

**2014 AARP LEGISLATIVE ISSUES
SURVEY OF WEST VIRGINIA
RESIDENTS AGE 45 AND OLDER
ON FINANCIAL EXPLOITATION**

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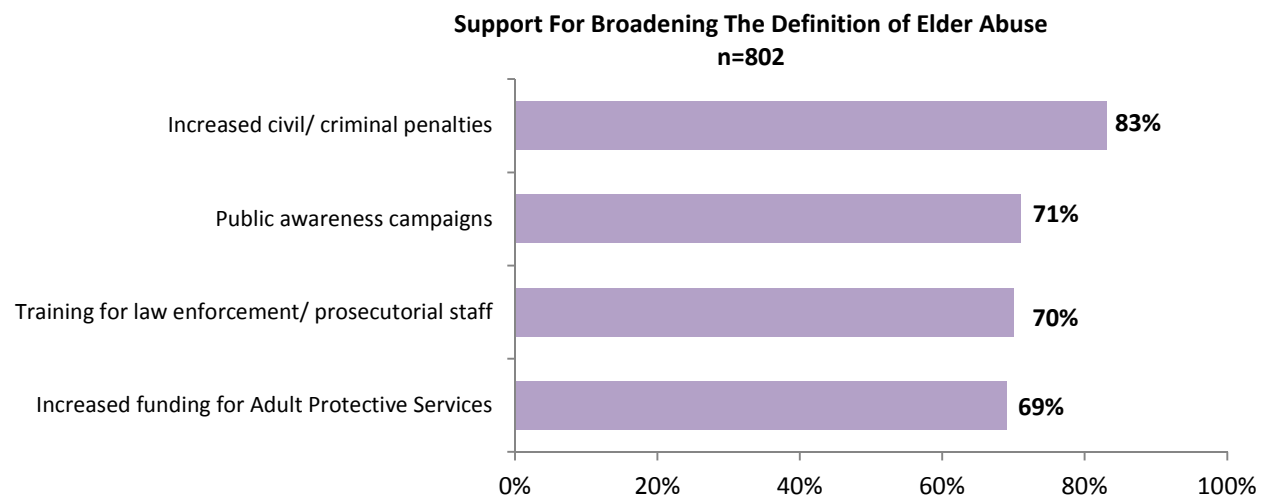
Survey Highlights

AARP West Virginia commissioned this survey of residents age 45 and older to gauge their opinions on financial exploitation issues. Resident's age 45 and older support additional measures to protect older adults from financial exploitation. One such measure is to broaden the definition of elder abuse. The current definition of elder abuse includes financial exploitation as a form of abuse, but prosecuting alleged abusers is difficult for many reasons, including fear, shame or lack of training of law enforcement staff and prosecutors. Residents in West Virginia are in support of such things as increasing civil and criminal penalties.

Key Findings:

Older Americans are disproportionately affected by financial exploitation. A recent study by The MetLife Mature Market Institute estimated financial loss by victims of elder financial exploitation to be at least \$2.9 billion. Additionally, most often the victims are women, the older population, and those who live alone¹. Currently, in West Virginia, the definition of elder abuse includes financial exploitation as a form of abuse, but prosecuting alleged abusers is difficult for many reasons, including fear, shame or lack of training of law enforcement staff and prosecutors.

When West Virginia residents age 45 and older were asked if they would support or oppose having the state broaden the definition of elder abuse, a vast majority supported the inclusion of four specific measures that were presented to them. In fact, more than 80 percent supported the state increasing civil and criminal penalties for those found guilty of financial exploitation. Currently, in West Virginia, the minimum criminal penalty under West Virginia Code 61-2-29 is \$100. Additionally, seven in ten supported public awareness campaigns, training law enforcement and prosecutorial staff, and increasing funding for Adult Protective Services.



¹ The MetLife Mature Market Institute, "The MetLife Study of Elder Financial Abuse", June 2011. Available online: <https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf>

Methodology

This AARP Survey resulted in telephone interviews with a sample of 802 respondents aged 45+ who are residents of West Virginia. The interviews were conducted in English on landline telephones by Woelfel Research, Inc. from November 23 – December 14, 2013. The results from the study were weighted by age and gender. The margin of sampling error for the random sample of 802 is $\pm 3.5\%$.

The questionnaire was developed by AARP staff. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents. The pretest interviews were monitored by WRI and AARP staff and conducted using experienced interviewers who could best judge the quality of the answers given and the degree to which respondents understood the questions.

The response rate for this study was measured using AAPOR's response rate 3 method. The cooperation rate was measured using AAPOR's cooperation rate 3 method. The refusal rate was measured using AAPOR's refusal rate 3 method. The table below contains these rates separately for the RDD sample.

Response Rate	Cooperation Rate	Refusal Rate
28%	91%	7%

Source: AAPOR Outcome Rate Calculator Version 2.1 May 2003

Percents may not add to 100 percent due to rounding. Also, due to rounding, the percentages reported in the text may vary slightly from those in the annotation or in graphs.

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State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

AARP staff from the West Virginia State Office, Campaigns, State Advocacy and Strategy Integration and State Research contributed to the design, implementation and reporting of this study. Special thanks go to AARP staff including Angela Vance and Gaylene Miller, AARP West Virginia; Rachelle Cummins, Jennifer Sauer, Darlene Matthews and Cheryl Barnes, State Research; and Michael Schuster, Office of General Counsel. Please contact Cassandra Burton at 202-434-3547 for more information regarding this survey.



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