



Productive Ageing
PASSION GROWTH EXPERIENCE

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Seniors' Experience and Perceptions of Crime

Report of an initial study into issues surrounding crime and seniors undertaken by National Seniors Productive Ageing Centre in collaboration with Dr Scott Prasser and Otto Wirgau, University of the Sunshine Coast.

Background

In recent times there has been an increased emphasis on victims of crime, particularly amongst older members of society. Much of this has been generated by the high profile reporting in the media of violent crimes against seniors.

In response to this general concern and the suggestions of National Seniors a project was undertaken by National Seniors Productive Ageing Centre in co-operation with the University of the Sunshine Coast to determine attitudes towards, and experience of, different types of crime.

The project took place in two parts. First a survey was sent to members of the Research Register to provide an overview of members' experiences of crime. This was supplemented by a roundtable discussion of experts on crime and seniors including members of the Queensland Police Service, Australian Institute of Criminology and government departments. The purpose of this meeting was to discuss the findings of the survey in detail and to determine what more needs to be known about crime and seniors so that effective proactive policies can be developed.

The Issues

Initially the issues identified for discussion consist of two main areas that of:

- seniors perceptions of crime and
- the actual experience of crime against seniors

These issues are of equal importance as the perception that crime will occur can have a major effect on the way that seniors live their lives. In reality the level of crime against seniors is one of the lowest in any age group. Further the Australian Bureau of Statistics figures show that for some categories of crime there has actually been a decrease in the numbers of crime rather than an increase.

The Survey

A mail out questionnaire was sent out to members of the National Seniors Productive Ageing Centre

Research Register. The survey consisted of three parts

- Views of crime
- Experience of crime (both direct and indirect) and
- Personal details

In total respondents were asked about their views and experiences with 10 different crimes. These were

- Abusive language
- Assault
- Fraud
- Handbag/wallet theft
- House breaking
- Motor vehicle theft
- Property damage
- Public nuisance
- Sexual assault
- Theft

The survey asked respondents to indicate how common they thought each of the crimes was, whether the incidence of the crime was increasing, decreasing or staying the same, how vulnerable older people were to each of the crimes as well as whether or not they or someone they knew had been a victim of the crime.

Participants were then asked to provide information about themselves. In any survey it is important to find out about who the respondents are so that policies and programs can be tailored to effectively address any problems. This information is always kept general so that, for example, researchers can highlight if different opinions are held by people of different ages or in different living conditions.

Overview of respondents

The respondents were aged from 50 to 85. Approximately two thirds lived in the metropolitan area with the remainder lived in regional/rural areas. Over half (55%) lived with a partner and 41% lived alone. The sample was fairly evenly divided between those who were retired (48.7%) and those who were working. Overall more

women than men responded to the survey in all categories.

Experience of Crime

The respondents' personal experience of crime varied between 1 and 9 experiences with the average being 2.7. As can be seen in Table 1, the actual experience of crime is relatively low. Only three crimes, theft, abusive language and housebreaking, came close to being experienced by half of the respondents. For violent crimes, numbers are low at less than 10%.

Table 1: Personal Experience of Crime

Crime	Yes	No
Theft	49.3	50.7
Abusive language	48.6	51.4
Housebreaking	46.1	53.9
Property damage	29.3	70.7
Public nuisance	28.0	72.0
Fraud	20.8	79.2
Handbag/wallet snatch	17.3	82.7
Motor vehicle theft	12.2	87.8
Sexual assault	9.5	90.5
Assault	8.0	92.0

In terms of vicarious experience, that is, knowing someone who had been a victim of any of the listed crimes, the numbers were much higher. The number of these experiences varied between 1 and 10 experiences with an average of 5.7. Again housebreaking, theft and abusive language featured as the top three crimes however unlike personal experience, each of these was reported at very high levels (more than 70%). While violent crimes still ranked relatively low, the proportions were at more than three times the level of personal experience.

Table 2: Someone I know has been a victim

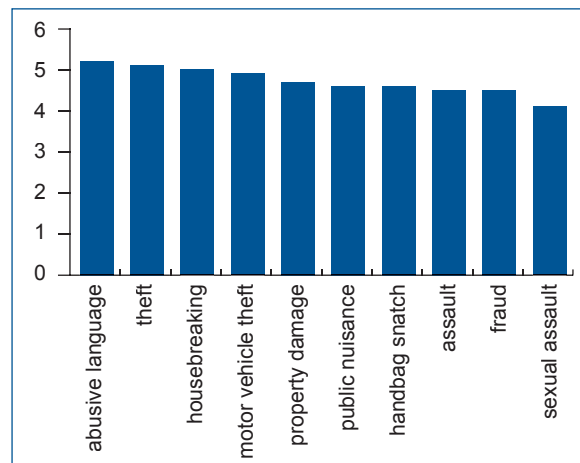
Crime	Yes	No
Housebreaking	87.1	12.9
Theft	75.3	24.7
Abusive language	71.4	28.6
Motor vehicle theft	62.9	37.1
Property damage	62.3	37.7
Handbag/wallet snatch	54.9	45.1
Public nuisance	47.8	52.2
Assault	45.7	54.3
Fraud	42.6	57.4
Sexual assault	31.0	69.0

Perceptions of Crime

Following on from their experiences of crime, whether direct or indirect, respondents were asked their opinion as to whether or not the different types of crime were increasing, decreasing or staying the same. In addition they were asked how vulnerable they felt to the crimes as well as how vulnerable they believed older people were.

The following graph summarises how common respondents thought each of the listed crimes were on a scale of 1 to 7 where 1 was very uncommon and 7 was very common.

Figure 1: Perceived Frequency of Crimes



All crimes scored reasonably highly however it is interesting to note that the crimes people have the most direct or indirect experience with are the ones that scored the highest.

When asked whether each of the crimes was becoming more common, less common or staying the same, the results were mixed. Overall approximately half of respondents felt that the crimes were either staying the same or becoming more common. These results are summarised in Table 3.

Table 3: Trends in Crime (% of respondents)

Crime	Less	Same	More
Abusive language	1.3	35.0	63.7
Handbag theft	0	42.5	57.5
Theft	5.1	39.2	55.7
Public nuisance	2.5	45.0	52.5
Property damage	3.8	45.0	51.2
Fraud	5.1	44.3	50.4
Housebreaking	6.3	45.0	48.7
Assault	1.2	45.0	48.7
Vehicle theft	7.5	50.0	42.5
Sexual assault	2.6	56.4	41.0

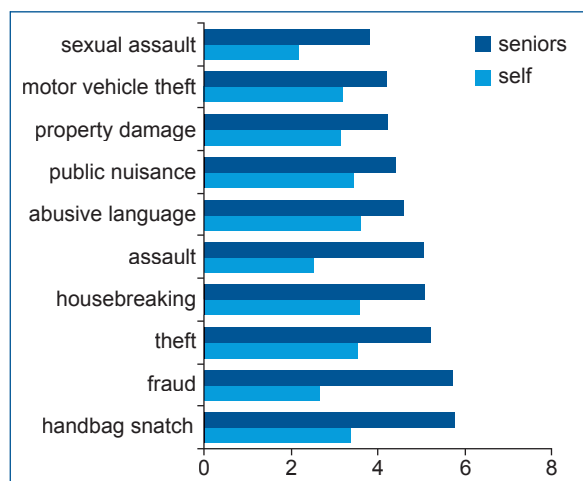
Finally, given the concerns about vulnerability of seniors, particularly in light of the perceived increases in the rates of crime in Australian society, respondents were asked to rate how likely they believed they were to personally experience each of the crimes as well as how vulnerable they believed older people were to the crimes.

Keeping in mind that all respondents to the questionnaire were themselves seniors, the responses were very interesting. Again using a 1 to 7 scale where 1 was very unlikely to experience the crime personally or not at vulnerable for seniors, respondents reported an average likelihood of experiencing the crimes. They felt most vulnerable to theft, housebreaking and abusive language and least vulnerable to sexual assault, assault and fraud.

“...the more vulnerable a respondent thought seniors were, the more vulnerable they felt themselves.”

Interestingly despite the fact that all respondents were, by definition, seniors, they held greater concerns for other seniors. Respondents ranked the vulnerability of seniors as being higher for all crimes with the biggest differences being found for handbag theft, fraud and assault.

Figure 2: Perceived Vulnerability to Crime



Other Findings

A series of analyses were undertaken to determine what relationships there might be between people’s characteristics, their experiences and their perceptions of crime. Overall relatively few significant differences were found.

No significance differences were found in people’s opinions or perceptions of crime based on location, age or gender. However there were some differences found between those people who lived alone, and those who lived with others. In particular living alone increased the perception that the respondent would be a victim of property crime. Further living alone also increased perceptions as to the prevalence of crimes being committed against people.

Significant relationships were found, however, between a respondent’s experience of crime and their perceptions of crime. The perceived likelihood of being a victim of a particular crime was strongly related to either having previously been a victim, or of knowing a victim. Similarly if a respondent had experienced a crime either directly or indirectly, they were significantly more likely to believe that it was becoming more common.

There was also a trend for those who considered one type of crime to be an issue, to also be concerned about the other types of crime. For example, those who thought that theft was relatively common also thought that assault and fraud were common.

Finally despite the clear differences in perceived self vulnerability to crime and the vulnerability of seniors, the more vulnerable a respondent thought seniors were, the more vulnerable they felt themselves.

Expert and Consumer Discussion

These initial findings from the survey formed the basis of a Round Table policy discussion with

experts from the field of crime and / or seniors. Included in the discussion were representatives of seniors and seniors groups.

As part of this discussion, Australian Institute of Criminology (AIC) researchers also gave a presentation which outlined the current state of knowledge about seniors and crime. The Queensland government also contributed information gained through a survey conducted on behalf of the Seniors Task Force.

The experiences reported in the NSPAC survey mirrored those of the broader population. Of particular interest from the Queensland government figures was the consistent finding that age was not associated with perceptions and fear of crime. In other words, older people did not feel significantly more concerned about crime than younger people.

However, in keeping with the tendency to perceive older people as more vulnerable, seniors were reported to undertake the following specific actions to reduce their risk of crime:

- Engraved ID numbers on possessions
- Installed security doors and security grills on windows and
- Learned more about self defence.

The presentation by the AIC also contributed some very interesting findings and comments to the discussion. The AIC has a long history of conducting research into crime and seniors. For those people who are interested in learning their research over time can be found on their website <http://www.aic.gov.au/research/olderaust>

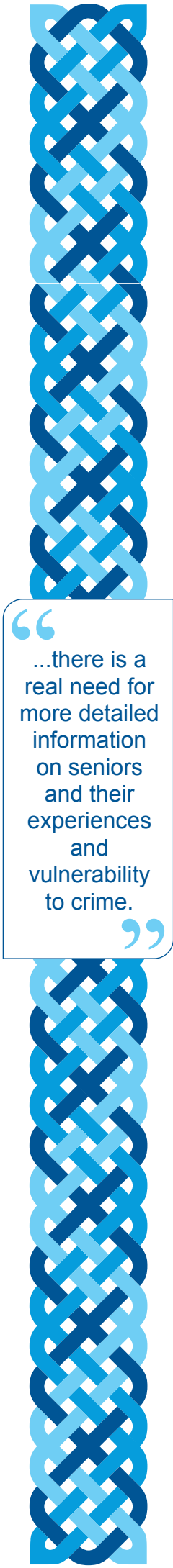
One issue that the AIC consistently emphasises is that the older population is extremely diverse. Seniors vary significantly in their health status, finances, living conditions, networks and so on. Therefore it is not possible to make many generalisations about “seniors” when it comes to vulnerability to crime.

With respect to seniors, the AIC has identified financial crimes as being of particular concern. Financial crimes have a greater impact on older people for two reasons. First, the loss of significant amounts of money can result not only in financial hardship, but major lifestyle changes and second, older people have fewer means to recover the lost money as most are no longer working.

There are two ways in which older people are vulnerable to financial crime – either through fraud or through exploitation by people close to them.

While there are fewer reported cases of fraud committed against older people compared to younger people, consumer fraud was 13 times more common than robbery. The ways in which fraud occurs varies and includes activities such as aggressive telemarketing or door to door selling, questionable mail order purchases, financial transactions in relation to savings, security and superannuation and the selling of unnecessary health care products.

The second aspect of financial crime is financial



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exploitation. Many aspects of financial exploitation border on the growing problem of elder abuse. The types of activities which occur under the general heading of financial exploitation include making inappropriately using an older person's property or money without their knowledge or permission, forcing older people to change their wills to benefit specific individuals and denying older people access to their money or preventing them from controlling their assets.

Financial exploitation is often hard to track and to prove. Often older people do not consider financial exploitation to be a crime as it occurs with people that they know and are close to. Evidence is often hard to come by when identifying the extent of financial exploitation due to the reluctance of older people or their families to prosecute. Further, this is a very complex area due to the prevalence of provisions such as enduring power of attorney which can be exploited. Not all unethical acts of financial exploitation are illegal.

One of the problems with developing policies to help protect Australian seniors from crime is the lack of specific knowledge about this area. Some of the areas that were identified as needing more detailed research to help inform policy were:

- Mapping the diversity of the ageing population in relation to victimisation
- Comparing the impact of regional versus urban living on perceptions and experience of crime
- Identifying the impact of social isolation on seniors perception and experience of crime
- Identifying interventions to minimise the impact of different factors on seniors experience of crime
- Determining the relationships between crime, community involvement and self confidence and
- Determining how the socio economic circumstances of older people impacts on their criminal victimisation and levels of fear of crime.

Implications for Research and Policy

Both the consumer survey and the expert discussion indicated that crime is an issue of increasing importance for seniors. Whilst current figures on crime indicate that older people are in fact less likely to be victims of violent crime than younger people, not a lot is currently known about crimes which target older people.

In particular, both the seniors surveyed and the expert discussion group raised concerns about the issue of fraud. Survey respondents felt that older people were especially vulnerable to fraud even if they did not identify themselves as being vulnerable. Similarly the expert group highlighted the fact that fraud of different types is becoming easier to perpetrate.

This is due to a number of reasons including the de-regulation of financial markets which, while giving people greater choice in how they invest and spend their money, at the same time increases the chance of encountering unscrupulous advisers. Another factor which is contributing to increased vulnerability to fraud is advances in technology which make it easier to access other people's details and replicate them.

One key theme which emerged from the discussions is that there is a real need for more detailed information on seniors and their experiences and vulnerability to crime in general, and fraud in particular. To this end NSPAC and the Australian Institute of Criminology are combining with the University of the Sunshine Coast to advance this agenda and conduct further in depth research into issues surrounding seniors and crime.

Members will be kept up to date with the progress of this project as it develops and your feedback is welcomed on info@productiveageing.com.au

National Seniors Productive Ageing Centre

National Seniors Productive Ageing Centre (NSPAC) was established by National Seniors in 2002, in partnership with the Australian Government Department of Health and Ageing and the University of the Sunshine Coast.

The Centre's annual program consists of consumer research and policy forums, cross-sectoral research collaborations, development of productive ageing research products and innovative use of a range of media to disseminate research widely.

The National Seniors Association and the National Seniors Productive Ageing Centre gratefully acknowledge the financial and other support provided by the Australian Government to the National Seniors Productive Ageing Centre Project.

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National Seniors Productive Ageing Centre for consistency with the National Seniors membership base uses the term 'senior' to describe an individual aged 50 years and over.

