

# STATE OF AGING IN CENTRAL INDIANA



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# INTRODUCTION

Is Central Indiana a good place to grow old? Are the basic needs of older adults in Central Indiana being met? What are emerging trends and issues related to older adults in Central Indiana?

Older adults are the fastest growing demographic in Central Indiana, as approximately 24,000 adults turn 55 and 22,000 turn 60 each year.<sup>1</sup> By the year 2030, one in every five Hoosiers will be over the age of 65.<sup>2</sup> To enhance the ability of older adults to live and thrive in Central Indiana, it is important to understand the population trends, notable changes, and basic needs of this growing demographic.

It is also important to acknowledge that older adults in Central Indiana experience aging differently based on their race, ethnicity, income levels and other factors. Systemic inequity—which includes systemic racism and biases against age, gender, income, sexual orientation and others—exists across multiple systems.<sup>3</sup> These behaviors are difficult to overcome without the support and influence of external entities to call out the negative efforts and identify solutions to address those issues.

The Central Indiana Senior Fund (CISF) in collaboration with The Polis Center at IUPUI (Polis), IU Center for Aging Research (IUCAR), and IU Public Policy Institute's (PPI) Center for Research on Inclusion and Social Policy developed a suite of information tools about the State of Aging in Central Indiana (SoA), including an annual report, issue briefs on emerging topics, and an interactive information portal (<https://centralindiana.stateofaging.org>).

SoA resources provide community leaders, decision-makers, older adult-serving entities, and philanthropic organizations with access to place-based information to help identify needed programs, funding, and policies. The aim is to inform discussion and prompt solutions that address the diverse needs of older adults in Central Indiana. The ultimate goal is to help older adults in Central Indiana have equal opportunity for a healthy, dignified and enjoyable life.

# EXECUTIVE SUMMARY

## PURPOSE OF REPORT:

Funded by the Central Indiana Senior Fund, the State of Aging in Central Indiana Report was developed to act as the premier source of data related to aging in Central Indiana. This report, along with the accompanying interactive online portal and issue briefs, is intended to inform policy at state and local levels, influence the distribution of funds addressing older adult needs, and guide organizations as they work with older adults in their communities.

## APPROACH:

The Polis Center at IUPUI compiled regional and local-level data about the older adult population, including their demographics, basic needs, health and wellness, and challenges to aging in place. To validate the secondary data findings, Polis engaged multiple research partners to conduct key informant interviews and focus groups with service providers and policymakers throughout Central Indiana. Throughout this report, equity issues are interpreted related to age, race, ethnicity, gender identity, and other characteristics that result in some groups of older adults experiencing challenges that others do not. The social-ecological model was used to highlight inequities from the individual level to the community and policy levels.

## FINDINGS:

### DEMOGRAPHICS

The size of the older adult population (55 years and older) in Central Indiana is increasing at a rate six times greater than the population under 55. Older adults of color now make up 18% of the older adult population.

### BASIC NEEDS

During the pandemic, the poverty rate fell for all populations, including older adults, as government cash relief was provided to supplement household incomes. In 2021, poverty rates rose again for older adults as relief programs expired. Poverty is still lower than before the pandemic. Despite this improvement, many

older adults still face challenges affording basic needs, with housing and healthcare being the costliest. While food security has improved in recent years, one in 10 older adults still faces food insecurity.

## LIVING IN THE COMMUNITY

While older adults in Central Indiana generally report that their communities are good places to grow older, many face challenges related to remaining in their own homes. Providers face difficulties accessing older adults who need assistance. Additionally, one in three older adults feels lonely and isolated.

## HEALTH AND WELLNESS

COVID-19 was the third leading cause of death in Central Indiana in 2020. The pandemic led to increased mortality, contributed to excess deaths from other diseases, and increased the inequity between Black and White death rates. Cancer remains the leading cause of death for the younger- and middle-old. Heart disease is the leading cause of death for the oldest-old. While health care is generally accessible in Central Indiana, the rural areas suffer from a lack of providers with a geriatric specialty. Four in five older adults provide care for another person; two in five do so for another adult age 60 and older. One quarter of those who care for others reports being burdened by those responsibilities.

# EQUITY

Older adults in Central Indiana experience aging differently based on their race, ethnicity, income levels and other factors. While this information is crucial for identifying trends and informing decisions, it is a preliminary step toward understanding the root causes of inequity.

Systemic or institutional racism includes racist activities that move beyond individual-level actions and are embedded into organizational or societal practices. We focus on systemic inequity, which includes systemic racism, as well as biases against gender, income, sexual orientation, and others that exist across multiple systems. These practices are difficult to overcome without the support and influence of external entities, funds, and attention. For example, lesbian, gay, bisexual, transgender, and queer or questioning (LGBTQ+) older adults in Central Indiana report experiencing discrimination in group housing that does not fully consider sexual orientation and gender identity.<sup>4</sup> That situation is an example of systemic inequity when there is no systemic effort within or among these housing providers to recognize the identity of LGBTQ+ older adults in a way that makes them feel safe and that ensures their comfort.

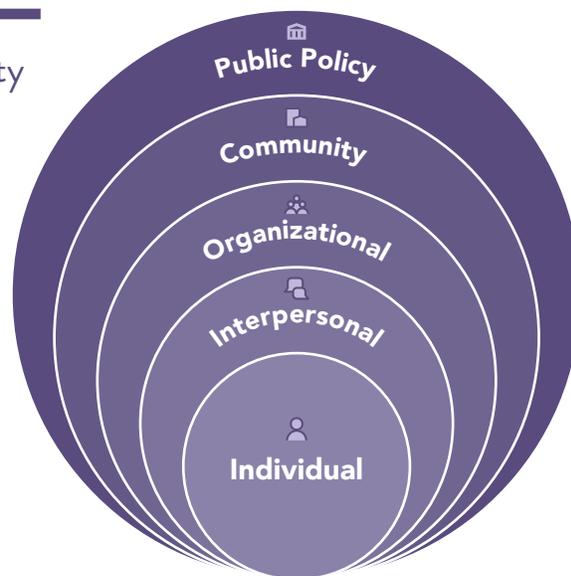
The social ecological model is a common framework used to identify the influences on individuals' outcomes, and the fact that they occur at different levels of society. While this framework is commonly used in the public health arena, it is multidisciplinary in nature.<sup>5, 6, 7</sup> For the purpose of this report, the social ecological model has been adapted as a framework for examining inequitable outcomes for different communities of older adults, and for capturing the systemic nature of the inequities they face.

Source: Adapted from the University of Washington School of Medicine<sup>8</sup> and Heise et al.<sup>9</sup>

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## Social Ecological Model of Inequity

This diagram is an explanation of each level of the model and how it



is contextualized within this report.

**Inequitable Trends:** These areas focus on general trends among each group that are influenced by systemic inequity, but largely reinforced at individual and group levels.

**Individual:** Most work focuses on this level. Specifically, this level can be discussed as the individual-level differences experienced within and compared to other groups. From an inequity perspective, these experiences include direct implicit bias or personal experiences. We discuss these issues by highlighting key trends across and within certain populations, as well as opportunities to acquire or practice skills, experiences or decisions that some groups of people may have access to while others do not.

**Interpersonal:** This level refers to the friends, family and social networks of older adults. Inequity may appear through interpersonal networks that present disproportionately complex decisions or experiences for certain populations (e.g., families of color are more likely to live in intergenerational households).

**Systems:** This level engages gaps for which individuals or communities have substantially less agency, and where external support is crucial for creating meaningful, lasting change.

**Organizational:** Organizations, such as workplaces and service providers, can contribute to inequity by not providing services tailored to specific populations, especially if they are at risk of obtaining poor outcomes. When older adults rely on specific services or engagement with different organizations, these experiences can have negative effects that perpetuate inequitable outcomes.

**Community:** This level refers to how communities are designed, how older adults feel about their physical access to community spaces, facilities and resources, and older adult physical connectedness within their neighborhood, city, or region. Older adults may experience systemic inequity in communities because they often lack individual control over the ability to access transportation, safe sidewalks, or food. This may vary by the racial/ethnic or income composition of one's community. These community-level experiences are often reinforced by organizational-level inequities and by public policies that actively or passively reinforce inequitable conditions in communities.

**Public Policy:** This final level frequently influences the other levels, as it refers to policies and laws that can guide community structures, organizational resources, and individual and group-level experiences.

Each section in this report highlights quantitative and qualitative data trends that indicate not just inequities in outcomes for older adults, but inequities and gaps in services, policy decisions and community-wide resources. The goal of this framework is to inform opportunities for investment, advocacy, and greater engagement with groups that may benefit from support to more equitably serve older adults.

Where different, relevant levels of the model are highlighted within each chapter, a designation will be provided to easily identify the level of the model being discussed. We hope that this structure will not only illuminate the inequitable gaps in our systems, but also highlight opportunities to address and improve the experiences of older adults in more equitable ways.

# KEY FINDINGS



This annual report is divided into 11 stand-alone sections that taken together provide a snapshot of the state of aging in Central Indiana. Each section summarizes the notable trends and issues for a different topic related to aging. The contents and key findings of each section are outlined below.

## SECTION 1: DEMOGRAPHICS

A growing population of nearly half a million older adults (age 55 and older) live in Central Indiana. This section of the report emphasizes population trends and household characteristics, including socioeconomic indicators.

Key Findings:

- Our 2022 update shows long-term trends continue: The older adult population grew by 12,000 from the previous data year and became slightly more diverse. Older adults of color increased by 4,300 and now make up 18% of the older adult population.
- The older adult population is increasing at over five times the rate of the younger population.
- More than one third of older adults live alone.
- Older adults of color are almost three times more likely to experience poverty compared to White older adults.



## BASIC NEEDS

### SECTION 2: FINANCIAL STABILITY

Financial stability is crucial for older adults to maintain a decent quality of life, age in place and access key resources. Whether or not an older adult is financially stable is influenced by life experiences and other key characteristics. This section of the report assesses financial stability, including poverty levels, household income, basic expenses and the experiences of older adults in Central Indiana.

Key Findings:

- All three older adult age groups experienced significant increases in income between 2015 and 2020.
- Overall, one in 12 older adults experiences poverty, with poverty rates similar between older adults in Central Indiana and Indiana as a whole.
- The supplemental poverty rate, an alternative measure of poverty, has previously shown similar poverty levels among older adults and children. Nationally in 2021, poverty rates fell dramatically for children as the Child Tax Credit was expanded, while poverty rates rose for older adults as pandemic cash relief programs expired. National supplemental poverty rates are still lower than before the pandemic.
- In general, Central Indiana is similar to Indiana as a whole in many measures of financial stability, but there are some notable differences, such as a greater percent of older adults in Central Indiana paying over 30% of their income on housing costs.
- **Equity Highlight:** On average, Black adults experience lower wages and less access to wealth-building opportunities throughout their lifetimes, which impacts their financial stability as older adults.

### SECTION 3: FOOD INSECURITY

Food insecurity is a challenge for many older adults with low incomes. Nationally, one in 10 households is food insecure, and the rate is even higher in Indiana. This section of the report discusses the breadth of food insecurity among Central Indiana’s older adults, including food access and barriers to food security.

#### Key Findings:

- 12.9% of Central Indiana residents age 50-59 were food insecure in 2020. This remained steady even as the national rate declined since 2018.
- 8.6% of Central Indiana residents age 60 and older were food insecure in 2020. This declined since 2018.
- According to older adults and service providers, the chief barriers to food access and security are transportation and money.



- Ten percent of Central Indiana older adults live in a food desert. The rate is highest in Marion and Shelby Counties.
- **Equity Highlight:** Neighborhoods with higher concentrations of people of color experiencing poverty are most likely to have low food access.



## SECTION 4: HOUSING

Housing is an important issue among older adults, as housing costs comprise a significant proportion of household expenses and can cause financial stress for those adults about to experience or already experiencing a decline in income. This section of the report discusses housing affordability, homeownership, housing instability and barriers to obtaining housing in Central Indiana.

### Key Findings:

- More than half of older adult renters in Central Indiana are burdened by housing costs, paying more than 30% of their income toward housing.
- In Central Indiana, while 24% of White older adult households (owners and renters) are housing cost burdened, that rate is 43% among Black households.
- The housing cost burden rate for Latinx older adults improved from 36% in 2015 to 26% in 2020 in Central Indiana.
- Twenty-two percent of Central Indiana’s older adult households rent. The other 78% own their home. Among those homeowners, 41% have paid off their mortgage.
- One third of Marion County adults experiencing homelessness are age 50 and older. This represents a six point decrease in the share of homeless individuals that are aged 50 or older since 2021.
- The number of Marion County residents aged 62 or older experiencing homelessness declined by 30% between 2021 and 2022, the largest drop in six years.
- **Equity Highlight:** In the United States, older adult veterans are three times more likely to experience homelessness compared to older adult non-veterans, due to a variety of systemic factors.

## SECTION 5: SAFETY AND ABUSE

Perceived personal safety may be crucial for older adults to age in place with a positive outlook. However, safety varies based on location, resources, and social supports. This section of the report emphasizes elder abuse and crime, including perceptions and experiences affecting the physical safety of older adults.

Key Findings:

- Nationally and in Indiana, one in ten adults age 65 and older experiences abuse each year, and this is likely underreported.
- Older adults report increases in fraud and scams, which make them feel less safe.
- Compared to 2017, more older adults are concerned about “being the victim of a crime,” but also feel more positively about safety in their own community.
- In 2021, 2.9% of older adults in Central Indiana were victims of fraud, property crime, or violent crime.
- **Equity Highlight:** Older adults may be more vulnerable to being victims of fraud due to factors such as cognitive decline, financial illiteracy, social isolation and unclear avenues for fraud reporting.



## SECTION 6: TRANSPORTATION

Access to transportation is important because it empowers older adults to maintain their independence. Transportation opportunities for older adults may take different forms, including driving, public transportation, ride share services or shuttle buses. This section of the report discusses public transportation access and transportation barriers.

Key Findings:

- In Indianapolis, approximately 76,000 people age 65 or older live too far away from an IndyGo stop to likely use transit. That represents nearly two thirds of people age 65 or older in Indianapolis.
- Less than one in five older adults in Central Indiana positively rates the ease with which they can use public transportation in their communities.



- In Indianapolis, one in three older adults lives in a neighborhood with minimal or no public transportation service.
- IndyGo plans to improve service through its future service plan (2023-2027). This will likely help older adults who live along pre-existing routes.
- **Equity Highlight:** Older adults in rural areas have less access to transportation options, due to lack of resources for rural transportation systems, the inherent challenge of providing public transportation in rural areas, and limited Medicare support for transportation to medical appointments.

## LIVING IN THE COMMUNITY

### SECTION 7: AGING IN PLACE

Many people wish to grow older in their own homes rather than in an institutional setting. To accomplish this, it is important for older adults to have the means to maintain a home, perform activities of daily living and feel comfortable in their communities. This section of the report discusses aging in place in both homes and communities.



#### Key Findings:

- Many older adults report difficulty maintaining their homes, both inside and out.
- Only one quarter of older adults say information is available about services to assist them with remaining in their homes and communities as they age.
- Most older adults in Central Indiana believe their communities are a good place to live, but 16% do not. Older adults feel positively about ease of driving and travel, neutral about ease of walking and access to food, and negatively about built environment issues. Built environment issues include housing costs, availability, and accessibility, transit, public spaces, and their access to mixed-use neighborhoods.
- The Indiana Family and Social Services Administration (FSSA) is implementing reforms to the administration of long-term care under Medicaid with a goal to lower costs per person and deliver more care and services at home. Twenty-five other states have implemented

similar reforms, called managed long-term services and supports (mLTSS) programs.

- **Equity Highlight:** Black and other older adults of color experience greater barriers to aging in place than do their White peers. This occurs because of higher prevalence in disabilities among people of color, greater likelihood of living with extended family, lower homeownership rates and lower resource availability in neighborhoods in which the majority of residents are Black.

## SECTION 8: SOCIAL WELL-BEING

The social well-being of older adults is dependent on positive, durable relationships and sustained access to community roles and social institutions. This section of the report discusses social inclusion and purposeful living.

Key Findings:

- Using an index, we estimate social isolation among older adults is highest in Indianapolis neighborhoods on the Eastside, Riverside, and Haughville. In suburban counties, the Social Isolation Index is highest near the center of towns and cities.
- About half of older adults report having opportunities to participate in community matters, while 14% report having used a senior center in their community.
- More older adults in Central Indiana report feelings of loneliness or social isolation—39% in 2021 compared to 33% in 2017
- In Indiana, disability is one of the biggest contributors to isolation in older adults.
- It is difficult for providers to find or reach isolated older adults.
- **Equity Highlight:** Older adults who experience poverty are more likely to experience social isolation. This is often due to poor health that limits their mobility, fear of victimization, loss of or lack of a partner and limited social opportunities and resources in lower-income communities.



## HEALTH AND WELLNESS

### SECTION 9: HEALTH OUTCOMES



Increasing age brings a higher risk of chronic disease and deteriorating health. This section gives detail on the health status of the older population in Central Indiana with data and discussion on mortality rates and trends, rates of diseases, and notable changes and disparities in their health outcomes.

#### Key Findings:

- COVID-19 was the third leading cause of death in Central Indiana in 2020. The pandemic led to increased mortality, contributed to excess deaths from other diseases, and increased the inequity between Black and White death rates.
- Cancer remains the leading cause of death for the younger- and middle-old. Heart disease is the leading cause of death for the oldest-old.
- Alzheimer’s disease is the fourth leading cause of death among those age 85 and older. COVID-19 is the second leading cause of death for this group.
- Ambulatory disability is the leading type of disability for older adults in Central Indiana.
- Deaths from falls, drug overdose, and suicide have increased in older adults in Central Indiana over time, matching state and national trends. Older men are disproportionately affected by deaths from falls and suicide compared to women. Blacks older adults are disproportionately affected by deaths from drug overdose compared to White older adults.
- **Equity Highlight:** Black individuals and other people of color have higher rates of infection and serious illness due to COVID-19 compared to White people. Underlying disparities such as higher rates of health conditions, barriers to accessing health care, and lower incomes and financial challenges contribute to increased COVID-19 risk. For information about the relative COVID-19 rates in Indiana, see the State of Aging in Central Indiana COVID-19 Research Brief.

## SECTION 10: HEALTH CARE

Availability of specialized geriatric health care is of utmost importance for the well-being and good health of older adults. This section discusses the availability and use of health care and community-based services for older adults and the accessibility of these resources.

Key Findings:

- Most older adults in Central Indiana feel preventative and physical health care is broadly available, but the share who have problems affording health care is on the rise, according to a 2021 survey.
- Providers identify falls, mental health, dementia and fragmented care as issues that need more resources and attention.
- Recipients of home- and community-based services report positive outcomes for hospital discharges and chronic conditions. Medicaid reforms in Indiana could expand access to these services.
- Low-income and other vulnerable Medicare recipients in Central Indiana visit hospitals and emergency rooms more frequently than other Medicare recipients.
- Indiana's ratio of residents to physicians improved by 20% between 2016 and 2021, but rural areas are still lacking health care providers.
- **Equity Highlight:** The older LGBTQ+ population is disproportionately affected by the lack of healthcare access due to many factors.

## SECTION 11: CAREGIVING

This section of the report discusses caregiving by and for older adults, including its benefits, risks, and associated resources.

Key findings:

- Four out of five older adults in Central Indiana report assisting a friend, relative, or neighbor.
- One third of older adults provide care to someone age 55 or older.
- As many as one fifth of older adults in Central Indiana are physically, emotionally or financially burdened by caregiving responsibilities, but this has fallen slightly



since 2017. Most adults do not believe support services are available for caregivers.

- Between 2017 and 2021, there was a decline in the share of adults reporting caregiving for other adults in the past week and feeling burdened by caregiving responsibilities.
- A national survey found that caregivers' mental health took a significant toll during the pandemic. Among respondents, at least half reported adverse mental health conditions such as anxiety, depression, or PTSD. Furthermore, around 30% of caregivers considered suicide.
- **Equity Highlight:** Latinx older adults are more likely to provide care for an older loved one. The lack of culturally and linguistically sensitive caregiving resources results in Latinx older adults and their caregivers being disproportionately affected by the challenges of caregiving.



## ENDNOTES

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