

By: Trent A. Kubasiak'

\*The views expressed by the author are his own and do not represent the DoD

## Introduction

#### Who I am

- Army Officer
- JAG Corps Attorney
- Technology Advocate

# Why I am talking about Elder Law

- Strong internal call for innovation in our organization
- The Army provides legal assistance to retirees
- Personnel shortfalls and funding restraints require adaptation

# This work is done in my personal capacity

 I do not represent the official position of the United States Army or the Department of Defense



## Foundational Consensus in Research

Here is what we should agree on:

- Older people are variously defined, but 65 and older is a commonly accepted cutoff
- The population of older people as a percentage of the population is growing around the world
- Life expectancy is generally increasing around the world

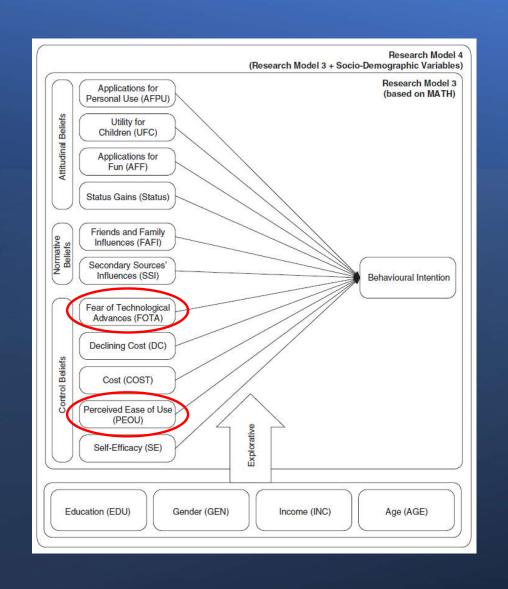
# Older People and Technology

#### Barriers to Technology Adoption by Older Adults

- Psychological Factors
- Health-Related Barriers
- Socioeconomic Factors
  - Age, gender, income, and education

#### Age-Based Digital Divide

- Several relevant models to define this digital divide subset
- The age-based divide is distinguished by two main factors:
  - Those with access vs. those without
  - Those who are motivated and skilled vs. those who are not



# Elder Abuse and Fraud

- 2022 Elder Fraud Report from FBI's Internet Crime Complaint Center
  - 800,944 complaints
  - \$10.3 billion in estimated financial losses
  - 88,000 victims over the age of 60
  - \$3.1 billion in estimated financial losses
- 2021 National Council on Aging Report
  - Up to 5 million older Americans abused ever year
  - Estimated only 1 in 24 cases are reported to authorities
  - 60% of abuse is perpetrated by a family member

# Elder Law and Technology

The Global Pandemic accelerated business migration to online platforms and electronic communication

The legal profession is moving online, and increasingly integrating new technology into legal practice

Legal professionals are moving out of rural areas and into urban areas

Government services for reporting incidents and accessing legal aid are increasingly moving to online platforms

Standards for accessibility (and more generally ease-of-use) are largely voluntary and unevenly applied

# Access to Justice

#### What is it?

 "the meaningful opportunity to be heard, secure one's rights and obtain the law's protection." – National Center for Access to Justice

#### How is it provided?

- The Legal Services Corporation (focused on the indigent)
- Technology Initiative Grant (TIG) program

#### Who is left behind?

- LSC-funded programs help people who live in households with annual incomes at or below 125% of the federal poverty guidelines
- TIG is provided to current LSC-funded programs
- Legal aid offices turn away 50 percent or more of those seeking help

## Access to Justice – Elder Law

#### The Administration for Community Living (ACL)

- Part of the Department Health and Human Service
- Provides Elder Justice Innovation Grants (innovation ≠ technology)
- Extremely focused on elder abuse and in-person legal aid

#### The U.S. Department of Justice

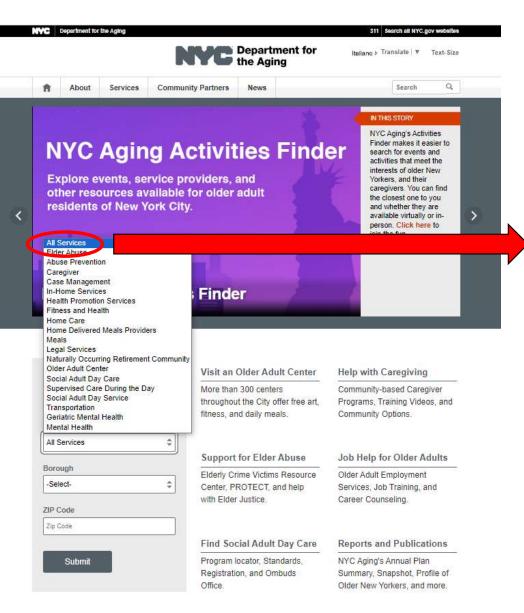
- Runs National Elder Fraud Hotline through Office for Victims of Crime
- Conducts law enforcement outreach and education programs
- Funds elder justice programs in the States

#### **Technology Standards**

• Where present, are only those required by the Americans with Disabilities Act

### Results

- Methodology: Looked at the 2019 Legal Innovation Grant recipients and followed them to see the success of their proposed programs. Used NYC as a control.
- Tremendous Variance in Quality of Online Solutions
  - City of New York
  - Idaho Legal Services 😊
  - Legal Services of North Florida 😥
- Accessibility and Ease of Use Considered only by Exception
  - Web sites are often static displays
  - Standardized legal aid intake programs undermine innovation
- Inconsistent Application of New Technology
  - Al is helpful where present—not often present



#### DEPARTMENT FOR THE AGING

#### services

Name	DFTA Funded	Address	City
ABSW OAC (C06)	Y	221 West 107th Street	NEW YORK
ACCESS INITIATIVES (S3823)	N	2162 3RD AVE GROUND FLOOR	NEW YORK
AGUDATH ISRAEL MORIAH OLDER ADULT LUNCHEON CLUB (C01)	Υ	90 Bennett Ave	NEW YORK
ANGELAS ADULT DAY CARE INC (S284)	N	87 BOWERY STREET 2ND FLOOR	NEW YORK
ARC XVI - TRAN GROUP RIDES - MN NORTH (309)	Y	108 WEST 146 STREET	NEW YORK
ARC XVI - TRAN INDIVIDUAL RIDES - MN NORTH (309)	Y	108 WEST 146 STREET	NEW YORK
ARC XVI A. PHILIP RANDOLPH OAC (C05)	Y	108 West 146 Street	NEW YORK
ARC XVI CENTRAL HARLEM CENTER (C05)	Y	120 West 140th Street	NEW YORK
ARC XVI FORT WASHINGTON OAC (C05)	Υ	516-520 W 181th Street NY NY OR 4111 B	NEW YORK
ARCHCARE SENIOR LIFE (\$335)	N	1432 FIFTH AVE	NEW YORK
ASIAN AMERICANS FOR EQUALITY, INC. (S166)	N	111 NORFOLK ST	NEW YORK
BEST ADULT DAYCARE CENTER LLC (\$28)	N	148 MADISON STREET LEVEL M LEVEL M	NEW YORK
BOWERY SENIOR CARE (S3845)	N	77 BOWERY 2ND FLOOR	NEW YORK
BRC SENIOR CENTER (C09)	Y	30 Delancy Street	NEW YORK
BRIGHTEST ADULT DAY CARE CENTER LLC (S3676)	N	86 ELIZABETH STREET	NEW YORK
CANAAN SENIOR SERVICE CENTER (C15)	Y	1428 5th Avenue	NEW YORK
CARE AT LENOX HILL NEIGHBORHOOD HOUSE INC (S2)	Y	331 EAST 70TH ST	NEW YORK
CARTER BURDEN LUNCHEON CLUB & SOCIAL SERVICE UNIT (C16)	Y	351 East 74th Street	NEW YORK
CARVER (W16)	Υ	16	NEW YORK
CASABE SENIOR HOUSES AKA EAST HARLEM NSC (C30)	Y	150 East 121st Street	NEW YORK
CATHAY ADULT DAY CARE CENTER LLC (S27)	N	120 BAXTER ST 1ST FLOOR / LOWER LEVEL	NEW YORK
CBN - ELDER JUSTICE - MN (1E6)	Y	312 East 109th Street	NEW YORK

#### **NYC Aging Activities Finder**

Explore events, service providers, and other resources available for older adult residents of New York City.

#### IN THIS STORY

NYC Aging's Activities Finder makes it easier to search for events and activities that meet the interests of older New Yorkers and their caregivers. You can find the closest one to you and whether they are available virtually or inperson. Click here to join the fun

#### **NYC Aging Activities Finder**

#### Find NYC Aging Services

Enter information in one of the following fields to find services

Services

All Services \$

Borough

Manhattan

ZIP Code

Zip Code

#### Visit an Older Adult Center

More than 300 centers throughout the City offer free art, fitness, and daily meals.

#### Support for Elder Abuse

Elderly Crime Victims Resource Center, PROTECT, and help with Elder Justice

#### Find Social Adult Day Care

Program locator, Standards, Registration, and Ombuds Office.

#### Help with Caregiving

Community-based Caregiver Programs, Training Videos, and Community Options.

Adult Employment Services, Job Training, and Career Counseling

#### Reports and Publications

NYC Aging's Annual Plan Summary, Snapshot, Profile of Older New Yorkers, and more.

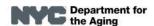








Department for the Aging 311 Search all NYC.gov web



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About

Community Partners

#### **Elder Abuse & Crime**

Find Services

Older Adult Centers

Geriatric Mental Health

In-Home Services

Caregiving

Health Insurance Assistance

#### Elder Abuse & Crime

Friendly Visiting

Older Adult Workforce

Volunteer

**Housing Support** 

Transportation

Legal Assistance

**Naturally Occurring** Retirement Communities

Bill Payer Program

NY Connects

If you are an older adult who has been abused, you don't have to suffer in silence. Abuse committed by someone you know and trust is called "elder abuse." Elder abuse can be financial, physical, emotional, and include neglect (withholding food and medication, abandonment)

A study from the Department for the Aging and other organizations found that 76 in 1,000 older New York state residents were victims of elder abuse during a one-year period. A NYC Aging ad campaign that portrays elder abuse also raises awareness about the

NYC Aging partners with a community-based program in each borough to provide elder abuse victims with crisis intervention and safety planning. The programs also help victims compile evidence, work with authorities, and seek compensation through the New York State Office of Victim Services.



NYC Aging's elder abuse advertising

#### **Providing Options to Elderly Clients Together**

One-third of elder abuse victims suffer from depression, anxiety or trauma, making it difficult for them to take steps to address the abuse. Providing Options to Elderly Clients Together (PROTECT) provides victims with mental health treatment through a partnership with Weill Cornell Institute of Geriatric Psychiatry.

Community-based elder abuse agencies connect victims with clinicians, who provide evidencebased mental health treatment at a safe meeting place in the community or a home.

PROTECT is an initiative launched with the Department for the Aging through the New York City Domestic Violence Task Force, co-led by the Mayor's Office to End Domestic and Gender-Based Violence and the Mayor's Office of Criminal Justice.

#### **Elderly Crime Victims Resource Center**

NYC Aging's Elderly Crime Victims Resource Center helps older victims of crimes committed by strangers. Crimes can be financial, physical, emotional, and include neglect - the same crimes that are committed in elder abuse cases

Perpetrators who don't know their victims often target them for money through IRS, investment, home-improvement, charity, and other types of scams.

Never give personal information to unknown callers. When in doubt, hang up and call the official business. Always protect your bank account, Social Security number, and Medicare and Medicaid

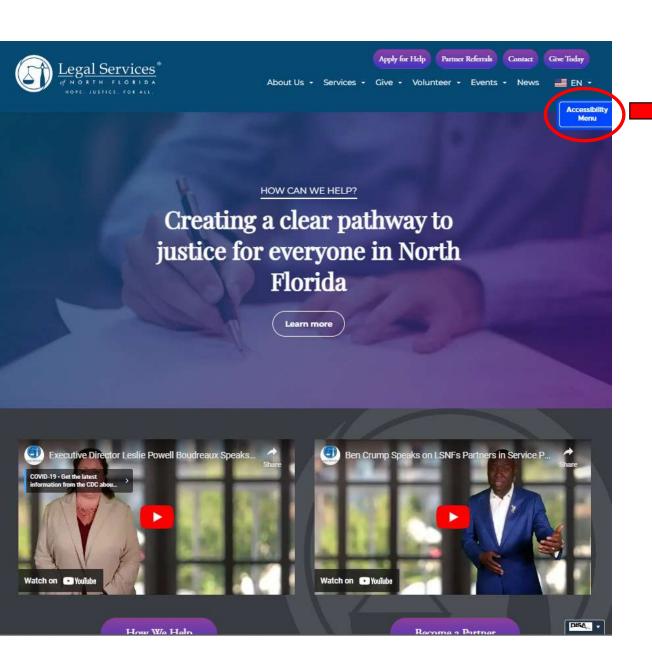
If you are a victim, call 311 to be connected to services.

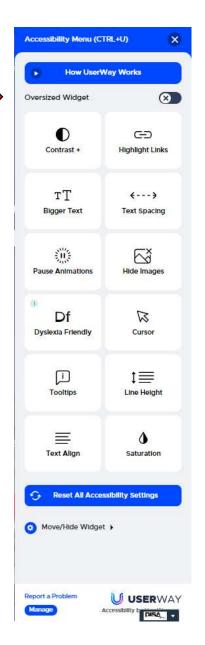


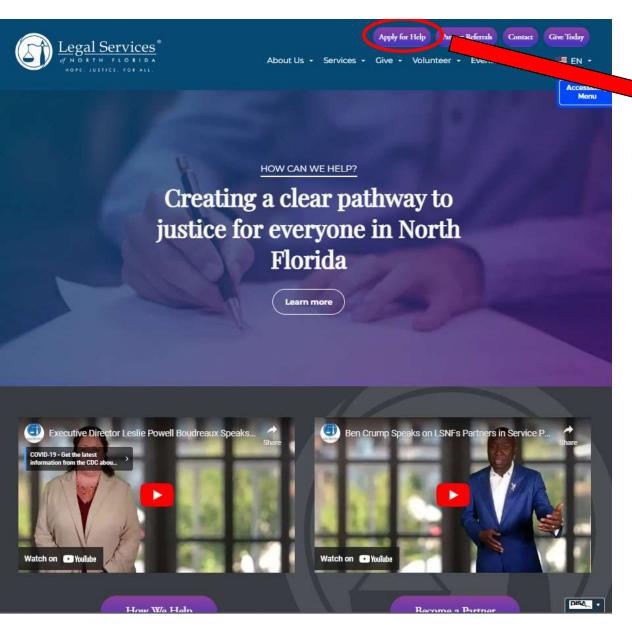
Stay Connected

**Contact Aging Connect** 

212-AGING-NYC (212-244-6469)









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#### Introduction

#### Before you apply

County of Residence

Problem Description

Demographic Information

Paulau and Submit

#### Before completing this application

Please note you will need the following information in order to complete this application:

- Complete address.
- · Citizenship/Immigration status.
- · Social Security Number.
- · Number of people living in the household.
- Monthly income of each person in your household including yourself.
- . Monthly expenses of each person living in your household including yourself.
- · Adverse Party's Name and DOB (if known).

A "household" is defined as:individuals who pool their monies together in order to share the expenses in the household.

Note: Do not use the back ( $\leftrightarrow$ ) and forward ( $\leftrightarrow$ ) arrow anytime during using this application, otherwise any information entered will not be saved. Instead click any of the options listed on the left side of the screen to access a certain page.

« Previous Page







#### Idaho Legal Aid Services, Inc.

Advocacy. Education. Representation.

Menu =

# Welcome to Idaho Legal Aid Services!

On our homepage you will find information about applying for legal services, our legal advice lines, self-help resources, and donation information. We provide free legal services for low-income and senior Idahoans in a variety of civil matters. For more information on the services we offer, please visit the "Our Services" tab above.

**Enter Keywords** 

Search



Housing

Evictions and Lockouts, Repairs and Damages, Security Deposits, Reasonable Accommodations



Family Law, Domestic Violence, Sexual Violence, and Stalking

Personal Safety, Divorce/Separation/Annulment, Custody and Visitation or Parenting Time, Child Support

Gem

#### Hi! My name is Gem!

I'm a chatbot (not a human). I can't give you legal advice or be your lawyer. But I can answer questions about Idaho Legal Aid's services and help you find things on our website! I do best with short sentences and questions...what can I help you find?

Ask something...



Select Land

Enter Keyw

About Us ~ Apply for Help

Lines Our Services Self Help Resources Y Join Us Y Conta

Home / Topics / Senior Citizens

#### Senior Citizens

#### Common Financial Scams

For more information on common financial scams and how to report them to the appropriate agencies or officials, please review our Common Financial Scams Flyer or Brochure below. For other information regarding common digital scams, please visit: https://www.seniorlifestyle.com/resources/blog/protect-your-parents-from-commondigital-traps/.

#### Beyond Basic Medicaid and Medicare: Medical Savings **Benefits**

Below are guided online modules in English and Spanish that describe medical savings benefits that may be available to you in addition to medicaid or medicare benefits. For more information, please view the modules below.

End of Life Planning Module (English and Spanish

#### New Online Intake

STEPS

Submit



#### Language Selection

#### **Explanation of Services**

Applicant Information Household Information Adverse Party Financial Demographic Information Legal Problem Eligibility Determination

#### **Explanation of Services**

Idaho Legal Aid Services is a non-profit organization with a very limited staff. To help determine whether or not you are likely to qualify for our services, please review the following types of cases we may be able to help with:

- Legal issues related to being a victim of domestic violence, dating violence, sexual assault, stalking, and other crimes, include divorce, custody, protection orders, etc.
- Legal issues related to being a victim of sexual violence including personal safety at home, work or school, representing the victim during the criminal prosecution of the perpetrator, education accommodations, keeping records private, representation in Title IX proceedings, etc.
- Legal issues related to housing including evictions, foreclosures, repairs, substandard/unsafe housing, return of security deposits, homelessness, manufactured housing, mobile home park issues, Fair Housing Act discrimination, and reasonable accommodations and modifications for persons with disabilities.
- Public Benefits denials, reductions, or terminations SNAP/food stamp benefits, Medicaid (including for long term care), Medicare, Social Security, Supplemental Security Income (SSI) Social Security Disability Insurance (SSDI), AABD, etc.
- Civil legal issues for seniors aged 60 and older, such as health care, advanced directives, abuse or exploitation, long-term care, government benefits, guardianships, conservatorships, housing, consumer law (including scams, rip-offs and identity theft), etc.
- Civil legal issues for agricultural workers (field, dairy, livestock operation, agricultural processing, and re-forestation workers) such as civil rights, consumer issues, education

# Potential Solutions

- Policy Interventions
  - Greater emphasis on empowering self-help
  - Standards for accessibility and ease of use
  - De-couple from programs not specifically focused on older adults
- Better Grant Requirements
  - Require better technology
  - Emphasize accessibility and ease of use
- Deployment of Al Solutions
  - Though seemingly counterintuitive, technology can help solve this access to technology problem



# Conclusion

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