This study tests the accuracy of the current consensus that the physical and economic consequences of crime are greater for the elderly than for other age groups. Data from 1973 and 1974 national surveys show that the elderly are no more likely than other age groups to suffer more severe physical injuries or larger financial losses from crime. However, when the *relative* economic losses to mature adults over the age of 40 are examined, adults age 65 and over appear to be heavier economic losers. The paper suggests that the crime problem of the elderly may not be an age-related problem but rather a condition-related problem, with the condition being one of low income.

Criminal Victimization of the Elderly:

The Physical and Economic Consequences[1]

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During the past several years considerable effort has gone into understanding the crime problem facing elderly Americans. Many programs have been designed to reduce the number of victimizations of the elderly and to assist them in recovering from injuries or losses that occur because of criminal activity (U.S. Congress, 1977). Concern at a national level regarding the problem was first prominently voiced at the 1971 Senate Subcommittee on Housing for the Elderly, a subcommittee of the Special Senate Committee on Aging (U.S. Congress, 1971). Although this committee focused only on the problems of the elderly in federally funded housing projects, during the next year's subcommittee hearings speakers went beyond public housing and argued that elderly persons "in *private* and public housing ... are the most vulnerable victims of theft, violence, rowdyism and outright terrorism" (U.S. Congress, 1972; italics ours).

Since that time, national attention has continued to be focused on the problem. One recommendation of the 1971 White House Conference on Aging was that "police protection of the elderly should become a top priority." The Executive occasionally has singled out the elderly as special victims of crime (Ford, 1975), and a National Conference on Crimes Against the Elderly recently was held in Washington (Goldsmith & Goldsmith, 1976). During the early 1970s it was widely believed that the elderly were more likely to suffer from crime than other age groups (Butler, 1975; Goldsmith & Tomas, 1974; Cunningham, 1975). But since then, studies using data with large national samples (Cook, 1976; Cook & Cook, 1976) have shown that the elderly are the least likely age group to be victimized in many serious crime categories (including burglary, theft, rape, robbery, and assault) and are no more likely than other age groups to be victimized in the crime category of personal thefts (i.e., picked pockets and snatched purses).

That the elderly are the least likely age group to be victimized is now widely recognized. However, the current consensus is that attention must remain focused on criminal victimization of the elderly because — among other things — the physical and economic *consequences* of crime are greater for them than to others. It is assumed (1) that, being more frail on the average than younger persons, the elderly are especially harmed when they are victimized; and (2) that, being poorer on the average, they incur greater economic costs from crime. This general consensus has been made clear in a variety of prominent articles and Congressional reports and underlies Federal programs discussed below. However, the accuracy

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of this current consensus has not yet been tested with data based upon large national samples. It is only in the last 2 years that published data from the Census Bureau's national samples from 1973 and 1974 have become available, and only in the last year that the original data have been released to researchers. The first purpose of this article is to examine the accuracy of the current consensus that the physical and economic consequences of crime are especially severe for the elderly, relative to other groups. It is important to learn what types of consequences are "special" for the elderly so that policies and programs can be targeted specifically at the greatest problem areas.

We already know one crime-related problem which is very special for the elderly, and that is fear. Data from National Opinion Research Center's General Social Surveys using national probability samples during 1965, 1968, 1973, and 1974 show that the elderly are more fearful of crime than other age groups (Adams & Smith, 1976) and that this fear seems to be increasing over time. According to data from the National Council on Aging Survey conducted by Harris (1975), 23% of adults 65 and over report fear of crime as a major social problem. A higher percentage rate crime as a "very serious" problem than rate ill health, loneliness, and lack of sufficient money as very serious problems. How reality-based is this fear of crime? It is not so founded in terms of the relative likelihood of the elderly being victimized, but it may well be reality-based in terms of the physical and economic consequences of crime to the elderly. A second purpose of this article is to explore whether the consequences of crime against the elderly might serve to explain the discrepancy between, on the one hand, the elderly's greater fear of crime and, on the other hand, their lesser likelihood of victimization.

The Current Consensus

The current consensus about crime and the elderly has been summarized recently in a report of the U.S. Subcommittee on Housing and Consumer Interests of the Select Committee on Aging (1977), *In Search of Security: A National Perspective on Elderly Crime Victimization.* The Subcommittee recognized that national victimization rates are lower for the elderly than for the general population. However, the report stated that in testimonies

before the subcommittee "every professional . . . bore witness to the fact that although there is controversy regarding the quantitative measures of elderly victimization, it is clear that the elderly suffer disproportionately in qualitative measures." For example, Clarence M. Kelly, then Director of the Federal Bureau of Investigation, told the subcommittee, "Psychologically, financially and physically, no group of citizens suffers more painful losses than our nation's elderly do at the hands of America's criminal predators." And Henry F. McQuade, Deputy Administrator for Policy Development at the Law Enforcement Assistance Administration stated: "While there may be some uncertainty about criminal victimization among senior citizens, there is, I believe, little question about their vulnerability — physical, psychological, and financial." George Sunderland, Coordinator of the Crime Prevention Program of the National Retired Teachers Association/ American Association of Retired Persons (NRTA/AARP), said:

Although the incidence of crime has risen throughout society in general, we are finding that crimes against older persons are becoming more prevalent and more frequent. This is particularly important to note because crime impacts most heavily on older persons. Financially and physically, they are least able to cope with the loss or injury resulting from a criminal act.

The Subcommittee concluded that the elderly are "among all age groups, the most vulnerable to the effects of crime" and that "of all persons victimized, they suffer the most." Social scientists Goldsmith and Goldsmith (1976) make a similar point:

One major reason for focusing special attention on crime against the elderly is the differential impact of crime and increased vulnerability of the elderly. There are physical, economic, and environmental factors associated with aging that increase vulnerability to criminal attack and that magnify the impact of victimization (p. 2).

The widely distributed journal *Police Chief* has devoted two issues to criminal victimization of the elderly. Here, again, the consensus is that the elderly are likely to suffer more severe physical and economic consequences of crime (Goldsmith, 1976; Leeds & Evans, 1976; Pope & Feyerheim, 1976).

Currently, several major projects are being funded by the federal government to assist elderly victims and prevent crimes against them. The assumption behind these projects is that there are special consequences of victimization to the elderly. For example, the National Council of Senior Citizens (1976) is coordinating the evaluation of special Administration on Aging projects in six cities which are based upon the assumptions described above. A number of other programs to help elderly victims have been funded by the Law Enforcement Assistance Administration (for a list, see U.S. Congress, House, 1977).

The current consensus about crime and elderly Americans seems clear; the question is whether or not this consensus is correct.

National Survey Data

To examine the relationship between age and the severity of consequences of victimization, we will employ data from nationwide surveys conducted by the Census Bureau for the Law Enforcement Assistance Administration (LEAA) in 1973 and 1974. These surveys involve the continuous interviewing of a rotating national panel of all residents 12 years of age and older in 60,000 sample households. Ten thousand households are visited each month, and their members are asked about events which have transpired in the past 6 months. In total, over 375,000 interviews are conducted in order to gather data for each reference year for which data are published. The surveys provide particularly useful information about crimes which were not reported to the police, often 50% of the total in major categories. In fact, it was because of the low reporting to the police of some crimes that LEAA initiated these surveys.

The dependent variables in this study are a series of measures of economic and physical consequences of crime. The measures are of two types. Some are absolute — for example, the total dollar amount stolen in a robbery. Others are relative — for example, the total dollar amount stolen as a percentage of monthly income. The reason for using both absolute and relative measures is fairly simple. The loss of $50 to a person whose monthly income is $1000 is a less severe consequence of crime than the loss of $50 to a person whose monthly income is $400. It is only by using relative measures that the full impact of crime on the elderly can be assessed; they are what the

House Select Committee on Aging (1977) report referred to as "qualitative measures" of the consequences of crime.

It should be noted that this study excludes from consideration cases in which the most extreme consequences were incurred by the victims of crime, homicides. The data used here were collected through personal interviews with victims, a mode clearly inappropriate to detect those victims. Homicides are so few in number that interviews with the relatives of victims also would be inappropriate to conduct on a sample basis. The victimization survey conducted for the Crime Commission in 1965 encountered only one household in which a murder had occurred.

Analysis of data on homicides available in the Uniform Crime Report for 1973 (Federal Bureau of Investigation, 1974) indicate that they do not particularly affect older groups in the population. In that year, 6% of the victims of homicide aged 12 and older were over 65, while seniors constituted 10% of the population in that range. The homicide rate for those over 65 was 4.9 per 100,000, the lowest of any major age category.[6] Thus, the exclusion of homicide from the survey data on victimization does not disguise any special problem affecting the elderly.

The Economic Consequences of Being Victimized

This section addresses three related questions about victims: What are their economic losses? How are those losses distributed across age groups? Are the economic hardships imposed by crime — losses relative to income — greater among the elderly than other age groups?

Monetary loss can be incurred as a result of household crimes (burglary and larceny) or personal crimes (robbery and personal larceny with or without contact with an offender). The distinction between robbery and personal larceny with contact is that robbery involves the use of force or threat of force, whereas personal larceny does not. Personal larcenies with contact are the oft-discussed purse snatchings and pocket pickings. Personal larceny without contact is theft without direct contact between victim and offender, and it can occur in any place other than the

Table 1. Victimization Rates for Persons and Households by Age of Victim and Age of Head.

Age of Head	Household Crimes Burglary 1973	1974	Larceny 1973	1974	Age of Victim	Personal Crimes Robbery 1973	1974	Personal Larceny With Contact 1973	1974	Personal Larceny Without Contact 1973	1974	Assault 1973	1974
12-19	218.2	217.3	195.1	204.8	12-15	11.3	12.7	2.2	3.1	169.8	163.6	43.5	38.5
					16-19	9.3	11.3	4.3	3.7	157.1	156.1	49.8	54.1
20-34	122.4	127.3	145.6	174.2	20-24	11.3	10.7	4.6	3.4	128.8	143.0	49.5	48.3
					25-34	5.5	7.0	2.7	2.6	96.3	103.5	27.6	30.2
35-49	98.6	99.0	126.2	145.9	35-49	5.1	5.5	2.0	2.6	69.7	76.7	16.2	15.2
50-64	70.0	69.0	83.7	88.9	50-64	4.4	4.1	3.4	3.5	43.3	45.9	8.5	7.3
65+	55.0	54.4	47.3	57.9	65+	5.0	3.9	3.3	3.4	19.8	18.5	3.4	4.9

Note: these are rates per 1,000 households (household crimes) and rates per 1,000 persons 12 years and older (personal crimes).

Source: U. S. Dept. of Justice, 1976.

victim's home (e.g., an unattended bicycle, or a theft in a public restroom). The distinction between burglary and household larceny is that burglary includes unlawful entry of a residence whereas household larceny does not.

Before examining the monetary losses suffered by victims, we need to ask how likely various age groups are to incur any losses in the first place. Table 1 indicates the relationship between age and household and personal crimes for the years 1973 and 1974. Examining household crimes, it can be seen that the relationship between age and both burglary and larceny is a simple linear one: persons over 65 were less likely than adults of any other age to be victimized in both 1973 and 1974. Looking next at personal crimes, the data indicate that in 1974 persons over 65 were less likely than adults of any other age to be victimized by robbery, and for 1973 they were one of the two least victimized groups. For personal larceny with contact, there appears to be no marked relationship between age and victimization, though a reverse "J" relationship is discernible: the most victimized were persons 16-24, the least were persons 25-49, while rates rose again (but not as high) among those over 50. There was little difference by age among persons over 50. Finally, examining personal larceny without contact and assault, victimization decreases with age, and the elderly are less likely to be victimized than other age groups.

Moreover, the data in Table 1 do not indicate any dramatic *shift* in victimization rates among the elderly from 1973 to 1974. Rates from the first year to the second decrease as often (in three categories) as they increase, and only household larceny rates appear to have risen substantially for the elderly in 1974 — as they did for every age group.

Household Crimes

In Table 2 the median amount taken in various ways from households, by age of head of household, is reported.[7] These figures include both the amount of cash actually taken in burglaries and larcenies, and victims' estimates of the value of goods stolen. They are based only on cases in which something of value was taken, thus excluding, for example, attempted burglaries.

The data do not suggest that the elderly are particularly prone to large losses in property crimes. Based on these absolute figures, elderly victims are at or near the bottom of each dollar loss category. Across the 2 years, the median senior victim lost about $55 per burglary, and $15 per simple theft.

A more significant way to measure the true impact of theft is to examine patterns of *loss relative to income.* Here we utilize as our measure of economic hardship imposed by crime the ratio of net dollar losses to victims' monthly incomes, expressed as a percentage. Net losses take into account both the value of goods stolen and property damages incurred in the course of a crime. In the case of burglary, the latter may be considerable. From this total is subtracted the value of any goods recovered by the police (or in any other way), and any insurance payments covering either the remaining property or the physical damage. The denominator of the measure,

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[7] Some extreme cases make the mean an inaccurate estimate of central tendency and result in a high correlation of means and variances across the various age groups.

Table 2. Median Value of Property Loss in Household Crimes.[a]

Age of Head	Burglary				Larceny			
	1973 Median	(1973 N)	1974 Median	(1974 N)	1973 Median	(1973 N)	1974 Median	(1974 N)
17-20	$ 27.	(232)	$ 50.	(184)	$25.	(812)	$24.	(873)
21-26	100	(584)	100	(554)	20	(2536)	22	(2732)
27-32	80	(440)	98	(560)	20	(2236)	20	(2472)
33-39	50	(452)	100	(440)	15	(2940)	15	(2969)
40-49	75	(744)	74	(618)	13	(4584)	15	(4351)
50-64	65	(712)	98	(668)	14	(3496)	18	(3316)
65+	60	(432)	50	(350)	15	(980)	14	(976)

[a]The number of observations is, in each category, the number of cases in which losses of some value were recalled. Thus, criminal *attempts* are excluded.

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

Table 3. The Impact of Property Loss in Household Crimes: Net Loss as a Percent of Monthly Income.[a]

Age of Head	Burglary				Larceny			
	1973 Median	(1973 N)	1974 Median	(1974 N)	1973 Median	(1973 N)	1974 Median	(1974 N)
17-20	24.0	(204)	24.0	(160)	11.5	(736)	12.0	(796)
21-26	13.1	(516)	16.8	(450)	3.2	(2248)	3.4	(2334)
27-32	13.1	(396)	12.0	(404)	2.1	(1976)	1.9	(2128)
33-39	5.5	(396)	8.0	(390)	1.2	(2532)	1.4	(2504)
40-49	7.1	(660)	7.2	(582)	1.0	(4016)	1.2	(3710)
50-64	6.2	(568)	10.1	(570)	1.7	(3056)	1.6	(2842)
65+	10.7	(380)	13.7	(372)	3.2	(836)	2.4	(878)

[a]In the National Crime Panel survey, income was categorized. We employ here the midpoint of each yearly family income category, divided by 12, as an estimate of monthly income. Net loss is the value of goods stolen plus the cost of any damages incurred, less the amount actually recovered by the police or on the basis of insurance claims.

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

monthly income, is simply one-twelfth of a victim's yearly family income.

The data on the relationship between economic hardship and age are presented in Table 3. For burglary, households headed by persons 17 to 26 lost a larger proportion of their monthly income than did other age groups. For example, household heads 17-20 who experienced a burglary lost about 24% of their monthly income across the 2 years, and household heads 21-26 lost about 15%. These percentages remain about constant at approximately 6-8% from 33 to 64, then rise slightly among senior citizens, to 12%. Thus, there is some curvilinearity in these data, with the hardest hit groups being lower-earning households headed by those under 33 and over 65. However, the elderly are not dramatically harmed by burglaries; their losses were one-half those of households headed by persons under 21.

Our final test of hardship involves examining victims who suffered a "catastrophic" property loss. A definition of a catastrophe is necessarily somewhat arbitrary; we have chosen to define

the net loss of more than a household's total monthly income as catastrophic (see Table 4). The households which suffered the highest percentage of catastrophic losses from burglary in 1973 and 1974 were those with heads 17-20 and 21-26. Large losses continued to decline in frequency, then leveled off through the 50-64 group; among senior citizens the percentage losing catastrophic amounts again showed some increase in 1974. The average level was higher among the elderly than for any other age group over 32, with 12% of elderly burglary victims suffering catastrophically in 1973 and 1974. A similar and sharper curvilinear relationship holds for catastrophic loss from larceny. Again, the youngest age group had the highest percentage of catastrophic losers (14.0% in 1973 and 13.4% in 1974); and again, the percentage decreased with age until about 65, where it began to rise.

Personal Crimes

Perhaps the crimes against the elderly about which we hear most from the news media are

Table 4. Percentage of Victims of Household Crimes
who Suffered Catastrophic Property Loss.[a]

| Age of Head | % of Net Losses Above One Month's Income | | | |
| | Burglary | | Larceny | |
	1973	1974	1973	1974
17-20	20.9	23.3	8.3	7.8
21-26	17.5	18.0	2.4	2.7
27-32	17.3	13.1	1.3	0.7
33-39	3.4	12.7	0.9	0.7
40-49	8.7	7.3	0.3	1.0
50-64	8.7	9.2	0.9	0.9
65+	7.3	15.8	1.9	2.7

[a]The number of cases in each category is the same as those given in Table 3.

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

those which occur "on the street" personal larceny with contact (purse snatchings and pocket pickings) and robbery. Because of the relatively infrequent nature of personal crime in a national survey, we aggregate the 1973 and 1974 data for the purpose of analyzing consequences. We have examined these years separately, and the data from each reveal the same trends.

The first column of Table 5 relates age to the median amount lost by persons who suffer these crimes. Of all age groups, teenagers lost the least, a median amount of $5.37 for teenagers 12-16 and $22.02 for those 17-20. Among adults over 21, the elderly lost the least. Elderly victims of robbery or larceny lost $37.49, in contrast to persons 33-39, who lost a median of $69.91.

Table 5. Financial Loss in Personal Crimes:[a]
1973 and 1974 Merged Data.

Age of Victim	Median Loss 1973-74 (Dollars)	Median Loss as % of Monthly Income	% of Losses[b] Catastrophic	(1973-74 N)
12-16	$ 5.37	0.6	0.1	(291)
17-20	$22.02	4.1	6.2	(255)
21-26	45.33	9.6	9.6	(316)
27-32	50.08	7.7	5.5	(165)
33-39	69.91	11.4	7.9	(113)
40-49	50.26	7.9	5.2	(194)
50-64	41.75	9.6	6.5	(285)
65+	37.49	10.1	7.9	(194)

[a]The number of observations is, in each category, the number of cases in which losses of some value were recalled.
[b]These are losses totaling more than one month's family income.

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

Again, looking only at the median amount lost tells little about the impact of financial loss on the victim. A more sensitive measure of the meaning of the theft would be the loss as a percent of monthly income. The relevant data are in column 2 of Table 5. Among those over 20, there appears to be no marked relationship between age and loss. The highest losers, persons 33-39, also lose the largest percentage of their monthly income — 11.4%. The data show that, although the elderly are the lowest losers among adults, they have the dubious distinction of ranking second to persons 33-39 in the hardship imposed by that loss. However, the differences among the percentages for adults are for the most part fairly small, ranging from 7.7 to 11.4%.

Column 3 of Table 5 reports data on catastrophic losses from personal crime. Again, among adults over 20, no marked relationship between age and hardship appears. About 8% of the losses experienced by elderly victims of personal crimes were catastrophic, similar to persons 33-39. A slightly larger percentage of victims 21-29 experienced catastrophic losses.

The findings on financial losses can be summarized by noting that the elderly (1) are less likely than others to be involved in crimes; (2) they lose the same or less than other adults when absolute loss measures are employed; and (3) they lose less than young people, but the same or more than other adults, when the dollar loss from crimes are adjusted for differences in monthly income.

Physical Consequences of Victimization

The physical consequences of victimization can be described in terms of a sequence of contingencies. The first is whether a victim is or is not attacked; the second is whether the attack does or does not lead to injuries; the third is whether the injury is of a more or less serious type; the fourth is whether or not the injury warrants medical attention; and the fifth is whether that medical attention is or is not protracted and costly. We shall deal with all of these stages in the following analyses, each of which is restricted to the subset of respondents who reported more serious consequences at the proceeding stage.

The number of persons who are injured by criminals and require hospitalization is quite small. Hence, rather than examining the data for 1973 and 1974 separately, the data will
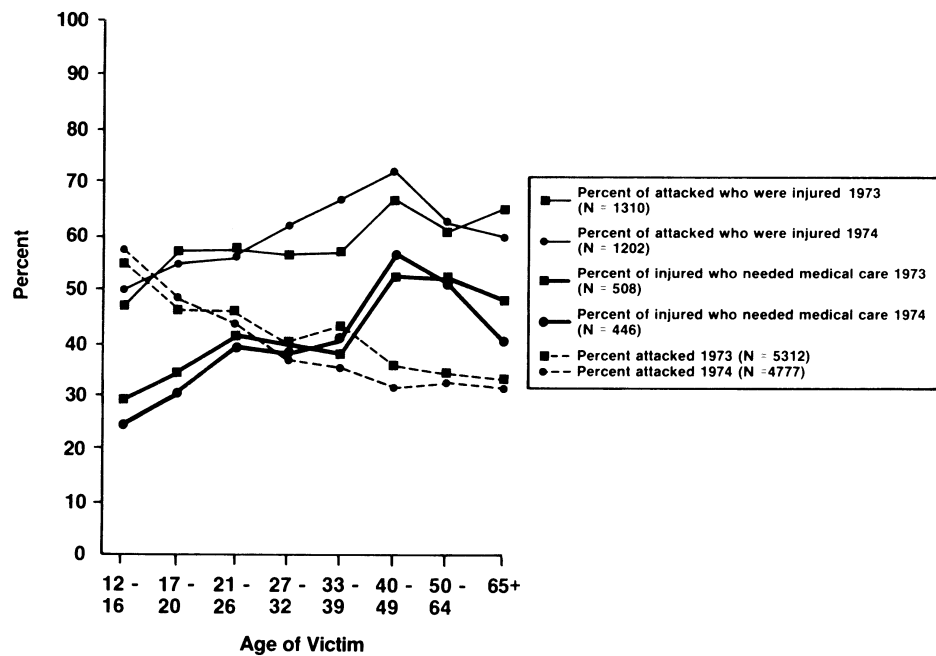
Fig. 1. All Personal Crimes — Comparison of 1973 and 1974 Data by Age.

Table 6. Patterns of Personal Attack and Injury.[a]

| Age of Victim | Base N | (1) % Attacked | (2) % Injured of Those Attacked | Type of Injury [b] If Injured, % Who Had: | | |
				(3) Knife or Gun Wounds	(4) Broken Bones or Teeth	(5) Internal Injuries; Unconscious	(6) Bruise, Cut, Black Eye, Scratches
12-16	(2098)	55.8	48.2	4.4	4.3	3.9	93.0
17-20	(1835)	47.7	56.6	7.3	6.9	6.0	90.4
21-26	(2054)	44.6	56.9	10.2	8.2	7.0	88.6
27-32	(1154)	38.3	59.5	8.2	9.5	6.2	88.8
33-39	(719)	39.7	61.4	6.4	12.0	9.9	86.8
40-49	(880)	34.3	68.9	7.3	9.9	16.1	90.4
50-64	(880)	33.6	61.3	8.2	17.4	11.4	85.9
65+	(469)	32.9	66.2	1.8	6.7	19.5	94.5
Total	(10089)	44.0	56.5	7.1	8.2	7.8	90.0

[a]Includes all crimes with personal contact for 1973 and 1974.
[b]Does not sum to 100% as victims could receive multiple injuries.
Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

be merged. Fig. 1 illustrates that merging the 2 years presents no interpretative problems; the trend lines for the 2 years are remarkably similar.

Column 1 of Table 6 suggests that victims over 65 are the least likely age group to be attacked. When only victims who have been injured as a result of the attack are examined,

persons 40-49 are most likely to be injured, followed by the elderly, then by victims 33-39 and 50-64. Of all age groups, persons 12 to 16 are least likely to be injured. Thus, while the elderly are not unique in terms of the probability of being injured if they are attacked, they are one of the more likely groups to be injured.

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Table 7. Financial Costs of Injury.

Age of Victim	(Base N)	(1) % Injured Who Needed Medical Care	(2) % of Those Who Needed Care Who Received Some at Some Expense	(3) Median Medical Expense (Dollars)	(4) Median Medical Expense as Percent of Monthly Income
12-16	(565)	28.8	63.4 (101)	34.80	4.4
17-20	(496)	33.9	53.1 (84)	50.32	10.4
21-26	(521)	42.4	58.7 (118)	62.95	12.0
27-32	(263)	39.9	54.1 (53)	79.97	10.6
33-39	(175)	41.7	44.2 (29)	149.73	17.8
40-49	(208)	56.2	53.6 (61)	64.94	12.0
50-64	(181)	54.1	45.6 (41)	50.42	10.7
65+	(102)	47.0	56.7 (26)	109.56	25.7

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

The elderly are clearly unique in the types of injuries they receive. Columns 3-6 of Table 6 present the relevant data, and it can be seen there that the elderly are much less likely than other age groups to suffer from knife or gun wounds and from broken bones or teeth. However, they were more likely to suffer from internal injuries or become unconscious or receive bruises, cuts, scratches, and black eyes.

One way the seriousness of these injuries can be gauged is to examine self-reports of the need for medical care. Column 1 of Table 7 presents data showing that injured victims over 40 needed medical care more frequently than younger victims. However, elderly victims were the least likely of that group to need such care. Whereas about 55% of injured victims 40-64 required medical attention, 47% of the elderly injured needed it.

Column 2 of Table 7 shows the percentage of those in each age group who received medical care for which dollar charges were made. Of those who were injured and needed medical care, 63.4% of persons 12-16, 58.7% of persons 21-26, and 56.7% of the elderly received it at some financial expense. Column 3 presents data on the median expenses of each group. Again, the elderly did not receive the largest bills — persons 33-39 were charged about $149 — but aged victims gathered the next highest set of bills — $109.

However, though the elderly were not charged most, their medical expenses did represent a substantially higher portion of their monthly income than it did for other groups. Column 4 presents the relevant data which show that median medical expenses for the elderly represented 25.7% of their monthly income, in comparison to 10-18% for groups over 20. An important (but unanswerable) question is what percentage of these medical expenses actually came out of the pockets of elderly victims and what proportion were paid by Medicare and other insurance programs.[a] Since we know that Medicare paid a little less than half the medical costs of the average elderly person in 1974 (Butler & Lewis, 1977), it is reasonable to assume that Medicare paid only a portion of these costs incurred through victimization.

Summary

As far as personal injury is concerned, the evidence suggests that the elderly (1) are attacked less often than others; (2) are among the more likely to be injured when they are attacked; (3) suffer wounds and broken bones and teeth less then others; but (4) suffer internal injuries more than others, and are more likely to lose consciousness or suffer

[a] Part A of Medicare covers inpatient hospital care. Part B covers outpatient hospital care and visits to a doctor's office. While almost all elderly people are insured by Part A, only those who elect to pay a certain amount of extra money per month are insured by Part B. In 1973 and 1974, 96% of people elected Part B coverage. In 1974, the average per capita medical costs to the elderly was $1,218. Of this, Medicare paid $463 (Butler & Lewis, 1977).

cuts and bruises; (5) are no more likely than others to need medical care in general; (6) or medical care costing money; (7) or medical care costing large sums of money; though (8) the costs of the care constitute a considerably larger proportion of their income than is the case for other groups.

The Current Consensus Versus the Data

The purpose of this study was to test the current consensus that the elderly suffer more than others when they are victimized and to explore whether the consequences of crime against the elderly could explain the discrepancy between the elderly's fear of crime and the likelihood of their being victimized. Each of these issues can now be addressed.

The consequences of crime. — The data reported nere offer scant systematic support to persons who believe that, when elderly Americans are victimized by criminals, they suffer more severe financial or physical hardship than younger persons. We saw, for instance, that the elderly experienced relatively small *absolute* financial losses and that their loss *relative* to their income was not so high as for adolescents and persons in their 20s. Moreover, when the elderly were attacked, they were no more likely than other age groups to be injured or to need medical care. But there were occasional signs that the elderly do suffer more, particularly for medical expenses as a percentage of monthly income, though these expenses may not represent higher out-of-pocket expenses for the elderly since Medicare serves to cushion the blow. Such findings suggest the inappropriateness and incompleteness of the current consensus that older Americans suffer more than others from crime. The consensus is inappropriate because it is not correct for most crimes, and it is incomplete because it fails to differentiate between age trends for different types of consequences.

Why is the consensus so inappropriate and incomplete? One possibility is that it may be based on stories about brutal and highly dramatic crimes against specific elderly persons which are discussed in great detail in the media and in face-to-face conversation. Those crimes are dramatic because they involve elderly persons, but they are not at all representative of what happens to the elderly. Another possibility is that the consensus may be based on the belief that the elderly often lose large amounts of money to robbers or purse-snatchers because they suffer from a 1930s "depression mentality" which leads them to carry their life savings with them (or keep it under the mattress rather than in a bank). We find no evidence for the validity of such claims, for the elderly suffer no more than other age groups from "catastrophic losses."

Of course, many people are not willing to see the current consensus toppled so quickly. They will fault the data presented here. Yet, it is difficult to believe that the evidence reviewed here is "wrong" as far as it goes, particularly given the careful sampling, the large sample sizes, and the research of Schneider (1977) which shows that recall biases in these surveys are no different for the elderly than for others. Let us briefly look at each set of findings to determine to what extent the current consensus has actually been toppled. In terms of the financial findings that the elderly lose less than others on an absolute basis and no more than others on a relative basis, these may be explained by a look at who most frequently victimizes the elderly. In research reported at length elsewhere (Antunes et al., 1977), we found that when the elderly are victimized, crimes against them are generally unplanned and carried out by young, inexperienced, unarmed criminals, as opposed to more systematic crimes carried out by professional criminals. It seems logical that the former crimes result in lower monetary gains from the victim than do the latter crimes which are more likely to result in a more complete "cleaning out" of the victim.

In the case of physical injury, it is plausible that both the general consensus *and* our findings are correct. How might this be the case? One might argue that criminals use less force against the elderly than others (as shown in Table 6), because they know that the elderly will in general offer less resistance to attack or because they may fear that the courts may punish them particularly severely for using force against senior citizens. If this were the case, it would not be surprising that consequences for the elderly are no different than for others, though they might well be more severe if senior citizens were attacked as brutally as others. Also, the consensus and our evidence can both be correct if different precipitating events produce similar-appearing results for the elderly and for others. Thus, if one were to compare people of different ages who need hospital treatment,

it might be that the average 40-year-old victim is hospitalized because of a beating while the average 70-year-old is there because a criminal's attack made him or her stumble or because an arm was broken during a purse snatching. We are not claiming that these are in fact the modal precipitating events for each age group; we do not yet know whether the criminal events causing injury are comparable across age groups and we do not know whether the elderly would be injured more than others if they were victimized in the same manner as others. Until we learn more about the *consequences of similar events* it is not warranted to conclude that the current consensus is wrong and that the elderly suffer no more than others. It is only warranted to conclude that the particular mix of crimes currently being perpetrated against each age group does not cause more severe physical and economic consequences for the elderly than for others.

Fear of crime. — An apparent puzzle in the literature on criminal victimization is that senior citizens are victimized less often than others yet they seem to fear crime more than others. The puzzle might be solved if elderly Americans suffered more severe physical or financial consequences from crime, for then one could suggest that their fear is based on a realistic assessment of the severity of the consequences of victimization and is independent of the frequency of crimes against the elderly.

If we consider the total age distribution, seniors are the most fearful of crime but are not the greatest physical or economic sufferers of crime. In this mechanistic sense, the consequences data cannot explain the fear data. However, if we examine again Tables 3, 4, and 5 on income adjusted financial losses from household crimes and Table 7 on medical expense as a percentage of income, it is noteworthy that elderly victims tend to suffer more than other adults over the age of about 32. Thus, if seniors ignore the hardships of adolescents and persons starting married life and instead compare how victimization affects themselves with how it affects adults in their middle years, then seniors could realistically conclude from this comparison that, for some consequences at least, elderly victims suffer more hardships than younger adult victims. It seems reasonable to assume that when seniors do compare themselves to others, (a) they will tend to choose persons of middle

age rather than adolescents and persons in their early 20s and (b) they will restrict their comparisons to a limited set of consequences where they do suffer more. If they do, their comparisons could lead to a special dread of crime. We do not yet have sophisticated and well-tested models of the causes of fear among different groups of Americans over 65. A real need exists to generate and test such models because, of the major crime problems confronting elderly Americans, fear seems to be the factor that distinguishes the crime related experiences of elderly Americans from others. In all other respects the elderly do not in general seem to be importantly different from other Americans.

Policy Implications

Two different policies regarding crime victims suggest themselves, based on this analysis. On the one hand, it can be argued that the crime problem of the elderly is not an age-related problem but rather a condition-related problem. The condition is one of low incomes. The basis for this argument is the observation that the consequences of crime against the elderly were most serious when we examined not absolute measurements of loss, but when losses by the elderly were examined relative to their incomes.

When compared to all other age groups in the population, aged citizens have the highest incidence of poverty (Levitan, 1976). Whereas 1 in 9 persons under age 65 lived in poverty in 1974, 1 in every 6 persons aged 65 or older lived in poverty. In fact, the situation may be worse than the figures indicate, for the estimate of 3.3 million elderly poor exclude many living in public facilities and more than one million others whose own incomes would classify them as poor but who lived in nonpoor households.

The poverty of the elderly population is mirrored in the financial condition of senior citizens who fall victim to crime. Table 8 presents median family income figures for victims of major personal and household crimes. Family income figures for the elderly are extremely low; only the incomes of very young heads of households come close to these figures. It is these figures that determine the distribution of hardship. A condition-based approach to the crime problem of the elderly would properly focus upon the denominator of income in the loss-income ratio discussed earlier.

One recommendation of the Subcommittee on Housing and Consumer Interests in fact

Table 8. Median Family Income Among Victims: 1973.

| Age of Victim or Head | Crime | | | |
	Robbery	Larceny With Contact	Burglary	Household Larceny
12-16	$11,134	$11,413	—	—
17-20	6,282	6,887	$ 1,670	$ 3,289
21-26	8,414	5,758	6,543	8,293
27-32	8,924	8,546	8,758	10,842
33-39	8,611	6,252	10,648	13,085
40-49	7,170	10,809	13,149	13,590
50-64	6,760	6,940	10,590	11,481
65+	4,193	3,545	3,401	4,662

Note: Table Ns are approximately the same as the 1973 data in Table 2 (household crimes) and one-half those in Table 6 (personal crimes).

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973.

Table 9. Percentage of Victims Insured for Burglary Losses.

| Age of Head | All Losses % Insured[a] | | Losses Over $100 % Insured | |
	1973	1974	1973 (N)	1974 (N)
17-20	18.2	20.7	24.2 (272)	36.0 (64)
21-26	16.2	16.8	31.7 (396)	28.0 (224)
27-32	17.9	29.9	31.4 (294)	41.3 (202)
33-39	28.9	39.5	48.4 (244)	49.5 (210)
40-49	35.3	37.8	43.3 (456)	51.2 (292)
50-64	41.0	38.9	50.0 (412)	52.3 (308)
65+	25.4	22.8	40.0 (124)	33.5 (162)

[a]The number of cases in each category is the same as those given in Table 2.

Source: Computed by the authors from all regular and series incidents in the National Crime Panel data for 1973 and 1974.

was aimed at the low-income elderly victims:

Therefore, the Subcommittee proposes that persons 62 years of age or older with taxable incomes of $3280 a year or less ($6076 for a couple) be compensated for the loss of essential property up to a maximum of $1000. This compensation cannot be counted as income under any public assistance program. Only property which is necessary to the well-being and security of the individual will be eligible for reimbursement. (U.S. Congress, House, 1977).

Such a compensation scheme might ameliorate some of the disparities now apparent in the distribution of the private mechanism expected to compensate for crime losses (i.e., insurance). Analysis of the 1973 and 1974 victimization survey data indicates a sharp drop-off in insurance coverage of property losses among the elderly, paralleling their income level; these data are presented in Table 9. Both young household heads and the elderly were substantially "underinsured" for burglary losses in those years. This contributed to their relatively high net financial losses from property crime. Thus, being poor currently affects the numerator (i.e., net loss) as well as the denominator (i.e., income) of our hardship measures, and shapes the reverse "J" curve which describes the relationship between age and those measures of the consequences of crime.

Of course, there is a second and simple policy approach to the problems of those who suffer economically and physically from crime — to serve them regardless of age. If for no other reason than because the state failed to provide them with adequate protection from criminals,

we could target assistance programs not at any particular age group, but rather universalistically provide assistance to all who need it. This is the approach that was recently adopted in West Germany, where a "Law for Recompensing Victims of Acts of Violence" was passed in 1976. Victims are compensated with funds provided 40% from the federal government and 60% from the state governments (Bundesgesetzblatt, 1976).

Policies serving all victims of personal and property crimes would have a mildly redistributive effect, for the poor suffer higher rates of victimization than other income groups in six out of seven personal crime categories, and as many low as high-income families are struck by burglars (U.S. Dept. of Justice, 1976b). Policies that are directed at all populations at risk could affect the elderly in several favorable ways. Currently, the general consensus sets elderly adults apart from others as a "special group" — weaker, frailer, more dependent, and quite different from the younger population. If this attitude were to pervade the ranks of the elderly themselves, it would lessen their sense of self-worth and dignity. If it were to pervade the attitudes of those under 65, it could result in stigma being attached to aging. It is ironic that some of the very aging advocates who recommend special programs for the elderly due to their supposed "special vulnerability to criminals" are just the ones who, on other issues (i.e., mandatory retirement) promulgate the notion that the elderly are as strong and as able as the next person. It is somewhat contradictory to have one set of policies backed by the notion of the special fraility of the elderly and another backed by the notion of the elderly being no different from other age groups.

Our research into consequences of victimization reveals that elderly victims are a special group more because of their lower incomes than because of some innate frailty. Either of the possible policy approaches suggested above will help those elderly victims most hard hit by crime. The first focuses only on those who are poor, while the second would aid all victims. Either policy alternative should assure that no elderly victim who needs help fails to get it. Neither, however, is based on the current consensus that the elderly are more likely than others to suffer economically and physically from crime.

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