

Financial violence: sociodemographic data of the elderly

Violência financeira: dados sociodemográficos de idosos

Violencia financiera: datos sociodemográficos del anciano

RESUMO

Objetivo: identificar a relação entre dados sociodemográficos e violência financeira contra pessoas idosas. Método: Estudo com 399 idosos, entrevistados de forma aleatória na área urbana do município de Maringá – Paraná, no ano de 2022. Resultados: A maioria dos idosos era do sexo feminino na faixa etária entre 60-69 anos. Referente a renda, 37,3% recebem entre 1,1 a 2 salários e mora com familiares, 91% relatou saber ler e escrever e possuir filhos (91%). Conclusão: Constatou-se que o perfil sociodemográfico predominante é de mulheres idosas de baixa renda e com escolaridade mínima. Entende-se que sociedade tem o desafio da longevidade X vulnerabilidade dos idosos em relação a violências, incluindo a financeira e portanto, são necessárias novas estratégias para prevenir, proteger e apoiar esses indivíduos.

DESCRITORES: Violência; Idosos; Qualidade de vida.

ABSTRACT

Objective: to identify the relationship between sociodemographic data and financial violence against elderly people. Method: Study with 399 elderly people, interviewed randomly in the urban area of the city of Maringá. Results: The majority of elderly people were female aged between 60-69 years. Regarding income, 37.3% receive between 1.1 and 2 salaries and live with family, 91% reported knowing how to read and write and have children (91%). Conclusion: It was found that the predominant sociodemographic profile is low-income elderly women with minimal education. It is understood that society faces the challenge of longevity and the vulnerability of the elderly in relation to violence, including financial violence, and therefore, new strategies are needed to prevent, protect and support these individuals.

DESCRIPTORS: Violence; Elderly; Quality of life.

RESUMEN

Objetivo: identificar la relación entre los datos sociodemográficos y la violencia financiera contra los ancianos. Método: Estudio con 399 ancianos, entrevistados aleatoriamente en el casco urbano del municipio de Maringá – Paraná, en el año 2022. Resultados: La mayoría de los adultos mayores eran mujeres con edades entre 60-69 años. En cuanto a los ingresos, el 37,3% recibe entre 1,1 y 2 salarios y vive con familiares, el 91% reportó saber leer y escribir y tener hijos (91%). Conclusión: Se encontró que el perfil sociodemográfico predominante es el de mujeres adultas mayores de escasos recursos con mínima escolaridad. Se entiende que la sociedad tiene el desafío de la longevidad X vulnerabilidad de los adultos mayores en relación a la violencia, incluida la violencia financiera y, por lo tanto, se necesitan nuevas estrategias para prevenir, proteger y apoyar a estos individuos.

DESCRIPTORES: Violencia; Anciano; Calidad de vida.

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INTRODUCTION

Developed countries were the first to increase the life expectancy of their residents and have had a long time to prepare for the increase in the elderly population. Countries like Brazil, China and India are having to adapt much more quickly to the inversion of the age curve. By 2050, the number of individuals aged 60 and over could reach 2 billion. Of these, 80% live in poorer countries, and therefore, ensuring elderly people have social and health systems suited to their needs has become a major challenge (WHO, 2018).

Brazil currently has more than 28 million elderly people, that is, 13% of the population. According to the population projection released by the Brazilian Institute of Geography and Statistics, this percentage tends to double in the coming decades (IBGE, 2018). This accelerated population aging follows the global trend.

The needs presented by this public are varied, requiring health services, without advance planning, efforts and in-

vestments, even if projections have been announced for decades. Necessary and entitled care cannot be neglected. At this moment, family, society and governance have different roles in the face of aging, however, all of them are extremely important (BONFIN NETO, et al., 2019).

When it comes to violence against elderly people, the financial rate has increased substantially in recent times. According to data from the first half of 2019 from Dial 100, there were 11,240 reports of violations of financial abuse against the elderly across the country (BRASIL, 2018).

Therefore, this article presents partial results of a survey carried out with 399 elderly people in the city of Maringá about financial violence.

METHOD

Study of an applied nature, with a quantitative approach that targeted elderly individuals aged 60 and over. The sample was configured randomly in the urban area of the city of Maringá, PR. The

sample calculation was prepared by a hired statistical professional. The criteria for inclusion of participants were being aged 60 or over and agreeing to participate in the research. Elderly people who did not agree to sign the Free and Informed Consent Form – TCLE were excluded.

Research assistants were trained to collect and transcribe data. Data collection was carried out at random points on the streets, shopping malls and other establishments in the city of Maringá-PR. The subjects were approached individually for data collection.

For the field research, sociodemographic data such as age, sex, marital status, children, income, current occupation, housing, family arrangement and level of education or literacy (reading and writing) were collected. For data analysis, a descriptive analysis was carried out and the results were generated using graphs and frequency tables (absolute and percentage for categorical variables) with the aim of characterizing the research participants.

The research was developed in accor-

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dance with the ethical aspects described in Resolution 196/96 of the National Research Ethics Council – CONEP due to involving human beings.

RESULTS

Maringá is the 3rd largest city in the state of Paraná and the best city to live in, according to a ranking published by Revista ISTO É. In the study by the MACROPLAN consultancy, in partnership with Revista Exame, Maringá won first place as the 'Best City to Live in' in the last edition in 2020.

In 2017 and 2018, the city also led the analysis, which brings together the 100 largest Brazilian cities, the estimated population for 2021 was 436,472 people, with a per capita monthly income in 2020 of 2.6 minimum wages. The proportion of employed people in relation to the total population was 46.4% and the municipal human development index was 0.808 in 2010 (IBGE, 2010; SALDANHA, 2022).

Of the 399 elderly people interviewed in Maringá-PR, it was found that 54% were female. Of the total, 47.1% were in the age group between 60-69 years old, 38.8% between 70-79 years old, with the rest being 80 years old and over. Regarding the level of literacy, 91% said they knew how to read and write and the same proportion said they had children.

Regarding income in minimum wages, the majority of elderly people (37.3%) responded that they received between 1.1 and 2 salaries monthly, and 10.8% stated that they received 5 or more salaries. Regarding housing, 82.7% of respondents live in their own homes, 42% live with other family members and 23% live alone or with a spouse.

The results obtained on the sociodemographic data of the interviewees can be seen in Table 1.

DISCUSSION

A higher prevalence of women was observed, which corroborates national

Table 1 – Sociodemographic data of the elderly in Maringá – Paraná

VARIABLE	N	%
	399	100%
Gender		
Female	54	
Male	46	
Age Group		
60-69 years	47,1	
70-79 years	38,8	
80 years or older	14	
Knows how to read and write?		
Yes	91	
No	9	
Children		
Yes	95,5	
No	4,5	
Income (minimum wage)		
0,5 to 1	10,8	
1,1 to 2	37,3	
2,1 to 3	21,6	
3,1 to 4	8,5	
4,1 to 5	11	
5 and more	10,8	
Housing		
Own house	82,7	
Rented	17,3	
Family Arrangement		
Lives alone	29	
With spouse	29	
Other family members	42	
Source: authors.		

and international literature and reflects greater female longevity, a phenomenon known as the feminization of old age. This is due to less exposure to certain occupational risk factors, greater female concern with health and self-care and more frequent use of health services in search of care (SANTOS-ORLAND, 2017).

In an integrative review of articles, the authors set out to analyze the scientific evidence on violence committed

against elderly people, with emphasis on prevalence, victim profile and risk factors. In this study, there was a predominance of financial violence in men and psychological violence in women (RIBEIRO, et al., 2021).

Of the elderly people interviewed, 47.1% were in the age group between 60-69 years old, 38.8% between 70-79 years old, with the rest being 80 years old and over. In the representative sample of the

municipality, the majority of elderly people are in the age group considered young elderly, which is corroborated by the information that Brazil is a country of young elderly people, as it is a developing country (ARAÚJO JUNIOR, 2019).

The predominance of young elderly people in the sample is similar to other municipalities in Brazil. The country has recently entered the aging process, a scenario that is different from developed countries, in which the age group of elderly people is more advanced (ARAÚJO JUNIOR, 2019).

In a study with a sample of 118 elderly subjects, the average age was 65 years. Of these, the majority were women with a ratio of 1.07 women for every man (DUTRA, et al., 2017). However, in another study that interviewed 387 elderly individuals, the average age was 81.81 years and the majority were illiterate (PINHEIRO, et al., 2016).

Regarding our sample, 91% responded that they had the opportunity to become literate, therefore, they know how to read and write. The common average level of education among elderly people is 5.2 years, that is, corresponding to primary education (SOUZA, et al., 2016).

One of the problems faced today by the elderly due to low education is related to the increased fragility and vulnerability of this individual, with direct implications for their health and lifestyle. Vulnerable and fragile elderly people need protection and help to maintain their integrity, dignity and autonomy (ARAÚJO JUNIOR, 2019).

When asked whether or not respondents had children, 91% said they did. In the last years, the condition of the elderly in the family context has changed, that is, there has been a recent increase in the proportion of elderly people with children in Brazil, from 68% in 2006 to 73% in 2020, but these elderly people are still the reference for family expenses (BRASIL, 2022).

Regarding income in minimum wages, 37.3% of the elderly said they received between 1.1 and 2 salaries monthly, and

10.8% said they received 5 or more salaries. In a survey of 176 elderly people that sought to evaluate indebted and non-indebted individuals, it was observed that the average monthly income was 1.89 to 2.40 minimum wages (SILVEIRA; DOLL, 2021). Income equivalent to that found in our study.

The financial stability of elderly people reduces vulnerability. Regarding financial abuse, the global annual prevalence of financial abuse ranges from 1.0% to 13.1%. The possibility of financial ruin and dependence is a known contributing factor to elder abuse (BRUELE; DIMACHK; CRANDALL, 2018).

A study that addressed violent rural women in the United States of America (U.S.A.) describes women as very vulnerable victims of intimate partners, subjected to sexual, physical, psychological and financial violence (ROBERTO; RENEE, 2018). In the reports it was discovered that health problems were often used as reasons for leaving the relationship, since the abuse increased mental and physical fragility, despite them being the family's main sources of income.

Financial exploitation has been described as the fastest growing form of elder abuse. Although not systematically evaluated, losing assets accumulated over a lifetime, often earned through hard work and sacrifice, can be absolutely devastating. Each year, 5.4% (approximately 1 in 18) cognitively intact older adults in the United States are victims of financial fraud (BRUELE; DIMACHK; CRANDALL, 2018).

Violence linked to credit consumption can occur when low-income elderly consumers become the target. This typification of financial violence, academically, is the least understood and the most difficult to detect (ALMEIDA, G. T. et al., 2021). Although it reduces absolute or relative poverty, it can contribute to maintaining violence, as it does not balance power relations between organization and consumer or subjective poverty. This can even reduce the vulnerability of the elderly, but keeps them in debt (AL-

MEIDA, G. T. et al., 2021; MOSER & GONZALEZ, 2016; VIEIRA & BARBOSA, 2017).

Furthermore, in the elderly person's living arrangement, income plays a prominent role. The fact that elderly people have income encourages them to seek independence, to live alone, but on the other hand, especially in situations of poverty, it attracts family members interested in sharing these benefits, increasing the likelihood of cohabitation, which increases the risk of violence against them (PAULO ; WAJNMAN; OLIVEIRA, 2013).

Regarding housing, 82.7% of elderly people said they lived in their own homes, although 42% said they lived with other family members, and only 23% lived alone or with a spouse. Similar to our study, it was observed in another study, 13.6% were single; married 35.5%; stable union 3.4%; divorced 10.2%; widowers 37.3% in a study that analyzed 118 elderly people (DUTRA, et al., 2017).

Regarding marital status, the number of married elderly people fell from 55% in 2006 to 52% in 2020, while divorced, divorced and separated people increased, as did singles and widowers. However, the increase in the divorce rate in the Brazilian population is gradually reflected among the older age groups (BRASIL, 2022).

CONCLUSION

Thinking about the growth of the elderly population in Brazil and contemporary characteristics such as financial violence against this age group require innovations in research that seek to explore the circumstances surrounding the phenomenon of aging in the country so that the implementation of strategies is effective in combating the problem.

The financial health of elderly people in terms of violence suffered by them has a direct impact on their physical and mental health. Financially stable and secure elderly people can exercise their preferences and enjoy their decision-making freedom.

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