

National  
Policy *and*  
Resource  
Center *on*  
Women  
*and* Aging

*Issue Brief*

# Facts on Midlife and Older Women and Crime

## Acknowledgments

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**This issue brief is brought to you by the National Policy and Resource Center on Women and Aging.**

**Established in 1995, the National Policy and Resource Center on Women and Aging (NPRCWA) works to improve the quality of women's lives as they age, through policy analysis, research, and the production of educational materials for women across the country.**

**The Center's work focuses on the needs of midlife and older women in the areas of health, economic security, caregiving, housing, and the prevention of crime and violence.**

**The Center extends special thanks to Arnaa Alcon for her contributions to this report.**

It is a popular misconception that older people are particularly vulnerable to crime—easy targets who move slowly, unable to protect themselves. Although popular culture paints older persons as victims of their years, compromised by old age and ill health, elders as a group and older women in particular are the least likely to become victims of crime. Linked to the common assumption that the elderly are often victims of crime is the tendency to stereotype older people as fearful. The common but mistaken belief is that older persons are more afraid of crime than younger persons. Actually, older people are neither highly fearful of crime nor its frequent victims. Their level of fear is in proportion to their actual risk of falling victim to crime. Both are very low.

However, the likelihood of an older person becoming a victim, and his or her fear of crime, though low in the aggregate, may be much higher for certain sub-groups of the elderly. Urban dwellers, for instance, are far more likely to be fearful than are their rural or suburban elderly counterparts. This is not surprising when one considers that, compared to suburban

or rural elderly, elderly residents in cities have the highest rates of victimization for all types of crime.<sup>1</sup>

Though infrequent victims, there is some evidence to suggest that those older persons who *do* experience crime and violence suffer greater harm than victims of similar crimes who are younger. In addition, elder abuse and spouse abuse rates are rising, and research indicates that the real rate of such violence against elder women and men is even higher than reported.

## General Criminal Victimization Statistics

- In 1992, persons 65 or older experienced about 2.1 million victimizations. Although this number is less than 2 percent of all victimizations, it represents almost seven percent of elders.<sup>2</sup>
- Over a 20 year period, the lowest rate of violent crime against the elderly—3.5 per 1,000 aged 65 or older—was recorded in 1990. The rates for personal theft and household crime among the elderly were at a 20 year low in 1992.
- Personal larceny with contact is an exception. Those 65 and older are about as likely as those under 65 to be victims of personal larceny.<sup>3</sup>
- Elderly victims of violent crime are more than twice as likely as younger victims to be raped, robbed, or assaulted *at or near their home*. Those age 75 and older, who may not venture as far from home as frequently, were more likely than other age groups to be victimized in this location.<sup>4</sup>

**Exhibit 1**

Average annual rate of personal crimes per 1,000 persons age 50 or older for males and females, by age, 1987-91.

Victims Age	Male Crimes of Violence	Crimes of Theft	Female Crimes of Violence	Crimes of Theft
50-64	10.8	40.1	7.8	37.0
65 or over	5.0	20.1	3.5	19.5

Source: Bachman, "Violence Against Women" January 1994, p 2.

**Exhibit 2**

Average annual rate for crimes of violence per 1,000 females age 50 or older, by age, 1987-91.

Age	Total	Rape	Robbery	Aggravated Assault	Simple Assault
50-64	7.8	.2	2.1	1.6	3.8
65 or over	3.5	.1	1.3	.9	1.2

Source: Bachman, "Violence Against Women" January 1994, p 3.

### Exhibit 3

### Rates of Violent Victimization by age of victim, 1994

Victim's age	Percent of Population 12 or Older	Percent of Violent Victimations	Percent of Robbery	Percent of Aggravated Assault
Total	100%	100%	100%	100%
12 to 15	7	16	14	14
16 to 19	7	16	13	19
20 to 24	8	17	16	20
25 to 34	20	23	24	23
35 to 49	28	21	23	18
50 to 64	16	5	6	5
65 or older	14	1	3	1

In 1994, 45.1 of 1000 women age 12 or over experienced crime. Women were victims of crimes of violence at the rate of 42.5 per 1,000, of assault at the rate of 34.7 per 1,000 and of personal theft at a rate of 2.5 per 1,000.

Source: Perkins, "Criminal Victimization 1994" April 1996, p 6.

## Impact of Crime on Older Persons

• Crime may *result in injury*. Despite the fact that elders suffer crime at about the same rate as do younger people, older Americans are more likely to be *injured* from violent crimes than are persons at younger ages. And, when victimized, elders may receive more serious injuries.<sup>5</sup> For example, when injured as a result of crime, almost half of older victims but only a fourth of the younger ones receive medical care in a hospital.<sup>6</sup>

### Exhibit 4

Percent of victimizations in which persons sustained physical injury, by type of crime and age of victims, 1990.

Age	Robbery and Assault	Robbery	Assault
50-64	26.8	38.7	22.0
65 or older	37.6	52.8	26.3*

\*Estimate based on approximately 10 or fewer sample cases.

Source: Bureau of Justice Statistics Clearinghouse/NCJRS, Crime and Older Americans Information Package, p. 6.

## Exhibit 5

Injuries, Medical Treatment, and hospital care received by violent crime victims, by age of victim, 1987-90.

Percent of violent crime victims

Outcome	Under 65	65 or over	65-74	75 or Older
Injured	31%	33%	33%	37%
Serious	5	9	8	11
Minor	26	24	25	26
Received Medical Care	15	19	19	18
Received Hospital Care	8	14	13	13

Source: U.S. Department of Justice, Bureau of Justice Statistics, "Elderly Crime Victims: March 1994, NCJ-147186, p 2. And Ronet Bachman, "Bureau of Justice Statistics Special Report "Elderly Victims," Oct. 1992.

- *Fear about crime affects quality of life.* Fear of crime is highest among younger people and declines steadily in adulthood until advanced age.<sup>7</sup> Gender and race are significantly related to levels of fear. Women and nonwhites report much more fear of crime than do men and whites.<sup>8</sup>
- Women consistently report more fear than men, especially personal fear.
- Those with low incomes express more fear of crime than do people at higher income levels.
- African Americans surveyed report higher levels of fear than do whites.

- *One Consequence is Constrained Behavior.* Fear of crime, a reaction to perceived risk of victimization, may lead to *constrained* behavior. Some people seek to *avoid crime* through behavior such as limiting or changing daily activities because of crime. *Defensive* behavior, which is protective, includes installation of extra outside lighting, keeping a weapon in one's home for protection, and installing extra locks on windows or doors.

Individuals who have higher levels of fear are more likely to modify their activities. These behavioral changes however, do not reduce the fear elders experience. That is, even in situations in which elders believe they have reduced risk of crime, they are unable to alter the level of fear they face. The fear continues unabated.

Of course, older adults may “constrain” behavior for reasons other than fear. For example, older adults may not be able to leave their homes because of limitations in vision, or driving ability—not because they fear crime.<sup>9</sup>

## Women and Other Special Populations

- Although older men are more likely than women to be victims of crime, older women experience higher rates of personal larceny with physical contact such as purse snatching. Women are significantly less likely to become victims of violent crime. However the rate of victimization as the result of violence committed *by an intimate* (including spouses, ex-spouses, boyfriends, parents, children or other relatives) is nearly *10 times greater* for females than for males.<sup>10</sup>
- *Across all age groups*, women have nearly the same rates of personal larceny involving physical contact. This pattern contrasts with that for violent crime in which the risk of victimization decreases with age.<sup>11</sup>
- In general, elderly black females have higher victimization rates than elderly whites. However, black and white women are victims of rape and of aggravated or simple assault at similar rates. But for violent crime the black victimization rate is twice the rate for whites; for household crime<sup>12</sup> the rate for blacks is about 1½ times higher than for whites.<sup>13</sup>
- Elderly renters have higher victimization rates than do homeowners for personal crimes.

Elderly homeowners have higher burglary and household larceny rates than do renters.<sup>14</sup>

- Persons over 75 years of age are less likely than those 65-74 to be victims of assault, motor vehicle theft, personal larceny without contact, and household larceny. Both age groups, however, experience similar rates of robbery and personal larceny with contact.<sup>15</sup>

## Exhibit 6

Average annual victimization rates of persons age 65 to 74 and 75 or older for crimes of violence, crimes of theft, and household crimes

Number of victimizations per 1,000 persons or households

	Crimes of Violence		Crimes of Theft		Household Crimes	
	65-74	75+	65-74	75+	65-74	75+
Sex						
Male	5.2	4.4	22.4	14.8	86.9	73.1
Female	4.2	2.2	23.4	13.9	82.9	65.6
Race						
White	4.2	2.6	23.1	14.2	77.6	61.4
Black	13.9	6.5	36.7	16.1	156.8	149.6
Marital Status						
Married	3.3	2.2	20.5	12.9	82.7	66.5
Widowed	5.6	3.1	24.6	13.0	83.3	68.5
Never married	8.1	7.0	30.8	20.2	73.3	67.7
Divorced/ separated	13.1	6.2	34.9	36.5	116.6	92.2
Family Income						
Less than \$7,500	9.7	3.3	19.1	12.0	83.3	70.7
\$7,500-\$14,999	4.5	4.1	18.2	12.0	49.4	64.6
\$15,000-\$24,999	3.6	2.2	21.1	15.9	86.5	70.6
\$25,000- or over	3.2	1.7	30.6	20.9	78.5	78.6

Source: Ronet Bachman, "Bureau of Justice Statistics Special Report: Elderly Victims," October 1992.

## Elder Abuse and Domestic Violence

Only one in 8 cases of elder abuse comes to the attention of the appropriate authorities. In 1990, approximately five percent of the elderly, or 1.5 million persons annually, were victims of elder abuse. Reported cases of elder abuse increased over 60 percent from 1988 to 1991.<sup>16</sup> The definition of elder abuse includes some actions, such as financial exploitation or neglect, that qualify as abuse only in the context of a relationship with a dependent elder or a child and would not fit the legal definition when independent adults are involved. Information about specific types of domestic abuse that occurred in 30 states during 1991 reveals the relative frequency of the following types of abuse<sup>17</sup>:

Neglect	45.2%
Physical abuse	19.1%
Financial/Material exploitation	17.1%
Emotional abuse/Neglect	13.8%
Sexual abuse	0.6%
All other types	4.0%
Unknown	0.2%

Based on 1991 data provided by 21 states, the National Aging Resource Center on Elder Abuse identified the perpetrators of domestic elder abuse, as follows:

Adult children	32.5%
Spouse	14.4%
Other relative	12.5%
Friend/Neighbor	7.5%
Service provider	6.3%
Grandchildren	4.2%
Sibling	2.5%
All others	18.2%
Unknown	2.0%

Victims of domestic elder abuse are more likely to be women.<sup>18</sup>

- **Spouse Abuse:** Whether spouse abuse in older families is considered elder abuse, and defined as an “aging issue,” or as domestic violence, and associated with women’s or family issues, depends on the circumstances of the abuse, how it is reported to authorities or professionals, who those authorities or professionals are, and what actions they chose to take either voluntarily or because they are mandated by law. Spouse abuse in older families includes abuse of a wife by her husband as well as abuse of a husband by his wife. Late life abuse can be the continuation of years of mistreatment. It can also begin in late life, sometimes as the result of caregiving stress and isolation.

## Fraud and Bunco Schemes

According to Congress, Americans lose an estimated \$40 billion each year due to fraudulent sales of goods and services over the telephone. That is \$40 billion lost in only *one* subcategory of consumer fraud—telemarketing. No one knows how much Americans lose each year to all types of fraud and bunco schemes. Schemes which can range from home repair rip-offs to variations on old bait and switch cons to sophisticated and hard to detect investment advising improprieties. Even without hard data on how many people each year lose money to fraud or how much those losses total, it is widely accepted that this is a huge and growing problem. Victims of fraud are of all ages and economic backgrounds. Some individuals lose small amounts that have little affect on their overall financial security, others lose their life savings. Some never know they have been swindled, and may fall victim to variations on a scheme repeatedly. Other victims, realizing what they have lost, are drawn into yet another swindle in an attempt to recover their losses.

In 1991, a national study conducted by the National Institute of Justice found that older people were less likely to be victims of fraud or bunco schemes than younger people or to lose money or property.<sup>19</sup> When older persons do fall victim to fraud or bunco schemes, however, their losses may have long term effects which are more serious than those experienced by younger victims. Since most older persons have a relatively limited earning capacity, it is very difficult or impossible for them to replace their losses. Moreover, consumer protection advocates and elder abuse professionals warn that fraud and bunco artists are running increasingly sophisticated scams which target older people.

In a very recent study of older telemarketing fraud victims (1996) sponsored by the American Association of Retired Persons (AARP), older fraud victims were found to be well informed and have extensive networks of family and friends with whom they are in regular, close contact. The victims in this study typically are still in the workforce, and are relatively affluent and more educated than other people age 50 and over. In contrast to the

National Institute of Justice research, the AARP study found that older people appear to fall victim to telemarketing fraud in greater numbers than do younger people. Fifty-six percent of the known victims of fraud contacted for the AARP survey are age 50 or older—much higher than 36 percent this age group represents in the general population.<sup>20</sup>

## Resources

The following organizations and publications are excellent sources of information about crime and the elderly.

### Organizations

American Association of Retired Persons (AARP)  
601 E Street, N.W.  
Washington, D.C. 20049  
800-424-3410

AARP has available a large variety of relevant publications targeted toward policy makers and law enforcement professionals as well as older persons themselves.

(1) AARP Legislative Compilation. An annual survey of all states and District of Columbia to learn about laws

pertaining to crimes or the abuse of the elderly. Information about victims rights and assistance legislation is compiled, analyzed, and distributed to the state governors.

(2) Public Education Materials.

Consumer friendly pieces on specific safety topics.

Brochures

How to:

Protect You and Your Car\*

Protect Your Rural Homestead

Protect Your Home\*

Protect Your Neighborhood\*

Spot a Con Artist\*

Conduct a Security Survey\*

Report Suspicious Activities\*

\*Brochures available in Spanish

Clearinghouse on Abuse and Neglect  
of the Elderly

College of Human Resources

University of Delaware

Newark, Delaware 19716

302-831-3525

newsletter three times a year

National Victims Resource Center  
(NVRC)

Box 6000

Rockville, MD 20850

800-627-NVRC (6872)

A program of the Office for Victims of  
Crime

“The Office for Victims of Crime  
(OVC), a component of the U.S.

Department of Justice, Office of  
Justice Programs, serves as the Federal  
focal point for addressing the needs  
and improving the treatment of crime  
victims. OVC administers the Victims  
of Crime Act (VOCA) program, which  
awarded State grants to expand victim  
compensation and assistance and  
support innovative programs for  
victims of crime. OVC also sponsors  
training for criminal justice officials  
to better meet the needs of crime  
victims and their families.”

A component of the National  
Criminal Justice Reference Service  
(NCJRS)

National Criminal Justice Reference  
Service

P.O. Box 6000

Rockville, MD 20849-6000

800-851-3420

[askncjrs@ncjrs.aspensys.com](mailto:askncjrs@ncjrs.aspensys.com)

NCJRS Data Base Searches:

Topical Searches (\$5)

Topical Bibliographies (\$17.50)

Custom Searches \$48 hard copy, \$65  
diskettes)

Specialized Products:

National Victims Resource Directory

Information Packages

Fact Sheets

Reading Lists

Resource Package (package on Violence  
Against Women is new in 1996,  
cost \$32)

Office for Victims of Crime

633 Indiana Avenue, N.W.

Washington, D.C. 20531

202-514-6444

National Victim Center

2111 Wilson Boulevard Suite 300

Arlington, VA 22201

703-276-2880

703-276-2889 (fax)

c/o INFOLINK

P.O. Box 17150

Fort Worth, Texas 76103

800-FYI-CALL

for permission to publicize INFOLINK

call director of Program Development

Christine Edmunds 703-276-2880

## Law Enforcement Training

*Issues Affecting Crime Victims: Background, Current Status and Implications for Older Persons*, AARP, 1990

## Massachusetts Elderly Protection Project

*AARP Law Enforcement Training Manual*

*Improving The Police Response to Domestic Elder Abuse*, Police Executive Research Forum

## Research Resources

*Directory of Criminal Justice Information Sources 1994*, listings of 158 organizations that provide information services on a national, regional, or statewide basis including: data base searches, document dissemination or delivery, practical information on setting up programs, reference services, and technical assistance.

*Public Opinion About Crime*, 1977

The National Crime Victimization Survey

National Crime Attitude Questionnaire

## End Notes

- <sup>1</sup> Ronet Bachman, "Elderly Victims." Bureau of Justice Statistics Special Report, October 1992.
- <sup>2</sup> Lisa Bastian, May 1995, "Criminal Victimization 1993," Bureau of Justice Statistics Bulletin, p.2.
- <sup>3</sup> Bachman, October 1992.
- <sup>4</sup> Bachman, October 1992.
- <sup>5</sup> Bachman, October 1992.
- <sup>6</sup> National Crime Victimization Survey: Elderly Crime Victims, March 1994, (NCJ-147186).
- <sup>7</sup> Ferraro, Kenneth F. (1995) Fear of Crime: Interpreting Victimization Risk. State University of New York Press. Fear of crime is lowest for those aged 55-64 and highest for those ages 18-24. Persons 65-74 and 75+ have slightly higher levels of fear than respondents 55-64 but the mean levels of reported fear for those two groups (43.3 and 43.7) are lower than the grand mean for the entire sample (44.5). For fear of property crime the youngest category (18-24) shows the highest level of fear, and the 75+ category manifests the lowest level of fear. (Ferraro, pps 69-80).
- <sup>8</sup> Ferraro, 1995.
- <sup>9</sup> Ferraro, 1995.
- <sup>10</sup> Ronet Bachman, "Violence Against Women: A National Crime Victimization Survey Report," January 1994, NCJ-145324.
- <sup>11</sup> Bachman, 1992.
- <sup>12</sup> Household crimes are burglary, household larceny and motor vehicle theft.
- <sup>13</sup> Bachman, 1992.
- <sup>14</sup> Bachman, 1992.
- <sup>15</sup> Bachman, 1992.
- <sup>16</sup> Testimony of Edward R. Roybal, Chairman, Subcommittee on Health and Long-Term-Care, U.S. House Select Committee on Aging, "Elder Abuse: A Decade of Shame and Inaction," May 1, 1990. U.S. House Select Committee on Aging, House of Representatives, One Hundred and First Congress (Comm. Pub. No. 101-768)
- <sup>17</sup> Toshio Tatara, "Elder Abuse: Questions and Answers: An Information Guide for Professionals and Concerned Citizens." September 1994, p 6.
- <sup>18</sup> Testimony of Toshio Tatara, Director, Research and Demonstration Department, American Public Welfare Association and Director, National Aging Resource Center on Elder Abuse. "Elder Abuse: A Decade of Shame and

Inaction," May 1, 1990. U.S. House Select Committee on Aging, House of Representatives, One Hundred and First Congress (Comm. Pub. No. 101-768) Approximately two-thirds of elder abuse victims in domestic settings are female. Elderly people who are 80 years of age or older made up more than two-fifths of domestic violence abuse victims in 1991. The median age of these victims was 78.8 years. (Tatara, 1994).

<sup>19</sup> Richard Titus, Fred Heinzelmann and John M. Boyle. 1995. "The Anatomy of Fraud: Report of a Nationwide Survey" National Institute of Justice Journal. August 1995, p 28-34.

<sup>20</sup> American Association of Retired Persons, "Telemarketing Fraud Victimization of Older Americans: An AARP Survey." January, 1996 and "Telemarketing Fraud Victimization of Older Americans: A Report of Focus Group Discussions." January, 1996. The National Institute of Justice study used a random sample survey representative of the adult population of the United States. A total of 1,246 respondents were contacted by telephone and the participation rate was 66 percent. Forty-four percent of cooperating respondents were not interviewed because they were younger than age 50. The AARP study is based on interviews with 745 telemarketing fraud victims age 50 and older. These 745 were participants in at least one telemarketing scheme investigated and prosecuted at the state or federal level. While the victims are demographically and geographically diverse many were identified because they reported their victimization to the authorities. Older persons are much more likely than younger persons to report crime. This may partially account for the high numbers of older victims found by this study.

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E-mail:  
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