

RAISING AWARENESS ABOUT FINANCIAL ABUSE



ACKNOWLEDGEMENTS

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Raising Awareness About Financial Abuse

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SECTION 1 INTRODUCTION

1.1 Introduction

In 2014 Age Action was awarded a grant from Ulster Bank's Community Impact Fund to raise awareness among older people and customer-facing bank staff about elder financial abuse. With only one in four older people in Ireland online and with lower levels of access to the internet compared with other age cohorts, bank branches and telephone banking support play an important role for older people in the management of their finances.

Awareness of the warning signs of elder financial abuse is critical for customer-facing bank officials as they can play an important role in intervening in suspected cases of financial abuse. Of equal importance is empowering older people to protect their own finances and property and to ensure that they have access to the appropriate supports if they are worried about financial abuse.

This report provides details of the main activities of the project along with providing recommendations for future work and policy development in the fight against elder abuse. These recommendations can be found in section 5.3.

1.2 Age Action

Age Action was established in 1992 as the voice for older people and Ireland's leading advocacy organisation on ageing issues.

We act both as a network of organisations and individuals, including older people and carers of older people, and a service provider, assisting thousands of older people every year.

Our mission is to empower all older people to live full lives as actively engaged citizens and to secure their rights to comprehensive high quality services according to their changing needs.

As part of this work we are committed to promoting awareness of elder abuse through research and training and developing strategies and approaches that will prevent it and empower older people.

1.3 Ulster Bank Community Impact Fund

The Ulster Bank Community Impact Fund was introduced in 2010 as an all-island fund to provide grant funding for local, regional and national projects and initiatives by community and voluntary organisations. The fund primarily focused on projects involving community enterprise, financial literacy and employment. It was developed in partnership between Ulster Bank, The Community Foundation for Ireland and The Community Foundation for Northern Ireland.



Community Enterprise

Supporting projects that increase local entrepreneurship and that enable social enterprise in communities through education programmes, confidence building and/or skill development activities.

Financial Literacy

Supporting projects that increase the financial capability of individuals and groups through the provision of financial education / literacy workshops, services or support.

Employment

Targeted towards schemes or initiatives designed to help individuals who are not currently in training, full-time education or employment. Supporting projects which promote participant's capability for gaining and maintaining meaningful employment or progression into further education through the development of key skills.

1.4 Elder Financial Abuse

Elder abuse is defined 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."*¹

There are a number of types of elder abuse including – physical abuse, financial or material abuse, psychological abuse, neglect and acts of omission, sexual abuse and discriminatory abuse.

Of particular relevance to this project is financial or material abuse which according to the HSE includes the following:

*"Theft, fraud or exploitation; pressure in connection with wills, power of attorney, property, inheritance or financial transactions; or the misuse or misappropriation of property, possessions or benefits."*²

In 2010, an elder abuse prevalence study in Ireland suggested that 2.2 per cent of people over the age of 65 suffered some form of elder abuse in the preceding 12 months. The most frequent type of abuse reported was financial abuse³.

During the period 2010 to 2014 one-fifth of the substantiated elder abuse cases reported to the HSE related to financial abuse. The perpetrators of these cases of abuse were predominantly adult children (45 per cent) and predominantly male (55 per cent). In 30 per cent of substantiated cases between 2010 and 2014 the perpetrator lived with the victim⁴.



1. Working Group on Elder Abuse (2002) *Protecting our Future* Dublin: The Stationery Office.

2. HSE Open Your Eyes – An Information Booklet on Elder Abuse p.5 – available at <http://www.hse.ie/eng/services/Publications/olderpeople/ProtectAbuse.pdf>

3. Naughton, C. et. al (2010) *Abuse and Neglect of Older People in Ireland Report on the National Study of Elder Abuse and Neglect* Dublin: National Centre for the Protection of Older People – available at <http://www.ncpop.ie/userfiles/file/ncpop%20reports/Study%203%20Prevalence.pdf>

4. HSE (2015) *Open Your Eyes HSE Elder Abuse Services 2014* - available at <https://www.hse.ie/eng/services/publications/olderpeople/elderabuse14.html>

1.5 Project Overview

Given the proportion of financial elder abuse cases, Age Action developed a project to raise awareness about the problem among both older people and customer-facing bank staff. The main components of the project were:

- Undertaking a survey of both older people and bank officials to determine the level of awareness and experience of financial abuse;
- Engaging with older people, customer-facing bank staff and other stakeholders to identify the challenges to tackling financial abuses;
- Identifying interventions (i.e. means of raising awareness) about financial abuse for both older people and frontline bank staff;
- Producing a short report on financial elder abuse and the key activities and findings from the project.

An oversight committee was set up to direct the project. Members of the committee included the HSE, the National Centre for the Protection of Older People (NCPOP), Ulster Bank's Sustainability & Community Affairs Manager, representatives from the bank's Fraud and Prevention teams and Age Action's policy team. The role of the committee was:

- To provide insight on the issue of financial abuse from different perspectives;
- To comment on the draft survey;
- To provide assistance and advice on the distribution of the survey;
- To advise on the content and approach of the proposed interventions;
- To identify and advise on ways of mainstreaming the interventions;
- To advise on key advocacy target areas.

Stage 1 Research

We will conduct a short survey with bank officials and another with older people to gauge their awareness and experience of the issue of financial abuse.

Stage 2 Engagement

We will engage in discussions with older people and bank officials along with other stakeholders to explore the issue of elder abuse.

Stage 3 Awareness

We will develop awareness-raising interventions such as posters, postcards, a short booklet and a short video.

Stage 4 Report

We will write up a report of the project and identify areas for further work.

1.6 Report Outline

The remainder of this report is outlined as follows:

- **Section 2:** Research
- **Section 3:** Engagement
- **Section 4:** Awareness
- **Section 5:** Conclusions

SECTION 2 RESEARCH

2.1 Introduction

The first phase of the project involved conducting a survey among older people and customer-facing bank staff to provide insight into the level of awareness and understanding of financial abuse. Survey respondents were also asked to provide suggestions about how to increase awareness among their peers. Members of the oversight committee provided feedback on early drafts of both surveys. This section of the report describes how the survey was carried out and the findings from the responses.



2.2 Survey of Older People

2.2.1 Approach

The survey of older people was developed in consultation with members of the steering committee. In particular, the NCPOP provided expert advice on the structure of the questions and survey instruments. The survey was then distributed through a variety of channels, including through Age Action's magazine – *Ageing Matters*. Responses were entered into Survey Monkey and the findings analysed using this resource.

Overview of Questions - Survey of Older People

Demographic information

Age, residential area, living arrangements (number of people in household), highest education attainment.

Awareness of financial abuse

Knowledge and understanding of financial abuse, suggestions for increasing awareness of financial abuse.

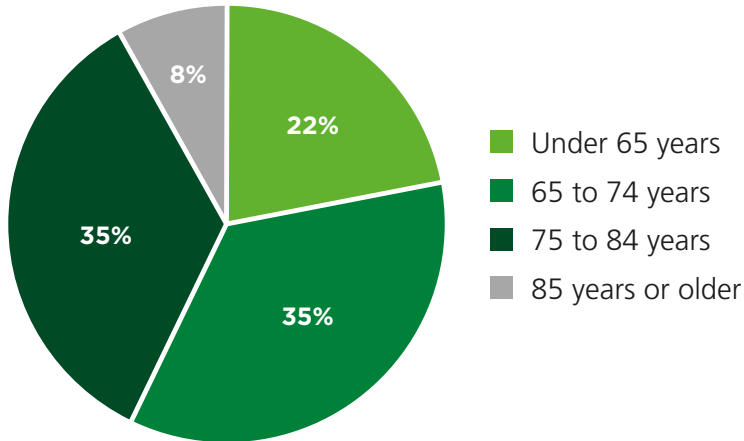
Elder abuse scenarios

Respondents asked about specific behaviours and whether or not they were financial abuse.

2.2.2 Findings

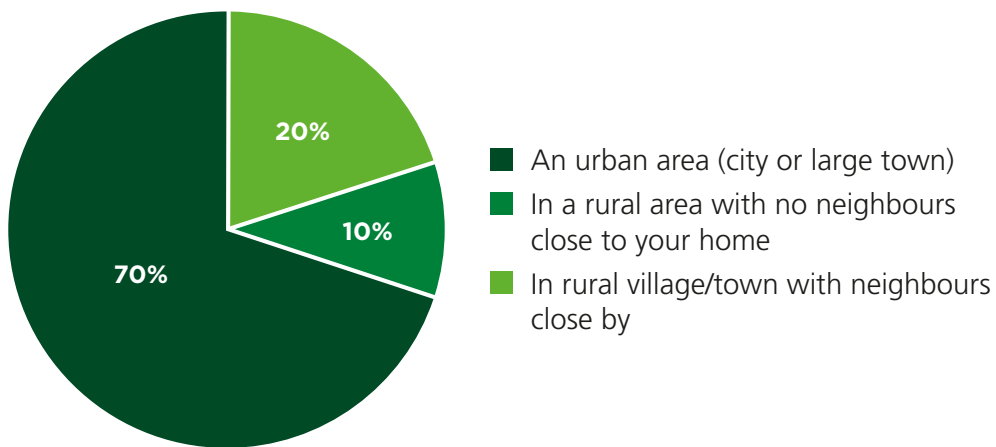
There were 466 responses received to the survey. The majority of respondents were aged between 65 and 74 years and 75 and 84 years (both 35 per cent). One-fifth (22 per cent) were aged under 65 years while 8 per cent were over 85 years.

FIGURE 1 Age Profile of Respondents (Older People)



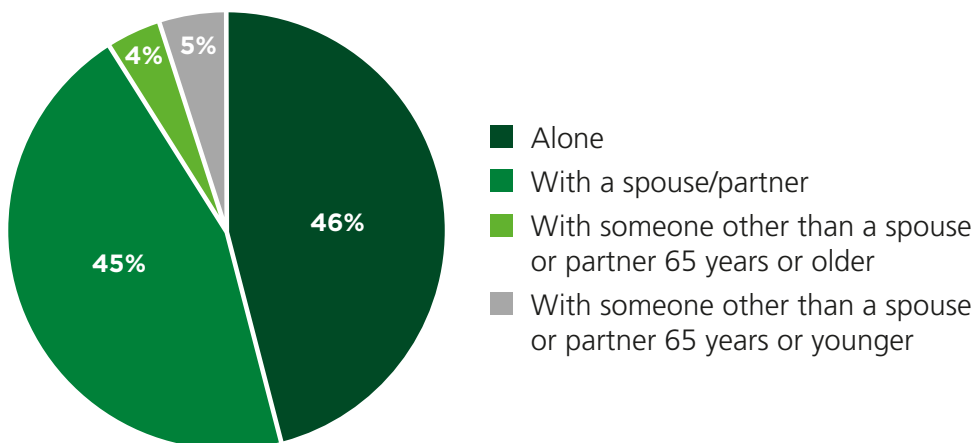
Respondents mostly lived in urban areas such as in a city or large town (70 per cent). The remaining 30 per cent lived in a rural village or town with neighbours close by (20 per cent) or in more isolated rural areas (no neighbours close by - 10 per cent).

FIGURE 2 Residential Area



Almost equal proportions of respondents lived alone (46 per cent) or with a spouse or partner (45 per cent). A small minority lived in other household compositions (9 per cent).

FIGURE 3 Living Situation



The level of educational attainment among the group was relatively high with 42 per cent stating they had a third level qualification. For those aged 65 years and over, this fell to 36 per cent which is higher than the national average⁵.

Respondents were asked about their knowledge of financial abuse with 42 per cent indicating it was something that they 'know about'. Almost all of those responding to the survey (95 per cent) said that financial abuse is something all older people need to know about. In order to explore the meaning of financial abuse among older people, respondents were asked to explain their understanding of the issue in an open-ended question.

Some of the examples provided by the respondents referred specifically to elder abuse while others were more closely related to scams and frauds, to which older people can also be particularly vulnerable.



Respondent's understanding of financial abuse

- 'Taking advantage of the elderly on the assumption or basis of their mental or physical impairment'.
- 'Relatives, or others, trying to defraud the elderly of their money'.
- 'Family putting pressure on the older family [member] to give them access to their finances, making them make a new will or change it in favour of them'.
- 'People taken for granted or coerced into making a will'.

Examples more closely related to scams and frauds

- 'Tradesmen calling to your home and trying to get money under false pretences'.
- 'Cold calls on phone. Doorstep sales people, "charity" collections, "roofers"'

Along with asking about their understanding of abuse, respondents were asked about specific financial abuse scenarios. The survey provided six examples of financial situations that older people might face that may, or may not, be considered financial abuse.

There were high levels of awareness regarding four out of the six scenarios (between 83 per cent and 98 per cent of respondents felt they could be instances of financial abuse). The lowest level of awareness was in respect to a third party account (42 per cent) and an online scam (44 per cent).

5. Census 2011 reports 13 per cent of those aged over 65 years have reached such a level education. See CSO (2012) *Census 2011 Profile 9 What We Know - Education, skills and the Irish language* available at <http://www.cso.ie/en/census/census2011reports/>

Table 1 Financial Abuse Scenarios

	Financial abuse	Not financial abuse	Uncertain
A family member borrows €100 from an older person saying they will pay it back but they don't.	84%	6%	10%
A friend collects an older person's pension and keeps €10 every week without permission.	98%	1.5%	0.5%
An older person gives their ATM card and PIN to a family member so they can buy some groceries for them. The family member later uses the older person's card without permission.	98%	1%	1%
An older person receives an email from a relative indicating that they are stuck in a foreign country without any money. The older person complies with their request to transfer money into a foreign bank account to help them.	44%	30%	26%
A family member is helping out an older person while they are ill by buying groceries and paying bills out of their own money. The family member suggests the older person gives them temporary access to their bank account so that they can pay for the groceries and bills out of the older person's pension.	38%	43%	19%
A tradesman calls to the front door of an older person's house. They have a roof tile in their hand which they state has fallen off the older person's house and that the roof needs repairing. They offer to fix the roof and indicate that they can give the older person a lift to the bank if they don't have enough money to pay.	91%	3%	6%

The last question on the survey asked respondents if they had any other comments to make. Many said they were pleased to see Age Action highlight this important issue. Others pointed out the need for greater intergenerational solidarity. Many respondents outlined incidences of abuse that they, or their family members, experienced illustrating the frequent occurrence of this issue.

2.3 Survey of Bank Officials

2.3.1 Approach

Age Action's policy team, Ulster Bank and the wider oversight committee worked together to design the survey for customer-facing bank officials – including both branch and telephone customer service teams. The involvement of Ulster Bank staff in developing and piloting the survey helped to maximise the response rate by ensuring that the survey was not too long and that the questions were relevant to their work environment.

The survey was distributed electronically through the bank's internal network. The responses were therefore automatically entered and analysed using an online survey package.

Overview of Questions –Survey of Customer-Facing Bank Officials

Background information

Age, location of place of work (urban/rural), length of time working in customer-facing role.

Awareness of financial abuse of older people

Knowledge of financial abuse, scenario examples of financial abuse, awareness raising activities.

Experience of dealing with financial abuse

Suspected cases of financial abuse, number of suspected cases of financial abuse in last 12 months, actions when dealing with suspected case of abuse.

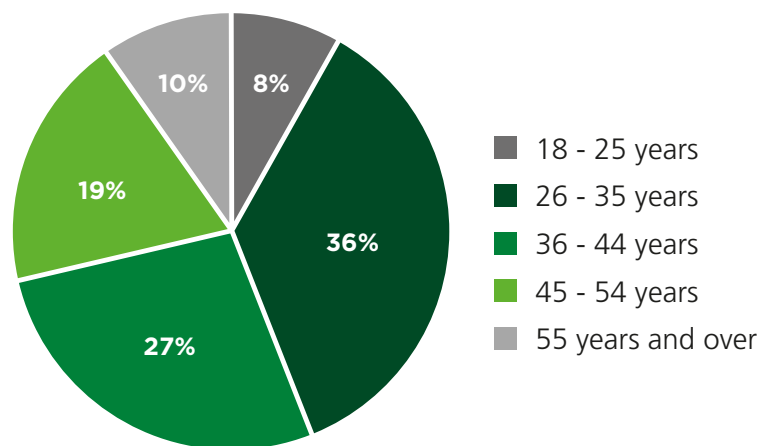
Raising awareness about financial abuse

Open-ended questions on dealing with financial abuse in financial institutions.

2.3.2 Findings

There were 493 responses to the customer-facing bank officials’ survey. Those responding to the survey were relatively young with 36 per cent in the age group 26 to 35 years and 27 per cent between the age of 36 and 44 years. A further 8 per cent were aged between 18 to 25 years. One-fifth (19 per cent) were aged between 45 and 54 years while the final 10 per cent were aged 55 years and over. The age profile of respondents was broadly representative of the overall age profile of the bank’s customer service staff.

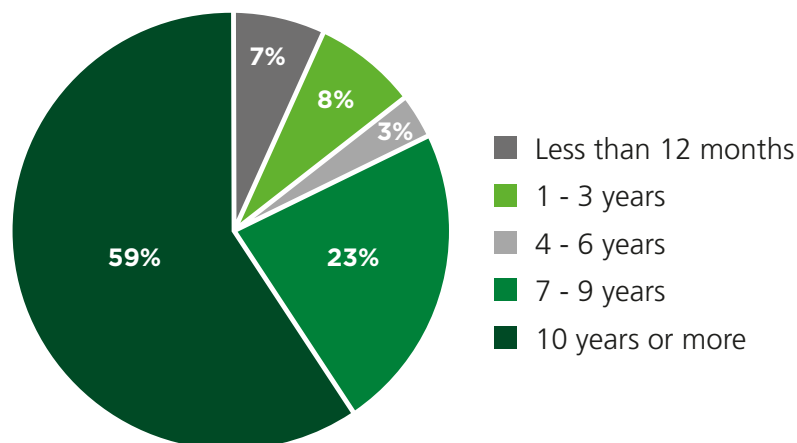
FIGURE 4 Age Profile of Respondents (Customer-facing Bank Officials)



The majority of the respondents (60 per cent) were working in a customer-facing role with the bank for over ten years with a further 23 per cent working for between seven and nine years. Just one fifth (18 per cent) were working in a customer-facing role for six years or less.



FIGURE 5 Length of Time Working in a Customer Facing Role



Most individuals were working in urban areas with 58 per cent stating they were based in a provincial town and 31 per cent in a major city. Just 6 per cent of the sample worked in the customer contact centre which provides telephone-based customer support.

When asked about their awareness of financial abuse, 68 per cent of all respondents indicated that this was something they were aware of.

Knowledge about financial abuse:

- **Higher** among **those working** in the bank for 10 years or more (75 per cent) **versus** 36 per cent of **those working 12 months or less**.
- **Lower** among **staff based** in the **customer contact centre** (53 per cent) **versus provincial towns** (66 per cent) and **city branches** (74 per cent).

In order to further explore bank officials understanding of financial abuse, we drew on the work undertaken by Brunel Institute for Ageing Studies and led by Professor Mary Gilhooly⁶. We adapted scenarios developed as part of this research and respondents were required to rank how likely they would be to take action.

A rank of '1' indicated that the respondent was 'most likely to take action' with the rank of '5' denoting 'least likely to take action'.

The vast majority of respondents indicated that they would be most likely to take action in each scenario (rank '1'). The scenario where respondents were least likely to take action referred to an older man, in full mental health but with a minor physical ailment, unaware of why his account is overdrawn (60 per cent).

The scenario where respondents were the most likely to take action related to an older person, who is extremely confused and forgetful, being asked to transfer money into an overseas bank account to claim a cash prize.

6. See <http://www.brunel.ac.uk/research/research-areas/research-groups/bias/research/detecting-and-preventing-financial-abuse-of-older-adults> for further details of this work.

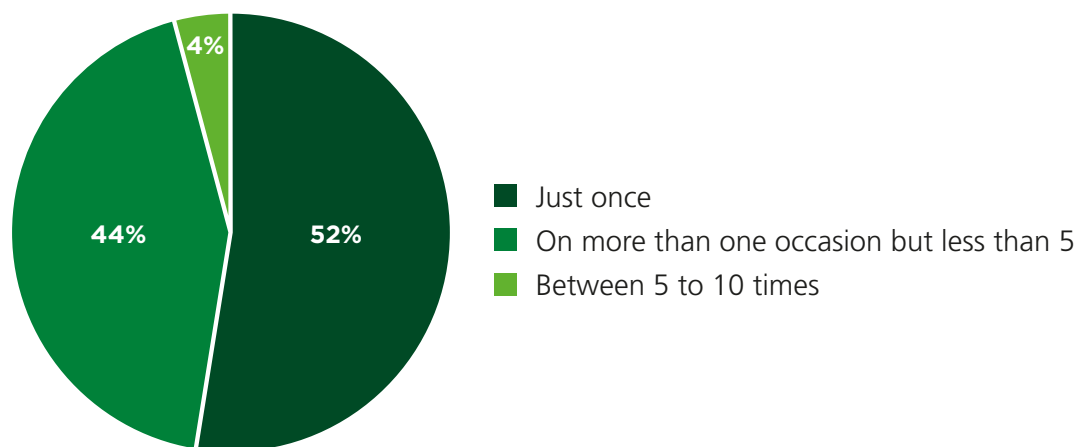
When asked whether they dealt with a suspected case of financial abuse in the past, 45 per cent of all respondents stated that they had. Those working in the bank for a shorter time were less likely to have dealt with a suspected case of financial abuse versus those who were there longer.

Table 2 Experience of dealing with a suspected case of financial abuse

	Overall	Length of time working in customer-facing role				
		Less than 12 months	1-3 years	4-6 years	7-9 years	10 years or more
Experience of dealing with a suspected case of financial abuse	45%	9%	26%	65%	48%	50%

Respondents were also asked on how many occasions they had dealt with a suspected case of financial abuse in the previous 12 months. Over half (52 per cent) said that they had come across such an issue just once, while 43 per cent stated they had suspected a case of financial abuse more than once, but less than 5 times, in the previous 12 months. Just 4 per cent of respondents said they dealt with a suspected case of financial abuse between 5 to 10 times in the previous 12 months.

FIGURE 6 Number of Suspected Cases of Financial Abuse in Previous 12 Months



The survey also enquired about the actions taken by staff when they were dealing with cases of suspected financial abuse. Multiple responses were allowed for this question and the most frequently cited actions were speaking to a line manager (67 per cent) and asking to speak to the customer alone (63 per cent). Respondents also said they completed a suspicion report (20 per cent) and carried out an 'other action' (18 per cent).

With regard to decision-making about a suspected case of financial abuse, 89 per cent of respondents said that they used their judgement / previous experience of financial abuse to inform their actions. Half of all respondents (54 per cent) dealing with a suspected case of financial abuse were guided by bank policy and / or regulatory guidance. Respondents were again permitted to give multiple responses.

Finally, respondents were invited to identify what types of resources would be useful to increase awareness about this issue among bank officials. Three-quarters of respondents (74 per cent) suggested resources with tips and signs to look out for would be useful while 71 per cent mentioned staff awareness workshops and information sessions. Just under half of those surveyed (49 per cent) thought dedicated champions would be useful.

At the end of the survey respondents were given the opportunity to comment on what actions financial institutions could take to better support older people in protecting their finances. The development of training workshops and information sessions on the issue of financial abuse was mentioned by a number of respondents. In particular, they noted the feasibility of incorporating this into the bank's Delayed Opening for Training (DOFT) which is held each Wednesday morning.

Some respondents felt that training on elder financial abuse should be delivered once a year while others felt that it was important to target newer members of staff in particular.

The challenges to addressing the issue of financial abuse in a comprehensive manner were also identified. These included the laws around data protection. Respondents noted that each case of suspected financial abuse can often present a unique set of circumstances. To this end it is difficult to set down a prescribed set of solutions that will be appropriate to every case. Respondents stated that it would be useful, therefore, to hear about anonymised cases of financial abuse that have occurred in the bank. These could form the basis of a workshop, which could identify and discuss best practice solutions.

Despite the extension of banking services in recent years to mobile and online banking and the closure of branches in certain areas, many bank officials still spend time interacting with older customers and building up relationships – they describe this as an important way to identify concerns around financial abuse. Bank officials also stated that it was important to recognise this, for banks to ensure that staff are not moved around and that the importance of spending time with older customers is recognised.

Other suggestions included bringing back pass-books and providing more regular account statements to older customers. Awareness around adding a third party to an account is also encouraged, particularly at account opening stage and before an individual loses mental capacity.

The targeting of awareness raising activities towards older customers such as holding information mornings in branches and having leaflets available and / or distributed with statements on financial abuse was also noted. Customer education awareness sessions and information sessions are also recommended.



SECTION 3 ENGAGEMENT

3.1 Introduction

Tackling the issue of financial abuse requires collaboration between many stakeholders, including social workers, financial institutions and older people themselves and in some instances Gardaí. To build on our engagement with these groups we jointly hosted, with Ulster Bank, a stakeholder forum on financial abuse in June 2015 in the run up to World Elder Abuse Awareness Day (WEADD). The purpose of the forum was to explore the issues, report on the work done to date and to invite stakeholders to help identify effective ways to tackle this issue. This section of the report provides a brief account of the main issues raised at the forum.

3.2 Overview of the Day

The target audiences for the forum were older people, customer-facing bank officials and social workers. Invitations to these groups were issued through Age Action's own networks and to staff members of Ulster Bank. We also issued invitations through the Irish Association of Social Workers (IASW) and the HSE.

More than 100 people attended the forum – almost half of whom were older people. Representatives from Ulster Bank and a large number of social workers were also present. Other stakeholders who attended included members of the Garda Bureau of Fraud Investigation (GBFI), the Money Advice and Budgeting Service (MABS), representatives from SAGE advocacy services and a members of the legal profession.

The event was chaired by Senator Feargal Quinn who provided an important legislative insight. In his opening remarks he urged everyone to work together to tackle the issue.

There were two distinct parts of the forum. The first half provided an overview of the work done to date with inputs provided by the HSE, NCPOP, Ulster Bank's fraud team and the GBFI. In the second half, participants took part in roundtable discussions about the challenges to addressing financial abuse and how to work together to help protect older people and their families. This was followed by a panel discussion. The programme for the day is provided in Appendix 2.

3.3 Presentations⁷

The forum began with opening remarks from Eamon Timmins, CEO of Age Action, and Sarah Dempsey, Head of Corporate Affairs and Economics at Ulster Bank.

The first substantive presentation was given by Dr Attracta Lafferty from the NCPOP. Dr Lafferty presented research undertaken in the area of financial elder abuse in Ireland and internationally.

7. The presentations from the forum are available on Age Action's website - <https://www.ageaction.ie/how-we-can-help/campaigning-policy/elder-abuse/age-action-ulster-bank-project-elder-abuse/presentations>

The research referred to by Dr Lafferty included work carried out in the UK on *Decision Making in Detecting and Preventing Financial Abuse of Older Adults*. This research, carried out by Professor Mary Gilhooly and colleagues at Brunel University, focused on the influences on the social carer, health professional and banking official's decision making. The three main influences are identified as:

- The nature of the financial problem;
- The older person's mental capacity;
- Person in charge of the money (i.e. older person or third party).

For the second part of Dr Lafferty's presentation, Thelma Doran, a member of the Older People's Empowerment Network (OPEN) spoke about a new campaign called *Keep Control* - "an educational and information campaign developed by older people for older people"⁸.

The purpose of the campaign is to empower older people to take control of their finances and protect themselves from financial abuse. Ms Doran spoke about the value of the campaign and outlined how its content was shaped by older people and their experiences.



The second presentation was from Bridget McDaid from the HSE. Ms McDaid provided an overview of referrals to the elder abuse service since it was set up in 2007. The number of referrals has increased by almost 180 per cent, from 927 in 2007 to 2,592 in 2015.

Between 2010 and 2014 one-fifth (21 per cent) of the cases reported to the HSE related to financial abuse. A startling statistic highlighted in the presentation was that in 45 per cent of substantiated cases of financial abuse the perpetrator was an older person's son or daughter.

The HSE leads the response to elder abuse through its social work service. The service works with the older person and their family to try and find solutions using a multi-disciplinary and inter-agency approach. This involves responding to the needs and wishes of the older person and includes focusing on improving the situation as opposed to simply determining whether or not the abuse took place.

The solutions identified by the HSE include home support, counselling and access to supports such as housing, mental health services and conflict mediation.

The final presentation was delivered by Ulster Bank's Fraud Prevention team. Nichola Priestley and Margaret Hunter who both have extensive experience of helping Ulster Bank's customers deal with scams.

They provided valuable advice on the tactics employed by scammers and how individuals can protect themselves against such actions. As part of the presentation Detective Sergeant Catharina Dunne from the Garda Fraud Bureau showed the audience skimming devices used at ATMs and advised on how customers could best protect themselves.

In the second half of the forum, prior to the roundtable discussions, Age Action's Senior Policy Officer Naomi Feely presented the findings of our surveys of older people and bank officials.

8. See www.keepcontrol.ie

Table 3 Extract from Ulster Bank Presentation What you can do to protect yourself

<p>...against card fraud</p> <p>Never share your PINs or Passwords with anyone.</p>	<p>...against all fraud</p> <p>Delete emails that purport to be your bank looking for security or account information.</p>
<p>Be watchful when using an ATM - someone standing too close may be attempting to see your PIN No.</p>	<p>Protect your personal information. Dispose of documents properly.</p> <p>Secure mobile devices.</p>
<p>Shield the screen and keyboard while inputting your PIN and transaction amount.</p>	<p>Receiving lots of mail and phone calls may indicate you are on a 'Suckers' list.</p>
<p>Give others privacy until they complete an ATM transaction.</p>	<p>Postal scams - don't respond to requests for money. Talk to someone you can trust.</p>
<p>Take care when using ticket vending machines (e.g. at train stations, cinemas etc) as skimming devices may also be attached to these.</p>	<p>Doorstep scams - secure outer doors. Check ID. Ask caller to return another day.</p>
<p>Do not accept help from strangers or become distracted.</p>	<p>Investment scams - reject cold calls. Get independent advice.</p>
<p>Report to your local branch any damage to the ATM or obvious attachments that look out of the ordinary.</p>	<p>Online dating - don't send money.</p>
<p>If you see anyone or anything suspicious while carrying out your ATM transaction, cancel the transaction and leave immediately.</p>	<p>Computer/Microsoft scam - don't allow remote access to your computer.</p>
<p></p>	<p>Courier scam - your bank/Garda will never send a courier to collect your card, pin or password.</p>
<p>Remember, if it sounds too good to be true, it usually is</p>	

Table 4 Extract from Ulster Bank Presentation What we do to protect our customers

...systems and customer information	...staff training and awareness
Significant and continuous investment in systems security	My knowledge' - intranet hub, detailed information on scams and frauds and how to spot the 'warning signs'
Collaboration with law enforcement/ other agencies	Branch and customer contact staff training
Dedicated Fraud and Security team - guidance and expertise	In-branch fraud ambassadors in some branches to support colleagues and customers
Awareness workshops and information talks for customers and SME's island-wide	2015 - new dedicated role created to protect our customers against frauds/scams. This is being piloted in Northern Ireland - potential to leverage best practice across Ulster Bank and the wider financial sector
Information resources online	Webinar training series in plan
"Fraud - Know the Risks and Protect your Business"	Investment scams - reject cold calls. Get independent advice.
<p><i>But we are not complacent...We have much more to do and many complex, challenging issues which we all face as stakeholders dealing with this issue</i></p>	

3.4 Roundtable Discussion

In the second half of the forum participants engaged in roundtable discussions about how to address financial abuse. Each table included older people, bank staff members, social workers and other stakeholders to ensure a wide range of perspectives.

Challenges to Addressing Financial Abuse

The challenges to addressing financial abuse are wide ranging. Structural issues such as social attitudes around ageism were raised during the discussions. In particular, the participants noted that there are often expectations from family members around their entitlements to money and/or property which can leave older people vulnerable to elder abuse. For example, there is often an expectation that older people would provide financial support to the next generation – e.g. if a younger person is buying a new car the older person may feel pressure to give them money or, in some instances, they may guarantee a loan or mortgage.

A challenge at a more individual level relates to the shame associated with elder abuse. As noted in the statistics presented by the HSE, for many victims of elder abuse the perpetrator is a close family member. This creates many challenges in disclosing the abuse or seeking help. Addressing elder abuse in such contexts can be more complex as issues of dependency may be present where the perpetrator provides a caring role to the victim.

Participants identified an information deficit as there appears to be a lack of awareness about elder abuse among older people and the general public. The complexities of making a will and the issue of power of attorney were also raised. It was acknowledged that people need to be informed about the HSE number to report a suspected case of elder abuse.

Recent changes in bank practices were perceived to have a negative impact on older people's customer experience. Issues such as the closure of bank branches and the movement towards online banking and electronic processing of transactions were highlighted by participants.

These changes mean older people are now less likely to have a personal contact in the bank. A personal contact within a branch can provide an older person with the opportunity to seek advice about a financial issue. Despite the increasing prevalence of cheque fraud, the move away from cheques was perceived by some participants as a difficulty, while the accessibility and safe use of ATMs is also a key concern. Older people can often leave themselves vulnerable to elder abuse and / or theft by keeping their money at home and also by following a regular routine when collecting their pension.



For those working in a bank, data protection legislation in the Republic of Ireland presents a major challenge in dealing with financial abuse. Likewise, bank officials must respect the rights of older customers to make decisions about their financial affairs but must also be alert to situations where such decisions may leave them open to abuse - such as if a customer requests to let a friend or family member have access to their money.

While the bank may be worried about the customer, there is little they can do if the older person consents to giving money to an individual. There is a balance to be struck between respecting an older person's autonomy and protecting them from abuse.

Ways to raise awareness

Many of the discussion groups mentioned that there are a number of key individuals and organisations that should be involved in helping to raise awareness about elder abuse. These included public health nurses, post offices, SAGE advocates and GPs.

There should also be a shared responsibility for raising awareness about elder abuse among bank staff, older people, their family and the wider public. Some people suggested a public advertising campaign on radio and television to increase awareness about elder abuse.

Information produced on this issue should be easy to read, should include tips for older people and infographics that are useful for those with literacy difficulties. These could be distributed through the channels noted above and on the websites of older people's organisations and the Citizens Information Board.

Follow-on lessons to basic computer training courses which encourage older people to get online should highlight information about scams and frauds. In particular, there needs to be greater awareness about the dangers of sharing your ATM PIN. Information materials should promote the HSE Adult Safeguarding Service, the service which addresses cases of elder abuse.

Aside from the issue of financial abuse, there is a need to raise awareness about financial planning. This includes promoting campaigns such as Think Ahead which can be used as a means of planning financial affairs for later life.

Within banks it was recommended that there should be a customer service desk in bank branches so that there would always be someone available if older customers wished to talk to someone. Other suggested changes to bank practice included:

- Exploring the feasibility of the bank carrying out home visits if someone is housebound;
- A nominated person in each branch to assist people with additional needs;
- Bank staff to undertake dementia awareness training.

There is also a role for the Banking and Payments Federation of Ireland (BPI) to play in raising awareness about the issues of financial abuse and scams and frauds.

SECTION 4

AWARENESS RAISING ACTIVITIES

4.1 Introduction

The third phase of the project was to engage in awareness raising activities among bank officials and older people about financial abuse. Phases one and two of the project informed the development of these activities. Aside from raising awareness among the two target groups we also endeavoured to inform the general public of the issue of financial abuse through the media and by developing an animated online video.

4.2 Older People

As outlined in section two, older people overwhelmingly believe that financial abuse is something all older people should be aware of. Furthermore, it was apparent from the open-ended question about their own understanding of the issue that responses varied greatly.

At the stakeholder forum on financial abuse, during the roundtable discussions, participants highlighted the importance of promoting the HSE helpline as the primary source of assistance in suspected cases of financial abuse.

A range of options to provide simple, accessible, information on financial abuse and where to get more information and help were discussed with the project's oversight committee. These included developing fridge magnets, providing materials as inserts to bank statements and developing an easy-to-read leaflet. The committee had a detailed discussion regarding each of these outputs and it was decided that a leaflet would be the most effective way to reach older people.

An issue of concern to Ulster Bank was the vulnerability of older people to scams and frauds. While initially it was envisaged that the leaflet on financial abuse would signpost to resources on scams and frauds, it was subsequently decided to develop materials on the specific issues of scams and frauds.

An alternative option was to develop an online video explaining financial abuse and directing older people to support services. However, given the high proportion of older people who are not online, it was decided that this would not be the best means of reaching that audience.



Content of Leaflet on Financial Abuse:

Introduction

As the number of older people in Ireland increases, there is growing concern about levels of elder abuse. While elder abuse only affects a tiny minority of older people its impact can be devastating and it is important to be aware of the signs of abuse. Financial elder abuse is the most common form of elder abuse report to the HSE. Financial abuse is just one type of elder abuse. Other types include physical, psychological, neglect and acts of omission, sexual, discriminatory and institutional abuse.

What is financial abuse?

Financial abuse can be crimes, such as:

- ✓ Theft of money;
- ✓ The use of another person's identity in relation to credit and bank cards;
- ✓ Forging someone else's signature;
- ✓ Use of counterfeit cheques or being tricked into signing blank cheques;

It can also take the form of harmful behaviours, for example:

- ✓ Being forced to sign documents or change your will;
- ✓ Threatening to withdraw care unless money or property is provided.

Questions to ask yourself

- » Has someone else had access to your accounts without your full permission?
- » Do you feel pressured to allow someone else access to your accounts?
- » Does someone else make decisions about your money without speaking with you first?
- » Do you feel you have lost all control over your money?
- » Is your money being spent by someone else for things other than your bills, clothes, food etc.?
- » Do you feel pressured to give money to someone else?

How to protect yourself from financial abuse

Together, we have to stand up to elder abuse.

Tips for keeping control of your finances

- » If you cannot collect your pension yourself, only appoint a person you trust to act on your behalf. Make sure to check and keep receipts if appointing someone to undertake this transaction.
- » Where possible, set up direct debits, standing orders or use An Post's household budget service for routine bills
- » Never sign blank cheques.
- » Avoid giving out your bank card or PIN
- » Keep track of your money. Consider keeping a spending diary.
- » Keep all valuable documents and items of value in a secure place.
- » If you are disposing of any old bills, statements or receipts make sure to tear them up protect your personal information.
- » Keep a close eye on bank statements and any card transactions.

Don't stay silent

If you are concerned about a suspected case of elder abuse call the HSE Information Line and ask to be put in contact with a social worker in your area who can help.

HSE National Safeguarding Office

Call: 1850 24 1850

Monday to Saturday 8am to 8pm

Website: www.hse.ie/elderabuse

Email: info@hse.ie

Age Action Information Service

Call: 01 475 6989 Monday to Friday 9am to 1pm and 2pm to 5pm

Website: www.ageaction.ie **Email:** helpline@ageaction.ie/elderabuse

Introduction

Anyone can be the victim of fraud. Fraud and scams often appear as legitimate approaches from businesses or people you might normally trust. Fraudsters go to elaborate lengths to make their scam look legitimate, posing as tradespeople, pretending to be calling from your bank or even building bogus websites.

What are scams and frauds?

Over the phone

You might get a call from someone pretending to be from your bank or the Gardaí who tell you there is an issue with your account and they need your account details. They might ask for your PIN/Password or other financial information.

Face-to-Face

You will know most people who call to the door but some unsolicited callers could be trying to trick you into giving them money. This can include:

Individuals posing as representatives of a utility company or the council.

Individuals posing as charity workers collecting donations.

Rogue tradespeople trying to convince you to carry out unnecessary repairs.

Online

These can include emails designed to look like they are from banks, credit card companies, utility providers or even the Revenue or the Irish Courts. They may ask you for your personal banking details or direct you to a website which asks for this information.

Other things to look out for are emails saying you have won a prize or have received an inheritance.

Tips for protecting yourself against frauds

Door-step security

- ✓ Always ask any unfamiliar callers for identification.
- ✓ If you are not sure about a caller, ask them to leave their contact details and then check afterwards. Genuine callers will be happy to assist.
- ✓ If you are suspicious about a caller at your door call the Gardaí.

Online

- ✓ Always log out of your email or bank account when you are finished.
- ✓ Delete any emails from individuals or organisations that look suspicious.
- ✓ Never click on links that direct you to a bank's login screen.
- ✓ Never give out your bank or personal details to claim a prize, inheritance or other reward.

Over the phone

- ✓ Your bank will **never** ask for your PIN or online banking details over the phone. If you are asked for that information by a caller, hang up and let your bank know. Make sure you have definitely hung up after a suspicious call and never call someone back on a number provided by the caller. Always try to source the number independently.

Don't stay silent

If you are concerned about fraud speak to a member of staff at your bank in person or on the phone. You can also contact your local Garda Station or in an emergency dial 999 or 112.

You can also contact Age Action's Information Service

Call: 01 475 6989 Monday to Friday 9am to 1pm and 2pm to 5pm
Website: www.ageaction.ie **Email:** helpline@ageaction.ie/elderabuse

Keep Control is a campaign developed by older people, for older people, like you. It will help you to protect yourself from financial abuse and bullying. More information is available at: www.keepcontrol.ie

Disclaimer note: The contents of this leaflet are intended to enhance awareness of elder abuse and are provided as an information guide only. We have made every effort to ensure the material in this publication is accurate, however no responsibility is accepted by, nor liability assumed by or on behalf of Age Action.

The production of this leaflet has been funded through support by Ulster Bank's Community Impact Fund.

To ensure as many older people as possible receive the leaflets a dissemination plan was developed by Age Action. Some of the key distribution targets to clients of Age Action’s Care and Repair service (over 20,000 visits to older people’s homes carried out each year) University of the Third Age groups (18) and among the 3,000 annual learners taking part in our Getting Started Programme.

The leaflet will also be distributed to other organisations, including the Money Advice and Budget Service (MABS), Citizens Information Centres (CICs), local community organisations and other groups working with older people.

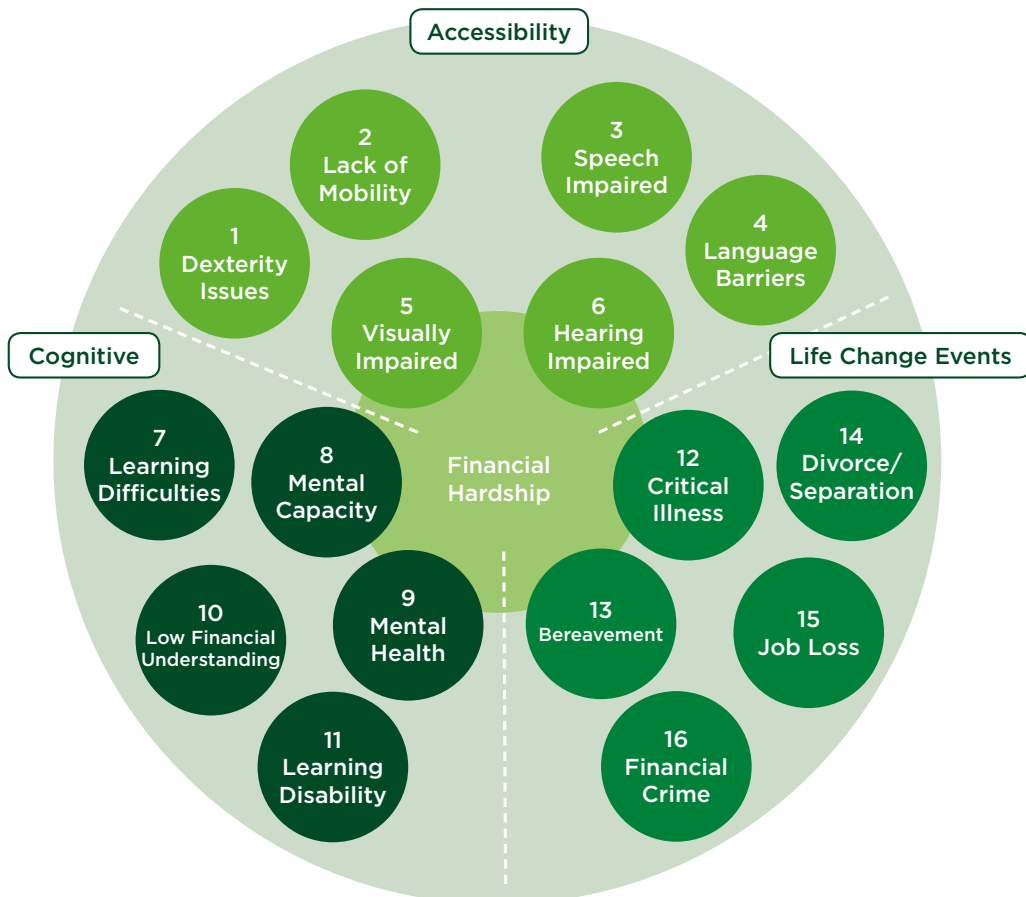
4.3 Ulster Bank Initiatives

Throughout this project, Ulster Bank has implemented a number of initiatives to ensure that staff are clear, capable and motivated to identify and support customers experiencing vulnerabilities including those at risk of elderly financial abuse.

How Ulster Bank defines vulnerable customers

The bank has identified 16 situations where customers may experience vulnerability. These have been grouped under 3 key headings: Accessibility, Cognitive and Life Changing Events and are summarised in the visual below. The bank has adopted this framework for internal awareness and training, stressing the following key messages:

- Vulnerability can come in a range of guises across the customer lifecycle;
- It can be temporary, sporadic or permanent in nature;
- Everyone can become vulnerable at some point in their lives;



What measures has the bank introduced to support customer-facing staff?

Over the past year Ulster Bank implemented the following training and awareness initiatives to ensure that staff are clear, capable and motivated to identify and support customers experiencing vulnerabilities.

- Understanding how personal circumstances could make a customer vulnerable
- Being able to identify vulnerable customers and how best to help them
- Understand their responsibility to support and make appropriate adjustments for vulnerable customers, ensuring they receive a fair outcome.

Face to Face Learning

- Supporting Customers in Vulnerable Situations (CiVS) in-branch training
- Friends of Dementia in-branch training, new online resources
- Dementia Hub introduced
- Life Event Cards – short, easy to use guides for staff with key information on supporting customers through specific life events – e.g. Bereavement

E-Learning

- Customer facing staff: Disability awareness modules and Unconscious Bias training
- Mandatory training for all staff: Supporting Customers in Vulnerable Situations learning and awareness programme

The bank also introduced increased accountability and better governance across all divisions to ensure delivery of fair outcomes for vulnerable customers:

- Dedicated CiVS steering group established – all divisions represented
- New Policy Standard published

Ulster Bank has a number of further initiatives planned for the remainder of 2016, including:

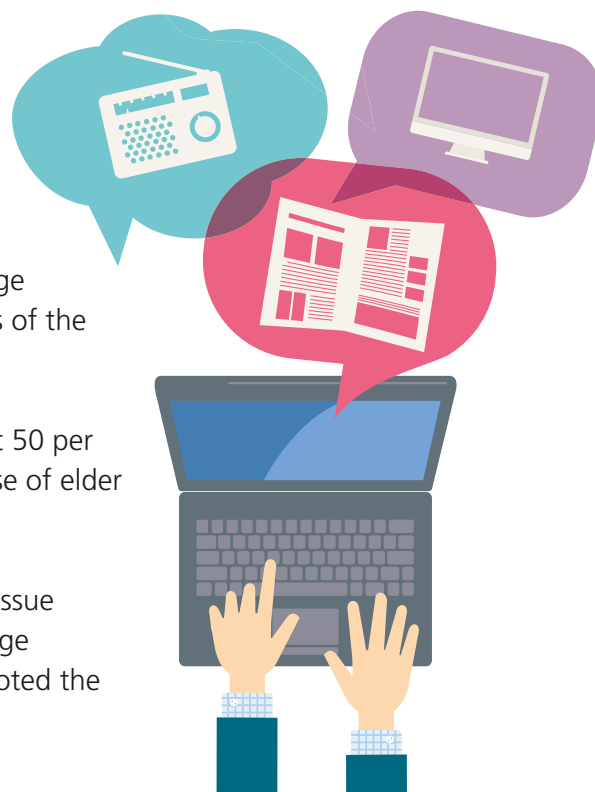
- A working group to address customer requirements (e.g. Power of Attorney and Wards of Court) arising from the Assisted Decision Making Capacity Act
- A review of the bank's processes in supporting customers going through bereavement
- Enhanced services for customers with hearing difficulties who need sign language support
- Language barriers being addressed – exploring a telephone interpretation service for customers whose first language is not English
- Community Protection Advisor role to support our branch network in the Republic of Ireland and help protect our customers from fraud and scams
- Introduction of proactive analytics to identify potential fraud and scams for our elderly customers
- New intranet-based knowledge portal for Ulster Bank in the Republic of Ireland

4.4 The General Public

Each year on World Elder Abuse Awareness Day (WEADD), Age Action highlights the broader issue of elder abuse. As noted in section three, the stakeholder forum on financial abuse was held in the run up to WEADD 2015. To mark the day itself, Age Action published a press statement on the key findings of the survey of older people and customer-facing bank staff.

The press release focused on the revelation that almost 50 per cent of the bank officials surveyed had dealt with a case of elder financial abuse in the preceding 12 months.

As noted below, we gained extensive coverage of the issue across radio, newspaper and online media. This coverage included both local and national media. We also promoted the release on our social media channels.



Broadcast Media

17 national and local radio interviews. Both RTÉ Radio 1 and Newstalk carried it on their morning news bulletins and Age Action's Head of Advocacy and Communications was interviewed on Morning Ireland.

Newspaper

Coverage in 18 newspapers four of which were national newspapers.

Online

Coverage on 7 different online media sites..

As previously noted, the use of online content to raise awareness about financial abuse is unsuitable when targeting older people due to the high proportion who are offline. However, we decided it would be important to develop something that could be promoted on social media and through internal and organisational websites. To this end we have developed a short animation directed towards the adult children of older people, highlighting what financial abuse is, how to recognise the problem and where to seek support.

Age Action News release

Almost 50% of bank officials have dealt with elder financial abuse

Almost 50% of bank officials have dealt with cases of suspected elder financial abuse according to findings published by Age Action and Ulster Bank to mark World Elder Abuse Day.

There were more than 13,000 cases of elder abuse referred to the HSE up to the end of 2013. Financial abuse is the second most common form of abuse, accounting for more than one in five cases. Case studies of elder financial abuse accompany this release.

Justin Moran, Head of Advocacy and Communications at Age Action, said: "Every year, hundreds of older people are facing demands for money from family members, having their income withheld from them or finding their possessions taken.

"To make it worse, in the overwhelming majority of cases of elder abuse, the perpetrators are immediate family members."

Age Action and Ulster Bank are working together to raise awareness of the issue of elder financial abuse and to identify ways of preventing it.

Age Action received funding through Ulster Bank's Community Impact Fund in 2014 to develop an awareness campaign in order to help older people avoid becoming victims of financial abuse and fraud.

Working with the HSE and other agencies concerned with this issue, Age Action held a half-day discussion forum on 11 June at Ulster Bank's head office in Georges Quay.

The event brought together more than 100 people representing carers, health service professionals, regulators, debt agencies and older citizens to get to grips with the growing problem elder financial abuse.

Justin Moran continued: "It is those who are abusing older people, taking their money and their savings, who are responsible for elder abuse. We need to find ways of helping older people to avoid becoming victims and encouraging frontline staff in banks and other financial institutions to act if they suspect elder abuse."

The survey asked 493 Ulster bank customer service staff about their experience of elder financial abuse. 45% of respondents had dealt with suspected elder financial abuse cases, almost all of whom had dealt with at least one case in the previous 12 months.

68% of the Bank's respondents were familiar with elder financial abuse, rising to 75% among those with 10 years or more experience.

Nichola Priestley, Senior Fraud Specialist at Ulster Bank, said: "At Ulster Bank we are conscious of our responsibility to do everything we can to protect our customers. The elderly and vulnerable of our society are at particular risk of being targets for fraud and financial abuse.

"We want our customers to be aware of what we do to protect them, and also help them to protect themselves. Training and awareness workshops play a big part of that also, and we are proud to have partnered with Age Action Ireland for this event."

A separate survey was conducted among older people. 42% per cent of the 466 older people who participated in the survey were aware of elder financial abuse and 95% said that it was something all older people need to be educated about.

The HSE operates an information line for reporting cases of suspected elder abuse from Monday to Saturday, 8am to 8pm, at 1850 24 1850.

Age Action also runs an information line for anyone who might be concerned about elder abuse. It operates from Monday to Friday, 9am to 5pm, at 01 475 6989.

Note to editors

Age Action's work on elder financial abuse is funded by the Ulster Bank Community Impact Fund.

The surveys were carried out over April and May in print and online.

FIGURE 7 Character Concepts for Animation Video

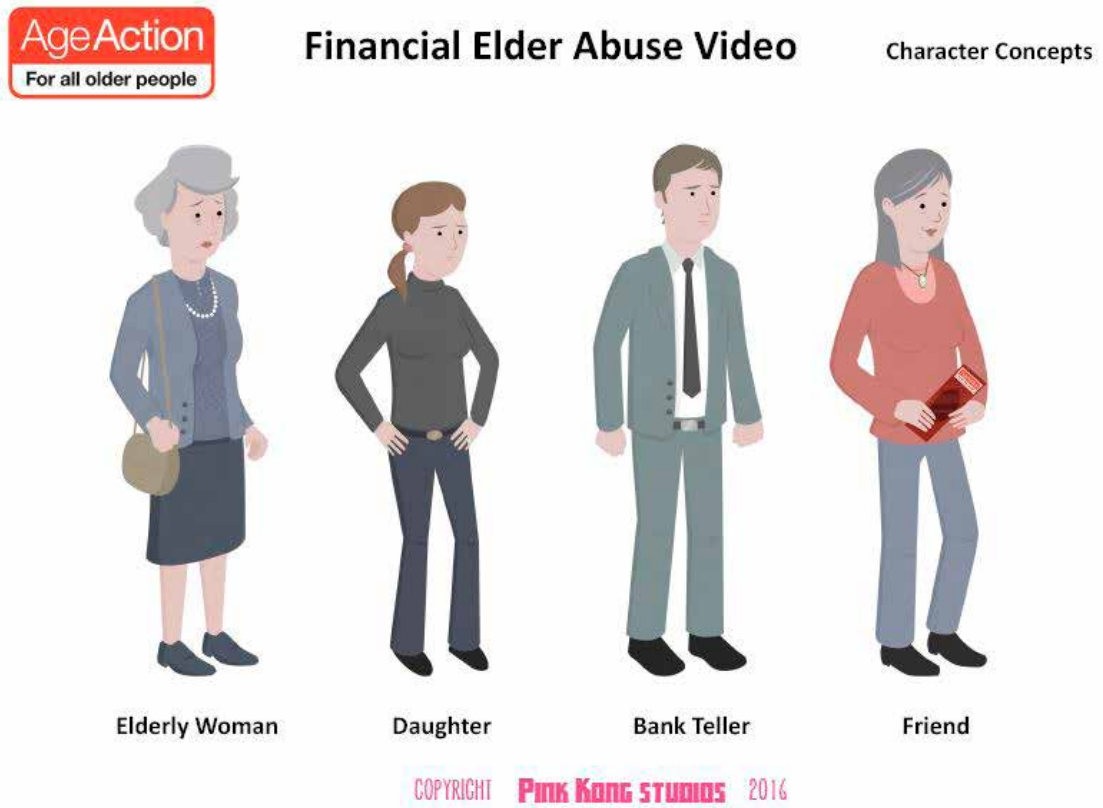


FIGURE 8 Location Concepts for Animation Video



SECTION 5

CONCLUSIONS AND RECOMMENDATIONS FOR FUTURE WORK

5.1 Introduction

This project on financial abuse forms part of Age Action's wider work to raise greater awareness among older people and their families, stakeholders and the wider public about elder abuse. We had extensive engagement with our two main target groups and with other key stakeholders and the general public. This section of the report provides a summary of the main activities as well as recommendations for future work.

5.2 Summary of Key Activities

Research

Survey of older people

- A survey was conducted online and in hard copy among older people engaging with Age Action and its services.
- Out of 466 responses the majority (70 per cent) were aged between 65 and 74 years and 75 and 84 years. Respondents mostly lived in urban areas such as in a city or large town (70 per cent). Almost equal proportions of respondents lived alone (46 per cent) or with a spouse or partner (45 per cent). The level of educational attainment among the group was relatively high with 42 per cent stating they had a third level qualification.
- Four out of ten respondents stated financial abuse was something that they 'know about'. Knowledge about financial abuse was higher among the younger old, those living with a spouse and those with a third level education.
- Almost all respondents agreed that financial abuse is something all older people need to know about.
- Older people's understanding of financial abuse captured a wide range of activities including examples of scams and frauds.
- With regard to specific scenarios of financial abuse, there were high levels of awareness with regard to four out of six of the examples provided. The lowest level of awareness was in respect to a third party account and an online scam.
- The respondents were overwhelmingly supportive of Age Action initiating this work.

Survey of customer-facing bank officials

- An online survey of was conducted among Ulster Bank's customer facing bank staff. The survey asked the respondents about their awareness of financial abuse of older people, experience of dealing with financial abuse and their thoughts on useful awareness raising activities.
- There were 493 responses to survey. Those responding to the survey were relatively young with almost half (44 per cent) under the age of 35. The majority of those responding (60 per cent) were working in a customer-facing role with the bank for over ten years. Most individuals were working in urban areas such as in a provincial town or in a major city.

- When asked about their awareness of financial abuse, 68 per cent of all respondents indicated that this was something that they know about. This was higher among those working in the bank for more than ten years and those who were working in city branches.
- When presented with a range of scenarios in relation to financial abuse in all instances the respondents indicated that they were most likely to take action. The scenario where respondents were least likely to take action was in relation to referred to an older man, in full mental health but with a minor physical ailment, unaware of why his account is overdrawn.
- Almost half of all respondents stated that they had dealt with a suspected case of financial abuse in the previous 12 months. Those working in the bank for a shorter time were less likely to have had this experience than those who were there longer.
- Over half (52 per cent) of those responding indicated that they had come across just one suspected case of financial abuse over the previous 12 months while 43 per cent stated they had dealt with more than one but less than 5 such instances.
- The most frequent action taken by customer-facing bank staff over the past 12 months were speaking to a line manager or asking to speak to the customer alone. The majority of respondents stated that they used their own judgement or previous experience of financial abuse to inform their actions.
- The most useful types of resources for according to customer-facing bank officials to increase awareness about this issue were tips ad signs to look out for and staff awareness workshops and information sessions. Respondents also noted the feasibility of incorporating training into the bank's Delayed Opening for Training (DOFT) which is held each Wednesday morning.
- Changing bank practices, such as the push to online banking and the closure of branches makes it more challenging for many bank officials to detect or be alert to suspected cases of financial abuse. Suggestions to enable older people to take greater control over their finances included bringing back pass-books and providing more regular account statements to older customers. The targeting of awareness raising activities towards older customers such as holding information mornings in branches and having leaflets available and / or distributed with statements on financial abuse was also noted.

Engagement

- To build on our engagement with a broader range of stakeholders on the issue of financial abuse, Age Action and Ulster Bank jointly hosted a stakeholder forum on financial abuse in June 2015 in the run up to World Elder Abuse Awareness Day (WEADD).
- The event was chaired by Senator Feargal Quinn and over 100 people attended – including older people, representatives from Ulster Bank, social workers and other stakeholders.
- The forum explored work done to date on this issue and discussed the challenges in addressing this issue among older people and how to work together to protect them and their families.
- The first half of the forum provided an overview of the work done to date with inputs provided by the HSE, NCPOP and Ulster Bank's fraud team.
- In the second half of the forum participants engaged roundtable discussions about how to address financial abuse. In order to capture a wide range of perspectives each table included older people, bank staff members, social workers and other stakeholders.

Awareness Raising Activities

Older people

- We explored a range of means of providing simple, accessible information on financial abuse. It was decided that a leaflet would be the most effective to reach older people. Separate leaflets on both financial abuse and frauds and scams were seen to be the most appropriate means of conveying this information.
- A critical part of developing these leaflets is to ensure that as many older people as possible received this information. This will be achieved by distributing the leaflet through Age Action's existing networks and through working with other partners.

Ulster Bank officials

- Ulster Bank has implemented a number of initiatives to ensure that staff are clear, capable and motivated to identify and support customers experiencing vulnerabilities including those at risk of elderly financial abuse.
- These initiatives have included training and awareness around identifying customer vulnerabilities, e-learning resources, including mandatory training and the development of a new policy.
- Future activities for the remainder of 2016 include a working group charged with addressing the issues raised by the Assisted Decision Making (Capacity) Act.

The General Public

- As part of WEADD 2015 Age Action published a press release on the key findings of the survey of older people and customer-facing bank staff. The release garnered much attention on national and local radio, in newspaper coverage the following day and online.
- We have developed a short animation video on the issue of financial elder abuse. The animation is directed towards the adult children of older people and highlights what financial abuse is, how to recognise the problem and the solution.

5.3 Recommendations

Research

- More extensive and in-depth research should be carried out with financial institutions regarding the level of suspected cases of financial abuse.
- Similar research to that carried out in this project should be conducted with other stakeholders (e.g. Credit Unions, Post Offices, MABS) to assess how aware front-line staff are about elder abuse and the appropriate response to suspected cases.

Engagement

- The HSE takes the lead role in responding to elder abuse and it is critical that all stakeholders (financial institutions, NGOs and others) work together to direct older people to this service.
- Given the move towards online banking, it is recommended that all banks should retain, at a minimum, a customer service desk in every branch so that customers have at least one member of staff with whom they can speak. For those who are housebound, banks should explore carrying out home visits.

Awareness-raising

- The Irish Bank and Payments Federation should take a lead role in raising awareness among financial institutions about financial abuse, and scams and frauds.
- Greater awareness can be raised among staff in financial institutions through regular workshops and information sessions. It is recommended that banks liaise with the HSE and ageing organisations, such as Age Action, to develop a format for such sessions.

APPENDIX 1
SURVEYS



Survey on the Protection of Older People's Money

Age Action is a national charity working to improve the lives of older people. Through the Ulster Bank's Community Impact Fund, Age Action wants to increase awareness of elder financial abuse among older people and bank personnel.

To identify the best approach to raising this awareness, we would like to invite you to take part in this survey. Your responses are very valuable and important to us. Your participation is voluntary and anonymous and all reasonable steps will be taken to ensure confidentiality. Responses will be compiled together and used to help us develop financial abuse awareness material.

The survey should take you no longer than 10 minutes to complete. Please answer ALL of the questions.

Section A: Background Information

We are collecting this background information about you in order to allow for a more in-depth analysis of the awareness levels of the issue of financial abuse among older people.

1. Please indicate what age group you belong to:

Under 65 years 65-74 years 75-84 years
 85 years or older

2. Do you reside in?

An urban area (city or large town)
 In a rural area with no neighbours close to your home
 In rural village/town with neighbours close by
 Other (Please specify) _____

3. Do you live?

Alone
 With a spouse/partner
 With someone other than a spouse or partner who is 65 years or older (specify relationship)

 With someone other than a spouse or partner 65 years or younger (specify relationship)

 Other (please specify) _____

4. What is the highest level of schooling you have completed (or equivalent):

Primary Intermediate / Group Cert
 Leaving Cert Third Level
 Other (please specify) _____

Section B: Awareness of Financial Elder Abuse

Please answer these questions as honestly and accurately as you can.

5. Is financial elder abuse something you (please tick one)

Know about Have heard of but don't know much about
 Are unfamiliar with

6. What do you think is meant by the term financial elder abuse?

7. In your opinion is financial elder abuse

Something older people need to know more about
 Something older people know enough about
 Not relevant to the majority of older people

8. What do you think would help to increase awareness about the issue of financial elder abuse among older people? Rank in order of preference (1= most important, 2 = second most important etc.)

Elder abuse awareness workshops _____
 Printed materials with tips and what to look out for _____
 Local community talks _____
 Information available from local community services _____
 More awareness in local and national media _____
 Information and education on managing money safely _____
 Other (please specify) _____

Section C: Financial Elder Abuse Scenarios

This section presents some scenarios that can be classified as elder abuse.

9. People think of different things when they hear the term financial elder abuse. Please read the statements below. How do you regard the following types of behaviour?

Scenario	Financial Abuse	Not Financial Abuse	Uncertain
A family member borrows €100 from an older person saying they will pay it back but they don't.			
A friend collects an older person's pension and keeps €10 every week without permission			
An older person gives their ATM card and PIN to a family member so they can buy some groceries for them. The family member later uses the older person's card without permission.			
An older person receives an email from a relative indicating that they are stuck in a foreign country without any money. The older person complies with their request to transfer money into a foreign bank account to help them.			
A family member is helping an older person while they are ill by buying groceries and paying bills out of their own money. The family member suggests the older person gives them temporary access to their bank account so that they can pay for the groceries and bills out of the older person's pension.			
A tradesman calls to the front door of an older person's house. They have a roof tile in their hand which they state has fallen off the older person's house and that the roof needs repairing. They offer to fix the roof and indicate that they can give the older person a lift to the bank if they don't have enough money to pay.			

10. Thank you for answering the previous questions. What guided you in your responses to the scenarios in question 10? (Please tick all that apply)

- Used your judgement
- Elder financial abuse awareness talks
- Media attention to elder financial abuse
- Personal experience
- Other (please specify) _____

11. Have you any comments you wish to make?

Please return this survey in the stamped addressed envelope supplied by 22nd May 2015. If you have any queries please contact:

**Naomi Feely, Senior Policy Officer, Age Action 30/31 Lower Camden Street, Dublin 2
T: 01 475 6989 E: socialinclusion@ageaction.ie**

**If you or someone you know is worried about elder abuse
please call the HSE Information Line 1850 24 1850**

Thank you for your participation.

PLEASE TAKE A FEW MINUTES TO HELP US PROTECT OUR OLDER CUSTOMERS AGAINST FINANCIAL ABUSE

As we move to become the number one bank for customer service, trust and advocacy there are areas where we know we can do more to understand our customers' needs and keep their money safe. Many of our customers may be vulnerable to financial abuse, frauds and scams, and in particular our older customers need us to be extra alert to changes in their circumstances.

To ensure we support our customers in vulnerable situations, we are asking you to take part in an independent survey by Age Action. Age Action received funding recently through *Ulster Bank's Community Impact Fund* to widen awareness and understanding of the issue of financial abuse, including scams and frauds, among older people. As part of that project, they are seeking the insight of customer-facing bank staff on this issue. Ulster Bank fully supports this research study and we encourage you to take a few minutes to share your views.

You can access the Survey **here**, and it will remain open until Friday 22 May. Your responses will go directly to Age Action and will be completely anonymous. They will report the general findings, which we will share with you in a few weeks time.

Thank you in advance for your help.

Have questions / need help? For any enquiries, or if you would like to get involved in supporting this project, please contact socialinclusion@ageaction.ie

Survey on Awareness of Elder Financial Abuse

Age Action is a national charity working to improve the lives of older people. With support from Ulster Bank's Community Impact Fund, Age Action aims to increase awareness of financial abuse, frauds and scams among older people and to explore the views of customer-facing bank staff in relation to these issues.

We would like to invite you to take part in this short survey. Your responses are very valuable and important to us. Your participation is voluntary and all responses will remain anonymous.

Please don't hesitate to contact me if you have any questions.

Naomi Feely
Senior Policy Officer
Age Action
socialinclusion@ageaction.ie

Section A: Background Information

We are collecting this background information about you and your work experience in Ulster Bank in order to allow for a more in-depth analysis of the awareness levels of the issue of financial abuse of older people. It will also help us to identify key points at which to target future information.

Q1 Please indicate what age group you belong to:

- | | |
|-------------------|--------------------------|
| 18 – 25 years | <input type="checkbox"/> |
| 26 – 35 years | <input type="checkbox"/> |
| 36 – 44 years | <input type="checkbox"/> |
| 45 – 54 years | <input type="checkbox"/> |
| 55 years and over | <input type="checkbox"/> |

Q2 Which of the following best describes your place of work?

- | | |
|-----------------------------|--------------------------|
| Branch in a major city | <input type="checkbox"/> |
| Branch in a provincial town | <input type="checkbox"/> |
| Customer Contact Centre | <input type="checkbox"/> |
| Other (please specify) | <input type="checkbox"/> |

Q3 How long have you been working in a customer-facing role in Ulster Bank?

- | | | | |
|---------------------|--------------------------|-------------|--------------------------|
| Less than 12 months | <input type="checkbox"/> | 1 – 3 years | <input type="checkbox"/> |
| 4 – 6 years | <input type="checkbox"/> | 7 – 9 years | <input type="checkbox"/> |
| 10 years or more | <input type="checkbox"/> | | |

Section B: Awareness of Financial Abuse of Older People

Q4 Is financial abuse something you (please tick one)

- Know about
- Have heard of but don't know much about
- Know nothing about

Q5 Respondents were provided with a number of scenarios which drew on the work of Professor Mary Gilhooly and colleagues at Brunel University.

Q6 Please state how helpful each of the following would be in raising awareness about financial abuse of older people among customer-facing bank staff

	Very useful	Useful	Not applicable / no opinion	Not useful	Unhelpful
Staff awareness workshops / information sessions					
Resources with tips and the signs to look out for					
Dedicated champions in Ulster Bank					
This scenario is about a 96 year old female. You notice that this older person's cash withdrawal was out of the ordinary for her routine. This older person has minor physical health problems. She is extremely confused and forgetful and has a third party signatory for her bank account.					

Section C: Experience of Dealing with Financial Abuse

In this section you are asked about whether you have dealt with a suspected case of elder abuse in the past.

Q7 Have you ever suspected a customer you were dealing with might be a victim of financial abuse?

- Yes No
- Don't know

Q8 If yes, on how many occasions, in the last 12 months, roughly, have you suspected that a customer you were dealing with might be a victim of financial abuse?

- Just once
- On more than one occasion but less than 5
- Between 5 to 10 times
- More than 10 times

Q9 If you have previously dealt with a suspected case of financial abuse, please indicate what actions you took. If you have dealt with more than one suspected case, please respond in relation to the last or latest case you dealt with (tick all that apply)

- I asked to speak to the customer alone I completed a suspicion report
- I spoke to my line manager I did nothing
- Other

Q10 What guided you in your decision-making in this situation (Tick all factors relevant to your decision)

- Bank Policy and/or regulatory guidance
- Used my judgement / previous experience of financial abuse
- Training I received on fraud/financial abuse
- Other (please specify) _____

Q11 If you have not previously dealt with a suspected financial abuse situation, please indicate what actions you would take in such a situation. (Tick all that might apply)

- I would ask to speak to the customer alone
- I would speak to my line manager
- I would complete a suspicion report
- I would do nothing I am unsure what action
- I would take so would talk to my line manager
- Other (please specify) _____

Section D: Raising Awareness About Financial Elder Abuse

This section asks about what would help to increase awareness about financial abuse. You can also leave any comments or suggestions on this important topic.

Q12 What do you think financial institutions could do better to support older people to protect their finances?

Q13 Have you any comments you wish to make?

THANK YOU FOR COMPLETING THE SURVEY

Your responses will help to inform the next stages of this project. If you would be interested in assisting on this project in the future please email Naomi Feely Senior Policy Officer at Age Action at socialinclusion@ageaction.ie

Note: Indicating your interest at this stage does not commit you to taking part in future actions. However, we value the experience, expertise and input of customer-facing staff in the development of the project.

APPENDIX 2
**PROGRAMME FOR STAKEHOLDER
FORUM ON FINANCIAL ABUSE**



Stakeholder Forum on Elder Financial Abuse
Thursday 11th June 9.45am to 1.00pm

AGENDA

- 9.45am** Welcome address and introduction to MC Senator Feargal Quinn
- 9.50am** Setting the context
Eamon Timmins, CEO Age Action
- 10.00am** Research in Elder Financial Abuse
Dr Attracta Lafferty, National Centre for Protection of Older People, UCD
- 10.25am** Overview of financial abuse referrals to the HSE's Elder Abuse Service
Bridget McDaid, HSE
- 10.40am** Protecting our customers against Fraud, Scams and Financial Abuse
Nichola Priestley & Maggie Hunter, Ulster Bank
- 11.15am** Refreshments, informal networking, information stands
- 11.25am** Research findings from survey of older people & customer-facing bank staff
Naomi Feely, Age Action
- 11.35am** Workshops and facilitated discussions - Tackling the challenges & identifying solutions
- 1.00pm** Light lunch

Ulster Bank's Community Impact Fund provides grants of £250,000 per year to support community projects in the areas of financial education, enterprise support and employability. Forty-seven projects across the island of Ireland received grants between 2013 and 2014.

NOTES

NOTES



 **Ulster Bank**

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