

## Older Survivors & Economic Security

### Introduction

Perpetrators of intimate partner violence, sexual assault and stalking cause deep and lifelong economic impacts for survivors including job loss, diminished savings, deteriorated health and debt. The resulting cost of physical violence and the consequences of economic abuse can prevent a survivor from recovering from rape or assault, leaving an abusive relationship or remaining independent and safe in the future. While many survivors experience these economic effects, some populations encounter unique and additional barriers to achieving safety and economic security.

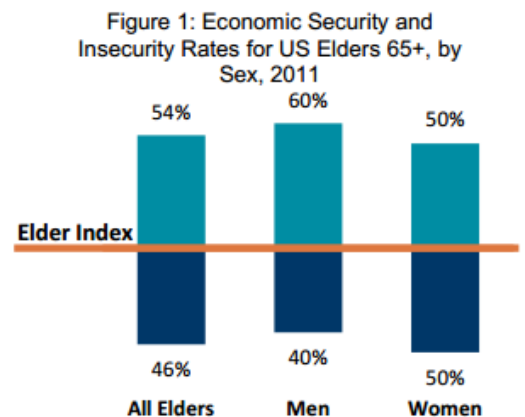
This Population Policy Brief focuses on the victimization, costs of abuse and barriers to safety and recovery that **older survivors** experience. The Office of Violence Against Women defines older survivors as those over 50 years of age. This recognizes that older adults, who are largely past their reproductive years but are too young for services available to seniors, are particularly vulnerable due to a lack of programs and supports targeting this population. Most definitions of **elder abuse** refer to adults over the age of 60. Adults over 60 currently represent 18.5% of the US population<sup>1</sup> and are expected to grow to 20.2% by 2050.<sup>2</sup> This growing population is particularly vulnerable to physical violence and financial abuse. Abuse may not be recognized or evidence, such as bruising, may be dismissed as a symptom of old age or medication. And because older survivors often have fixed income and savings and limited access to help, perpetrators have significant power and control over survivors' safety and well-being.

While financial exploitation is a significant problem that affects many older adults, this brief will specifically examine the economic effects of intimate partner, sexual violence and stalking of older survivors over the age of 60.

### Economic Security and Older Women

Older Americans are highly vulnerable to economic insecurity. Having adequate savings and resources to meet basic expenses in one's retirement years can be a significant challenge; this challenge is even greater if abuse has diminished an older survivor's ability to earn or save, or if abuse resulted in debt or poor health.

Analysis from Wider Opportunities for Women (WOW) found that 54% of older adults are economically insecure.<sup>3</sup> Among women aged 65 and older, **50% do not have the income necessary to meet their basic needs** compared to 40% of men.



Wider Opportunities for Women. *Living Below the Line: Economic Insecurity and Older Americans.*

This insecurity is often driven by an inability to adequately save for retirement during one's working years. As a result, **most seniors are reliant on Social Security**

### Economic Security of Survivors Overview

- Shelters reported that 74% of survivors **stayed with an abuser longer** due to financial issues.<sup>i</sup>
- Survivors of sexual violence or stalking at school are more likely to **drop out**.<sup>ii</sup>
- Survivors **lose 8 million days** of paid work annually.<sup>iii</sup>
- **25%** of survivors were asked to resign or were fired from their jobs due to stalking.<sup>iv</sup>
- Survivors of sexual assault have lifetime **health costs of up to \$87,000**.<sup>v</sup>

## The Effects of the Great Recession on Elder Economic Security

As a result of record levels of unemployment, the stock market crash and foreclosure crisis during the Great Recession, many older Americans who were nearing retirement age or were retired saw their savings dramatically decline.

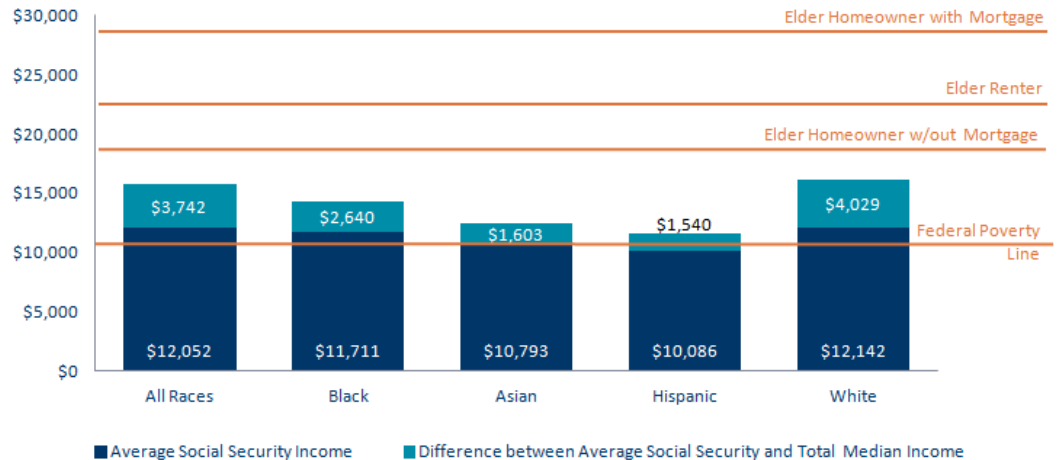
A study by the Heldrich Center found that 35% of older Americans saw their savings cut in half.<sup>v</sup> To cope with the loss of income, many turned to credit cards to meet their basic needs.<sup>vi</sup> Older adults have also had to delay retirement or have reentered the labor market. If older job seekers are able to find work, earnings are usually much lower than their previous job, which affects their ability to financially recover from long periods of unemployment and adequately prepare for retirement.<sup>vii</sup>

Others opted to apply for their Social Security benefits early incurring penalties and permanently reducing their monthly payments by up to 30% of what they would have received had they applied at age 67.<sup>viii, ix</sup>

The resulting economic insecurity for seniors has been devastating and makes independence and recovery for survivors of violence even more tenuous.

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Median Annual Income by Race vs. Elder Economic Security Index for Single Females, US, 2013



to meet their basic expenses. For 29% of older women, Social Security is their sole source of income.<sup>4</sup> While Social Security significantly reduces poverty for older adults<sup>5</sup>, when compared to WOW's [Elder Economic Security Index](#), Social Security fails to provide seniors with enough income to meet their basic needs.

Housing costs is a key determinant of economic security, particularly for the 20% of older adults who rent and the 26% who have a mortgage.<sup>6</sup> Twenty percent of households aged 65 to 74 pay at **least half of their income towards housing**. As individuals age, housing burdens increase – 25% of households over age 85 pay more than 50% of their income on housing.<sup>7</sup> Although seniors who have paid off their homes benefit from not having a mortgage payment, they still must pay property taxes, which can become especially burdensome if their home value increases.

While older adults spend a similar portion of their income on housing, food and transportation costs as younger households, they spend about twice as much on healthcare. The Elder Index also found that healthcare costs represent the second largest expenditure in households over 65, up to 25% of a senior's monthly expenses.<sup>8</sup> Medicare Part A provides much needed health insurance coverage for adults 65 and older; it does not however cover all costs. Seniors must pay deductibles, co-payments and the cost of

prescription drugs. This is particularly problematic for women as they tend to live longer and generally have more significant health and long-term care needs than men.

Older women experience **higher rates of functional impairment and chronic conditions**, which can limit their ability to live independently.<sup>9</sup> The result is greater healthcare costs. In 2009, **women spent 23% more than men on their health needs** – \$4,844 compared to \$4,230.<sup>10</sup> Due to these high costs, older women may forgo necessary medical needs, which can threaten their immediate well-being and increase the risk of earlier death.

In addition to high housing and health costs, a growing number of **seniors are retiring with significant debt** or are incurring debt to meet their basic needs. A study from the Employee Benefit Research Institute found that more than 63% of householders over age 55 have debt. Moreover, the median debt has increased from \$15,923 in 1992 to \$43,000 in 2007.<sup>11</sup>

As older adults struggle to make ends meet, many are either never able to retire or are forced to seek employment to supplement their Social Security income. Since the mid-1990s, more seniors continued to work full-time<sup>12</sup>, a trend that is expected to grow.<sup>13</sup> Although older workers saw record high unemployment during the Great Recession, labor force participation rates for older workers have

## Older Adults with Disabilities

As individuals age, disability becomes more common. According to the US Census Bureau's American Community Survey (ACS), 54% of individuals over the age 75 and 25% of adults between 65-74 have some visual, aural, or other physical impairments that makes self-care or living independently difficult.<sup>xi</sup>

Individuals with disabilities, particularly women, are more vulnerable to abuse. One study found that nearly half of elder abuse cases involved survivors who were not physically able to care for themselves.<sup>xii</sup> Abusers are often male partners who are primary caregivers.<sup>xiii</sup>

Disability and the dependency it often creates enables perpetrators to have greater levels of power and control over survivors. Older survivors with disabilities become increasingly isolated and may lack resources such as transportation or assistive devices to request help. When survivors with disabilities are able to seek services, they may find inadequate support as many service providers are not equipped or trained to offer appropriate care.<sup>xiv</sup>

As the number of seniors and Americans with disabilities grows, greater resources and support is required to ensure that service providers can effectively address their needs.

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increased.<sup>14</sup> Continuing to work into one's retirement years, if possible and desired, can help elders better meet their basic expenses when savings and Social Security income are not enough. However, staying in the labor force is often not an option for low-income workers who currently work or have worked in more physically demanding occupations, which can make it more difficult to perform their job duties and may be forced to leave their jobs as their physical capacity and health decline.

These challenges result in great levels of economic insecurity for older adults. If these individuals also experience intimate partner violence, sexual assault or stalking, they are at an even greater risk of economic vulnerability.

### Barriers to Survivor Security Victimization and Reporting

Financial exploitation, either at the hands of children, strangers or other trusted caretakers, is the most commonly recognized form of elder abuse. However, intimate partner and sexual violence are often hidden from public view and are more common than believed.

The prevalence of violence against elders is often difficult to quantify due to the broad definition of elder abuse, which includes not only physical and sexual violence, but also emotional abuse, neglect, self-neglect and financial exploitation. Furthermore, there are few comprehensive studies or surveys of elder abuse incidents broken down by type and who perpetrated the abuse. Much of the data available is through county level Adult Protective Services (APS) statistics and general population surveys.<sup>15</sup>

While few comprehensive, scholarly studies exist, a study of rates of elder abuse in New York state offers some insight to the prevalence of abuse. The study surveyed residents over the age of 60 who were living in the community. They found that 76 per 1,000 surveyed reported that they had

Elder Abuse is defined as "acts of commission or omission that result in harm or threatened harm to the health or welfare of an older adult...Mistreatment of the elderly person may include physical, psychological, or financial abuse or neglect, and it may be intentional or unintentional." *Council on Scientific Affairs: Elder Abuse and Neglect*

experienced some form of abuse in the past year.<sup>16</sup> Compared to the 3.24 per 1,000 cases that were reported to authorities, the study found elder abuse to be significantly under reported. Other studies have found that anywhere from 1 in 14 to 1 in 23 cases of elder abuse are reported to authorities.<sup>17,18</sup>

The study also found that the type of abuse experienced greatly varies. Among self-reported incidences, 42.1 out of 1,000 were incidences of financial exploitation, 22.4 per 1,000 were physical or sexual abuse, and 18.3 per 1,000 were neglect.<sup>19</sup> Survivors often experience multiple forms of abuse concurrently. One report found that **in 73% of cases, elders reported experiencing more than one type of abuse.**<sup>20</sup>

Financial abuse – including theft, misappropriation of funds or property, and fraud – is commonly recognized as a threat to the safety and security of older adults. This abuse is costly. The **estimated annual cost of financial abuse to victims is collectively \$2.9 billion.**<sup>21</sup> The majority of those victimized were women.<sup>22</sup>

While adult children often perpetrate elder abuse, other studies have found that the majority of abusers were intimate partners.<sup>23</sup> One national survey found that **58% of abusers were spouses.**<sup>24</sup> Consistent with the gender breakdown of younger survivors, older women are victimized at higher rates than older men.<sup>25</sup>

As a result of violence, older survivors often experience **deteriorated health status, increased risk of death<sup>26</sup> and**

## The Role of APS and Long-term Care Ombudsmen

Adult Protective Services (APS) operate in every county in the US. The role of APS agencies is to help older and disabled adults who are unable to care for themselves or are victims of exploitation, neglect or abuse. While varying by local statutes, APS agencies often have jurisdiction over cases of abuse that occur in the survivor's private home and in hospitals when the abuser is not an employee.

Long-term Care Ombudsmen serve primarily as advocates for seniors in assisted living and adult care facilities. In addition to addressing residents' issues and concerns around quality of care, Long-term Care Ombudsmen investigate and resolve complaints of elder abuse within facilities.

Depending on local statutes and resources, APS and Long-term Care Ombudsmen may be able to coordinate with service providers and the criminal justice system to pursue cases of elder abuse. In some cases, they can provide case management services to older survivors.

For more information about your local [APS](#) and [Long-term Care Ombudsmen](#), visit your state's [Department of Aging website](#) or overseeing agency.

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**diminished financial resources** – especially at a time when they have less capacity to generate earnings to replace lost wealth.<sup>27</sup>

Older survivors encounter many of the same barriers to reporting and safety that younger survivors face including a lack of knowledge of their rights, intimidation, control of resources and economic dependency. Perpetrators of violence who are also caregivers have an even greater level of power and control over survivors. Abusers can **remove or hide assistive devices, withhold access to medication or deny other basic needs.**<sup>28</sup> Abusers can also take advantage of survivors with limited mobility by isolating them further. Even if older survivors are able to leave, they may be unable to connect with support programs or participate in the criminal justice system because they **lack access to transportation, are homebound, or have poor health.** Abusers may threaten survivors with significant healthcare needs **with destitution or institutionalization.** Moreover, economic dependency can be greater for older women as a result of lower lifetime earnings, limited savings and smaller Social Security benefits when compared to men.

Survivors may also decide not to report because they believe abuse to be a private family matter. Moreover, for much of their lives, domestic violence and sexual assault within marriage was legal. It is only between the 1970s and the late 1990s that all states criminalized domestic violence and marital rape.<sup>29</sup> Older survivors may also fear that accounts of abuse will not be believed. Physical evidence of violence may be mistaken as an accident related to old age. Economic abuse or exploitation may be wrongly viewed as due to cognitive impairment on the part of the survivor. Popular **perceptions of the elderly as warm and kind, incompetent or forgetful**<sup>30</sup> can affect whether individuals in a position to help believe the authenticity of abuse. These stereotypes can be a significant barrier to safety can also have a profound impact on criminal justice proceedings.

## Justice System Involvement

Historically, elder abuse had been viewed as a private matter and responding to abuse was the role of Adult Protective Services (APS), the Long-term Care Ombudsman and other social service agencies. In recent decades, however, elder abuse has been recognized as a crime, resulting in a more comprehensive role for the criminal justice system.

Elder abuse cases are often initiated either by direct reports to law enforcement officers, through APS case managers, Long-term Care Ombudsmen, or by individuals who have a legal responsibility to report suspected abuse. Elder abuse cases are often hindered by a number of problems including failure to arrest, **poor evidence collection and lack of officer training** on recognizing and responding to elder abuse.<sup>31,32</sup> Furthermore, coordination between law enforcement and APS may vary by crime. One study found that when cases are initiated with APS, 54% result in law enforcement involvement. However, officers were more likely to be involved in cases that involved physical abuse or violence than financial abuse.<sup>33</sup>

**Collecting forensic evidence** to build a case can also prove to be challenging. It can be particularly difficult for medical professionals to distinguish physical injuries from what is often considered to be the natural effects of aging.<sup>34</sup> This evidence is critical for elder abuse cases, particularly if the survivor lacks the capacity to testify on his or her own behalf.

*“Police officers have a difficult time with interviewing older people with dementia or other disabilities, fearing they do not have a credible witness, will often write off the case before an investigation is completed.”<sup>35</sup>*

Prosecution is another significant barrier in seeking criminal justice.<sup>36</sup> Consistent with the police's hesitation, prosecutors may be **unwilling to pursue cases with elder survivors** believing that the survivors may be poor witnesses, become incapacitated

## A Call for Research and Data

Overall, there are limited statistics available on the incidence of intimate partner violence, rape and stalking among older survivors. Furthermore, studies often fail to attribute abuse to intimate partners versus other caregivers. More comprehensive data is needed to fully understand the scope of elder abuse and to better respond to the needs of older survivors.

Current definitions of elder abuse are broad and include both acts against individuals (domestic violence, sexual assault, neglect, financial exploitation) and acts against oneself (self-neglect). The response to each is distinct and knowing the type of victimization for each crime helps to direct resources so survivors have adequate support.

Moreover, knowing who perpetrates each form of elder abuse, whether an intimate partner, child or grandchild, other caregiver, or stranger, is necessary to develop appropriate interventions and outreach.

Programs that work with survivors may consider tracking the age of those seeking services in addition to other demographics such as gender and race/ethnicity. Age ranges to consider should include 50-64 and 65+ but should reflect local statutes and program/service eligibility.

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or die during proceedings.<sup>37</sup> A study from the American Bar Association found that attorneys believe that judges may not be sensitive to elder abuse cases and are thus reluctant to bring cases to trial.<sup>38</sup> Research has also found that **restitution is rarely requested** and ordered and if it is, it seldom considers the full financial impact of abuse.<sup>39</sup>

### *Services and Resources*

As older adults age, accessing social services, medical care and other important resources that can help them recover from abuse and live independently often becomes more difficult. Increasing isolation, lack of transportation, a need for assistive devices and dependency on others can limit their ability to seek help or pursue justice.

**Rural seniors are even more isolated** than their urban counterparts. Adults aged 65 and older make up a greater proportion of rural, amenity-poor communities than urban communities where resources are more plentiful, nearby and accessible. Many rural survivors face drives averaging up to nearly 60 miles to reach medical help.<sup>40</sup> If older survivors lack the ability to drive and there are no local transportation services, help is often out of reach.

Seniors who are hard of hearing or Deaf may be **unable to call service providers** or law enforcement for help, especially if an abuser hides or destroys assistive devices. Seniors with vision problems, cognitive impairments or dementia, may have **trouble reading and interpreting forms** or navigating complicated service and justice systems.

Safety and justice can be difficult to attain when providers are unable to accommodate older clients. Many emergency shelters, transitional housing programs and justice system sectors may **lack experience with seniors** and may be **unable to meet their physical needs**, including not being handicap accessible, having assistive devices available, or

making policies and procedures more “senior-friendly.”<sup>41</sup>

While the capacity to respond and service provided by APS agencies vary from state to state, they may be able to offer or coordinate a number of services that can support an older survivor’s immediate safety needs. In some jurisdictions, APS staff can help survivors access emergency assistance for basic needs, find transportation, and coordinate medical care or legal services, and assist with placement into long-term care facilities or assisted living homes.<sup>42</sup>

## Strategies and Solutions

### *Economic Security*

Because older adults may have less time and fewer options to recover economic losses related to abuse, replacing lost assets and helping survivors access supports to meet their basic needs is critical to ensure their safety and well-being.

**Public Support Programs** Advocates and other direct service professionals can help explain and connect survivors to important resources that can help provide stability and security.

It is important to help survivors who do not have special care needs **remain in their homes** if desired and safe. When possible, prosecutors and the courts should award possession of a home to the survivor and requiring abusers to continue to make mortgage or rent payments in protection orders.

Because many survivors may still have significant housing expenses, advocates can help survivors seek out assistance including state property tax relief programs, [housing rehabilitation grants](#) to help make necessary home repairs, and the [Low-Income Home Energy Assistance Program \(LIHEAP\)](#). Rural homeowners and renters may be eligible for the Homestead Tax Credit, a state-based program designed for low-income households that may be

## Model Practices: Justice Centers and Protection Courts

**Elder Justice Centers** offer a multi-disciplinary approach that strengthens the investigation and prosecution of elder abuse cases. These centers:

- Convene elder abuse experts from sectors including APS, long-term care ombudsmen, law enforcement, victim advocates, prosecutors, physicians and community service providers;
- Coordinate access to transportation supports, free legal aid, in-home counseling and referrals to other social service resources.

Example: [Judicial Circuit Elder Justice Center, Tampa, Florida](#)

**Elder Protection Courts** respond to the unique needs of elder victims. Their practices include:

- Having a single judge hear all case types involving seniors;
- Using vertical prosecution with a designated prosecutor for all criminal elder abuse cases;
- Accommodating physical needs of elders with scheduling, and assistive technology.

Example: [Superior Court of California, County of Contra Costa Elder Court](#)

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partially exempt from property taxes. For eligible applicants, public housing and [Section 8 vouchers](#) can also help to significantly reduce housing costs.

Even with access to Medicare, healthcare comes at a significant cost, especially for survivors with physical and emotional trauma. Some low-income seniors may be [dually eligible for Medicare and Medicaid](#). Medicaid can play an important role in providing supplemental coverage to fill gaps in Medicare's coverage.<sup>43</sup>

Service providers should also be familiar with other support services designed or targeted specifically for older adults, such as [Meals on Wheels](#) and local senior transportation options.

**Financial Recovery Protection orders and restitution** are key tools that can help survivors recover financial losses resulting from abuse and access economic resources that can help keep them safe. Many [protection order statutes](#) include economic relief provisions that can include spousal support, continued rent or mortgage payments, the cost of medical bills, or other basic expenses that can ensure the safety and security of survivors.

One of the primary critiques of [restitution](#) is that it is often impractical to recover financial losses from an older offender who may or may not have the ability to pay for damages a survivor incurred. However,

recent cases have made it possible for restitution to be paid to survivors by **garnishing the perpetrator's Social Security income** or other retirement income.<sup>44</sup>

**Employment** Due to age discrimination or physical limitations, finding employment can be a challenge for older survivors who are interested and able to work.

Advocates who are helping to connect survivors to job opportunities should educate older workers about their [employment rights](#). Knowing what accommodations employers are required to make and what actions they are prohibited from doing, can help protect elder workers from becoming victims of discrimination.

Advocates should also connect older workers to [The Senior Community Service Employment Program \(SCSEP\)](#), a federal program that provides local **subsidized, service-based training for older low-income adults** who are unemployed and are having trouble finding a job.

### **Criminal Justice System**

Recognizing, investigating and prosecuting elder abuse cases are often a challenge for the justice system. Implementing elder abuse or elder financial exploitation offices and building other **multi-disciplinary teams** that bring together specialists from law enforcement, prosecution and the courts can help address the many challenges in identifying and prosecuting elder abuse.

**Investigation Elder Abuse Forensic Centers** have been developed as a new model to help improve evidence collection and address the challenges practitioners face in determining whether injuries were a result of physical violence versus the natural process of aging and whether a survivor has the capacity to make financial decisions. These centers are collaborative models that bring together specialists to help APS, law enforcement and long-term care Ombudsmen effectively interview and collect evidence in elder abuse cases.

### Key Recommendations: Direct Service Providers

- Coordinate services for older survivors with the Aging Service Network, Adult Protective Services and the Long-term Care Ombudsman when appropriate.
- Address barriers that may prevent older survivors from accessing services.
- Train staff on how to best support older survivors and those with disabilities.
- Educate older survivors about benefit programs and other supports that can improve their economic security.

## Resources

National Clearinghouse on Abuse in Later Life  
<http://www.ncall.us/>

National Center on Elder Abuse  
[www.centeronelderabuse.org](http://www.centeronelderabuse.org)

National Adult Protective Services Association  
[www.napsa-now.org](http://www.napsa-now.org)

National Long-Term Care Ombudsman Resource Center  
[www.ltombudsman.org](http://www.ltombudsman.org)

National Association of Area Agencies on Aging (N4A)  
[www.n4a.org](http://www.n4a.org)

Financial Exploitation of the Elderly  
<http://www.civicrosearchinstitute.com/fee.html>

Creating An Elder Abuse Forensic Center: Tools For Your Community  
[http://www.centeronelderabuse.org/EAFC\\_manual.asp](http://www.centeronelderabuse.org/EAFC_manual.asp)

Response to Elder Abuse: Self Assessment Workbooks  
<http://www.ncall.us/content/self-assessment-workbooks>

Tips and Guidelines on Working with Older Victims  
<http://www.ncall.us/content/tips-working-older-victims>

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### Key Recommendations:

#### State Coalitions

- Educate the community, service providers and justice system about the dynamics of elder abuse.
- Help service providers and the justice system evaluate and adopt practices that will ensure access to resources.
- Include information specific to the needs of older survivors into domestic violence and sexual assault trainings
- Collect data on the prevalence of intimate partner violence, sexual assault and stalking among older adults.

**Training** In addition to improving evidence collection by partnering with Elder Abuse Forensic Centers, it is important to train law-enforcement, APS, prosecutors, and judges on the dynamics of elder abuse. To help dispel the belief that older survivors are poor witnesses, justice system professionals should be informed about research that has demonstrated that emotional/traumatic memories among seniors with cognitive disabilities or dementia are often more salient than other memories.<sup>45</sup> The courts should also be trained to **look for signs of intimate partner violence and economic abuse in power of attorney** and guardianship cases.

**Access** To help ensure that survivors can seek safety and fully participate in criminal justice proceedings, it is important to address transportation and other mobility issues that may prevent an older survivor from leaving his or her home. Victim Advocates should work to ensure that accommodations are made for survivors with physical, cognitive and other impairments. To address transportation barriers, advocates should collaborate with service providers and aging agencies to coordinate [transportation options](#). If seniors are unable to participate in court proceedings, consider allowing [unsworn testimony](#) from older survivors may still help the case if the survivor is homebound.

### Partnerships and Outreach

To help address the many unique needs of older survivors, it is critical to connect with services and resources that are specifically designed to meet the needs of older adults.

**Partnerships** Domestic violence and sexual assault organizations, as well as the criminal justice system, should build or strengthen existing relationships with agencies and networks that support older adults. These agencies can help coordinate community resources to ensure that the needs of older survivors are being met. The **National Association of Area Agencies of Aging (N4A)** is another critical resource that can help connect older survivors to needed services and supports. Their [Eldercare Locator](#) service, available online or by phone, helps identify local resources for a wide range of needs including financial assistance, legal support, food and nutrition, housing options and health insurance.

**Accessibility** When possible, service providers should strive to be accessible to those with physical disabilities or cognitive impairments. Considering the physical, communications and support needs of elder survivors can help ensure that they are able to escape and recover from abuse. The [Accessing Safety Initiative](#) provides a useful guide for service providers on how to accommodate the needs of older survivors and those with disabilities.

### Key Recommendations:

#### STOP Grant Program

- Support the creation of elder justice centers and multi-disciplinary teams.
- Disseminate best practices in collecting evidence and interviewing in elder abuse cases.
- Collect data on incidences of intimate partner violence, sexual assault and stalking among older populations.
- Support accommodations to increase the accessibility of services to older survivors.

## The Abuse in Later Life Program

The Office of Violence Against Women's Abuse in Later Life grant program recognizes that survivors over the age of 50 face unique barriers to assistance. The program seeks to enhance training and services for older survivors of intimate partner violence, sexual assault, stalking and other forms of abuse including neglect and exploitation.

The [National Clearinghouse on Abuse in Later Life \(NCALL\)](#) serves as the technical assistance provider for all Abuse in Later Life grantees. NCALL is a nationally-recognized leader in program development, policy advocacy, technical assistance and training.

To learn more about the work being done by NCALL and other Abuse in Later Life grantees visit <http://www.ncall.us/grantees/about-all-program>.

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## Policy

**Income and Savings** Older women often reach retirement at a disadvantage due to a lifetime of wage discrimination that reduces their potential savings and future Social Security benefits. **Promoting wage equity** for workers with the same experience and tenure in the same position can help reduce the earnings gap and can provide working women with more opportunities to save for retirement.

**Public Supports Programs** Without Social Security, many more seniors would be in poverty today. Other key programs, such as Medicare, Medicaid, Meals on Wheels and housing subsidies or tax relief programs, are often critical lifelines for low-income elders. Ensuring adequate support for these programs will help maintain a basic standard of living for seniors.

Many future retirees are unaware of the cost of basic economic security while in retirement. Public education about one's income needs in retirement, which utilizes WOW's Elder Economic Security Index, can help families better prepare for retirement and build economic security.

**Service Coordination** Coordinated multi-disciplinary teams and offices have been successful in addressing many challenges in investigating and prosecuting elder abuse. Elder abuse experts should be invited to participate in local Coordinated Community Response Teams, Domestic Violence and Sexual Assault Response Teams and other cross-disciplinary groups.

**Justice System Participation** To help survivors who wish to participate in criminal justice proceedings, it may be necessary to make special accommodations, particularly in the courts. The [ABA's Recommended Guidelines for State Courts Handling Cases Involving Elder Abuse](#) offers recommendations on how courts can best meet the needs of elder survivors including:

- Providing accommodations for persons with physical and mental deficiencies.
- Holding hearings in cases involving elder abuse in the setting that best accommodate the survivor's needs.
- Offering flexibility in scheduling hearings to accommodate physical health needs such as taking medications.
- Expediting cases involving elder abuse.

**Assistive Technology and Resources** As the aging population grows, ensuring access to basic services will become increasingly critical. Under the [Americans with Disabilities Act \(ADA\)](#) and [Section 508](#) of the Rehabilitation Act and [Section 255](#) of the Telecommunications Act many agencies and providers are required by law to accommodate the needs of those with disabilities. Developing needs assessments and technical assistance can help service providers, government agencies and the justice system identify, prioritize and respond to these needs.

## Conclusion

Older survivors are particularly vulnerable to economic insecurity due to costs associated with increased age, finite financial resources and limited opportunity to build assets. The economic aspects of intimate partner violence, sexual assault or stalking can be devastating and can leave older survivors more dependent on abusers, prevent them from becoming independent, and compromise their health and well-being. While these survivors face a number of significant barriers to help, there are many resources, promising practices and multidisciplinary models that effectively coordinate domestic violence and sexual assault programs, the criminal justice system, community and social service providers to provide greater levels of safety, justice and economic security.



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## Works Cited

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