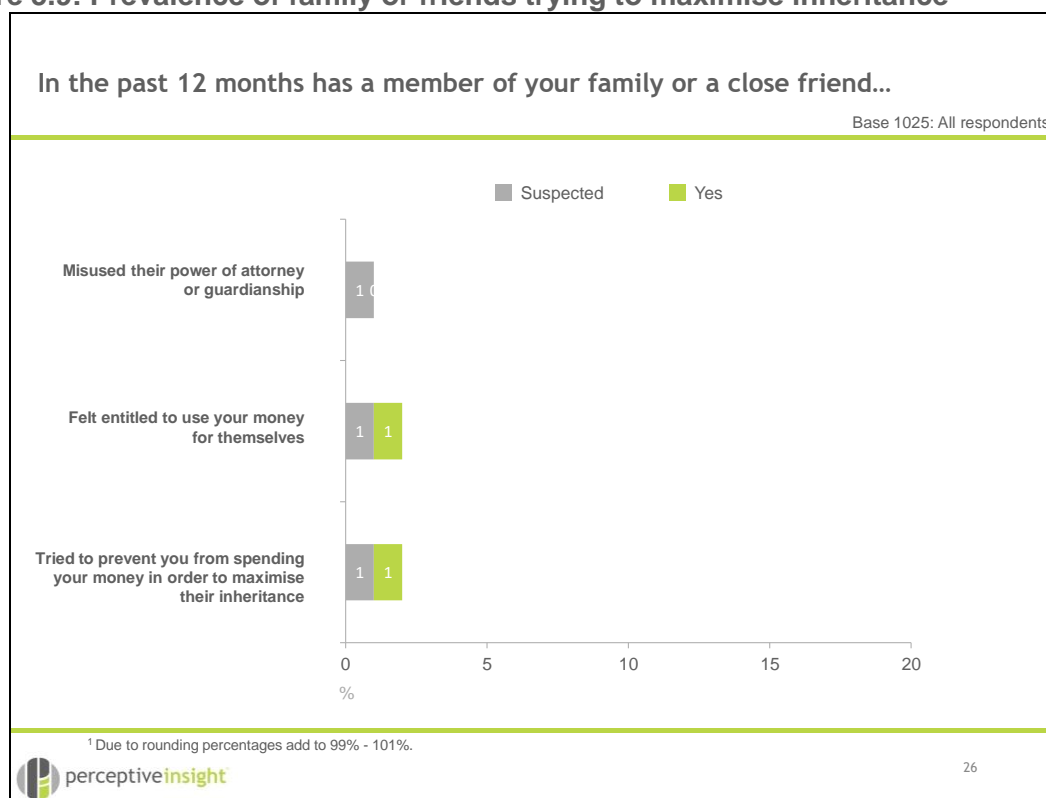
Participants were asked a number of questions that could be used to determine the prevalence of family or friends trying to maximise inheritance. Overall, a total of 2% of respondents confirmed that they had encountered problems in relation to inheritance and power of attorney. This is the equivalent of about 7,160 older people in Northern Ireland.

Base	Overall incidence by sub-section	
1,025	Deception and misuse of money	2%

Within this, key findings revealed include:

- 1% suspected that family or friends misused their power of attorney or guardianship;
- 1% reportedly believed that family or friends feel entitled to use their money for themselves, and 1% suspected this to be the case; and
- 1% stated that family or friends tried to prevent them from spending money in order to maximise their inheritance, and a further 1% suspected this to be true.

Figure 5.9: Prevalence of family or friends trying to maximise inheritance



Tables 5.30 to 5.32 show the breakdown of these issues by gender, age and location.

Table 5.30: Prevalence of family or friends misusing their power of attorney or guardianship

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	0%	-	0%	-	0%	-	0%	-
Suspected	1%	2%	1%	1%	2%	1%	1%	1%
No/Don't know	99%	98%	99%	99%	98%	99%	98%	99%

Table 5.31: Prevalence of family or friends feeling entitled to use your money for themselves

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	1%	1%	1%	1%	1%	2%	-
Suspected	1%	1%	2%	-	1%	1%	1%	2%
No/Don't know	98%	98%	97%	99%	99%	97%	98%	98%

Table 5.32: Prevalence of family or friends trying to prevent older people from spending their money in order to maximise inheritance

	Total	60 to 69	70 to 79	80+	Male	Female	Urban	Rural
Base	1025	491	346	187	470	555	682	343
Yes	1%	0%	2%	1%	1%	1%	1%	1%
Suspected	1%	1%	1%	1%	1%	2%	1%	1%
No/Don't know	98%	98%	97%	99%	99%	97%	98%	98%

6. Nuisance calls and junk mail

It was acknowledged at the planning stage of the research that respondents may not feel comfortable discussing financial issues until they had time to build rapport with the interviewer. Therefore it was agreed that a number of questions should be asked at the beginning of the interview to allow the respondent to become more confident about disclosing information to the study.

Nuisance telephone calls are recognised as an issue of concern or annoyance to people generally. For older people this issue can be exacerbated. For example receiving a silent/unsolicited call can contribute to feelings of anxiety and, as older people are more likely to live alone, receiving this type of call be even more of an issue for them. Added to this is the issue of restricted mobility for some, which can make answering a call more difficult. If they are receiving numerous calls then it is easy to see how nuisance calls can become a problem.

Therefore it was agreed that a number of questions should be asked about the prevalence of nuisance calls to determine the extent to which this is an issue for older people. The added benefit was that the topic is fairly straightforward and of interest to respondents allowing a rapport to be developed with the interviewer before asking the questions on financial abuse.

An additional question was included about junk mail, as receiving high volumes can indicate that a person is susceptible to more opportunities for scams to be presented to them.

This is another problem for the majority of older people, and will be the subject of a separate report by COPNI as the numbers are so alarming.

Appendix A - Respondent background

Figure A1: Number of people in the household

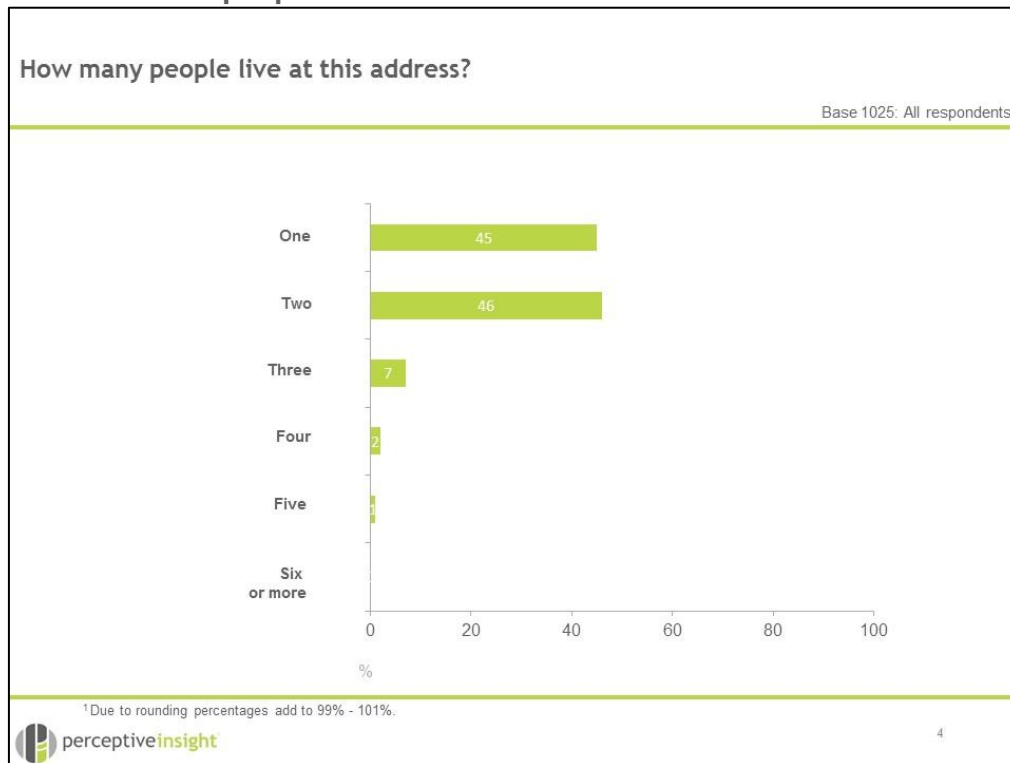


Figure A2: Additional help

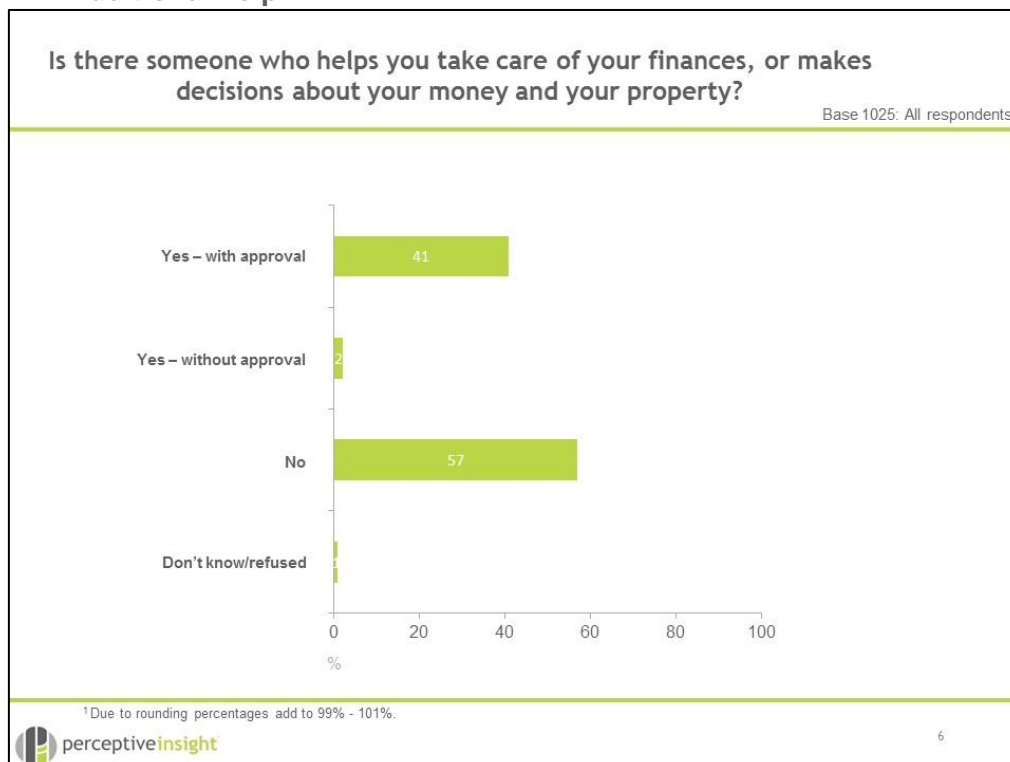
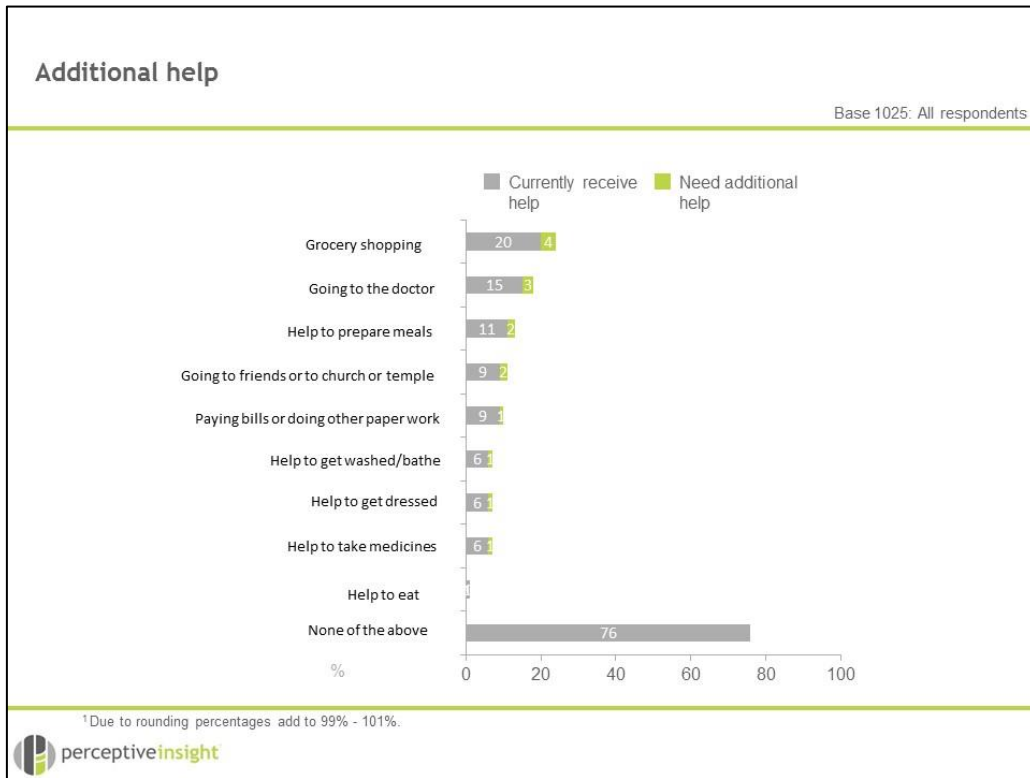


Figure A3: Additional help



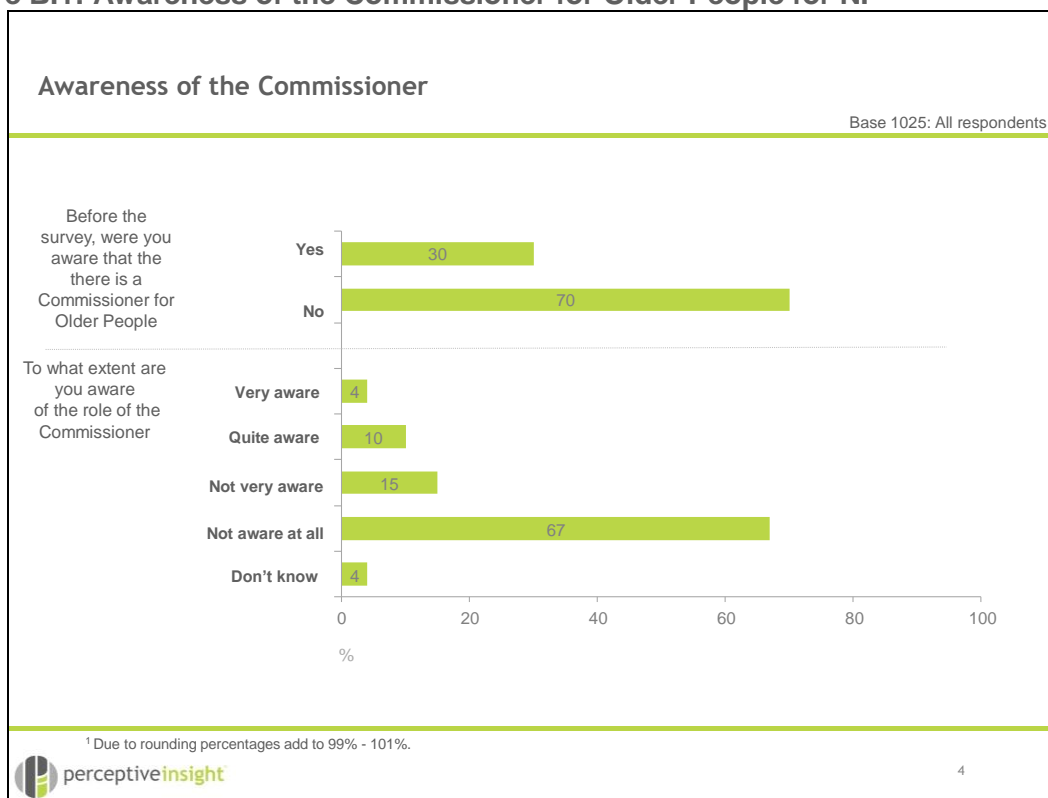
Appendix B - Awareness of the Commissioner for Older People for NI

As part of the study respondents were asked about their awareness of the Commissioner for Older People in Northern Ireland and their level of awareness of the role of the Commissioner. The findings from these questions are detailed below, and focus on those sub-groups who are most and least likely to be aware of the Commissioner.

Figure B.1 reveals that three-tenths (30%) of respondents had heard of the Commissioner for Older People. The majority of respondents (70%) had not heard of the Commissioner for Older People.

With regard to level of awareness of the Commissioner’s role, 4% were very aware and a tenth (10%) were quite aware. The majority (67%) were not aware of the Commissioner for Older People’s role at all.

Figure B.1: Awareness of the Commissioner for Older People for NI



As outlined at Table B.1, sub-group analysis revealed that:

- Those aged 60 to 69 are most likely to have heard of the Commissioner (35%), compared with 28% of 70 to 79 year olds and 20% of those aged 80 or over.
- Female respondents (32%) were slightly more likely to have heard of the Commissioner and to state that they were either very or quite aware (16%) the Commissioner’s role. This compared with 29% of male respondents who had heard of the Commissioner for Older People, and 11% of males who were either very aware or quite aware of its role.
- Respondents who were educated to A-level or above (57%) were almost three times more likely to have heard of the Commissioner than those who had no qualifications

(21%). Those educated to A-level or above were also more likely to be very aware or quite aware of their role (27%, compared with 10% of those with no qualifications).

Table B.1: Awareness of the Commissioner by age, gender and education

	Total	60 to 69	70 to 79	80+	Male	Female	No quals	A'ship/ GCSE equiv	Alevel or above
Base	1025	491	346	187	470	555	571	296	152
Yes	30%	35%	28%	20%	29%	32%	21%	36%	57%
No	70%	65%	72%	80%	71%	68%	79%	64%	43%
Very aware	4%	4%	3%	3%	3%	4%	2%	3%	8%
Quite aware	10%	12%	10%	5%	8%	12%	8%	11%	19%
Not very aware	15%	17%	14%	10%	15%	15%	10%	20%	26%
Not at all aware	67%	63%	68%	78%	71%	64%	75%	64%	45%
Don't know	4%	4%	4%	4%	3%	4%	5%	2%	2%

Analysis of the number of people in the household suggests that those who live alone were less likely to have heard of the Commissioner (26%) than those who do not live alone (34%). Similarly, those who live alone were less likely to report that they were either very aware or quite aware of the role of the Commissioner (12%) when compared with those who do not live alone (16%).

Those who receive more than ten items of junk mail each week were more likely to have heard of the Commissioner than those who receive ten or less (35% and 29% respectively). A similar share of respondents across both of these categories were either very or quite aware of the role of the Commissioner (13% and 14% respectively).

Respondents who reported that they receive help with finances without approval were a fifth more likely to have heard of the Commissioner (44%) and consider themselves to be aware of the role of the commissioner (34%) than those who receive help with finances with approval (25% and 12% respectively).

Table B.2: Awareness of the Commissioner by number in household, junk mail received and help with finances

	Total	Live alone	Do not live alone	Junkmail <=10	Junkmail >10	Finances help with approval	Finances help without approval	No help with finances
Base	1025	457	568	797	210	419	18	581
Yes	30%	26%	34%	29%	35%	25%	44%	34%
No	70%	74%	66%	71%	65%	75%	56%	66%
Very aware	4%	3%	4%	3%	4%	3%	17%	4%
Quite aware	10%	9%	12%	10%	10%	9%	17%	11%
Not very aware	15%	14%	16%	14%	18%	12%	6%	17%
Not at all aware	67%	71%	65%	67%	67%	72%	61%	64%
Don't know	4%	4%	4%	5%	1%	4%	-	4%

Analysis by location reveals that similar proportions of those living in urban (30%) and rural areas (32%) had heard of the Commissioner. However, those living in urban areas had a slightly greater knowledge of the role of the commissioner than those from a rural area (15% and 11% respectively). Respondents living in the most deprived areas (deprivation quintile 1) were less likely to confirm they had heard of the Commissioner (28%) and be aware of their role (11%) than those living in the least deprived areas (36% and 17% respectively).

Table B.3: Awareness of the Commissioner by demographic sub-group

	Total	Urban	Rural	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5
<i>Base</i>	1025	682	343	176	256	175	194	213
Yes	30%	30%	32%	28%	26%	30%	32%	36%
No	70%	70%	68%	72%	74%	70%	68%	64%
Very aware	4%	4%	2%	2%	4%	5%	4%	3%
Quite aware	10%	11%	9%	9%	11%	8%	10%	14%
Not very aware	15%	14%	17%	14%	10%	15%	18%	17%
Not at all aware	67%	68%	67%	70%	70%	69%	66%	64%
Don't know	4%	4%	4%	6%	5%	3%	3%	1%