

# Financial Safety Planning for Older Women

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2000 Edition



*Iowa Coalition Against Domestic Violence  
Iowa Commission on the Status of Women  
Iowa Department of Elder Affairs*

The idea for this booklet came from the Wisconsin Coalition Against Domestic Violence and the Elder Law Center of the Coalition of Wisconsin Aging Groups. Printed in 1998, their *Financial Safety Planning for Older Women* booklet answered questions posed by older abused women throughout Wisconsin. Permission was granted to Iowa by these groups to reprint parts of their publication that were relevant to Iowa for its *Financial Safety Planning for Older Women*. This booklet was created through the efforts of many people and organizations. As partners in the planning and creation of the publication, the Iowa Coalition Against Domestic Violence, Iowa Commission on the Status of Women, and Iowa Department of Elder Affairs focused the booklet on the specific needs of elderly women in Iowa.

For additional free copies, contact:

**Iowa Coalition Against Domestic Violence**

515/244-8028 or [icadv@aol.com](mailto:icadv@aol.com)

**Iowa Commission on the Status of Women**

800/558-4427, 515/281-4461, or [dhr.icsw@dhr.state.ia.us](mailto:dhr.icsw@dhr.state.ia.us)

**Iowa Department of Elder Affairs**

800/532-3213 or 515/242-3333, or

[www.state.ia.us/elderaffairs](http://www.state.ia.us/elderaffairs)

*The information in this booklet  
does not constitute legal advice.*

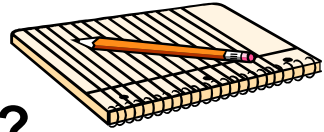
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# Table of Contents

Why Financial Safety Planning? .....	1
Section I.....	4
<i>Sources of Money to</i>	
<i>Meet Your Basic Needs</i>	
Section II.....	27
<i>The Right to Own and Control</i>	
<i>Your Financial Resources</i>	
Section III .....	37
<i>Health Insurance</i>	
Section IV .....	40
<i>Family Violence</i>	
Section V .....	52
<i>Resources</i>	



# Why Financial Safety Planning for Older Women?



Many older women face challenging family relationships. Husbands, partners, or adult children may tell them they cannot make their own decisions, such as how they can spend their money. Some older women may be isolated from supportive family members and friends. They are sometimes afraid and feel they do not know what to do or where to turn.

The purpose of this booklet is to provide financial and personal safety information to women age 50 and older who are hurt or controlled by a family member or by someone they love. Whether a woman chooses to stay in or to end a relationship, she may be able to take steps to protect her finances and property for herself and for other family members. This booklet briefly describes financial information and resources that can assist in financial safety planning and decision-making.

This booklet was written for older women because women are harmed by family members in later life more often than men. Financial strategies for older women may differ from men because many older women stayed home during their childbearing years. Many older women do not have access to information about their family finances. They may not be aware of the benefits available to them and of their financial options -- and they do have options.

While many of the suggestions highlighted here apply to those being harmed by any family member, most of the information relates to benefits available to wives. If women are not married to their partner, they are not eligible for their partner's Social Security and do not have automatic rights to any pension benefits. Information about partners and adult children is included whenever possible.

## **HOW CAN THIS BOOK HELP ME?**

If you are being hurt by someone you love, learning about your financial options and where to turn for help may be two steps toward deciding how to live more safely or to leave a hurtful relationship. In this booklet, you will find five sections. Section I briefly describes sources of income to meet your basic needs (Social Security, pensions, investments and assets, and wages from employment). Section II discusses the right to control your financial resources, including access to bank accounts and credit. Section III addresses getting and/or maintaining health insurance. Section IV discusses safety planning—what to do if you leave or stay in a hurtful relationship. Section V lists additional resources and phone numbers.

If you are not eligible for Social Security benefits, you may find sections on other government programs (pages 18-21), health (pages 37-39), and safety planning (pages 40-51) most useful. Contacting your local domestic abuse program may also provide you with additional information and support (pages 57-60).

# **INFORMATION ABOUT YOUR RESOURCES AND OPTIONS**

Accurate information may give you the power to make informed choices. Sometimes hurtful family members do not share or tell the truth about family finances. If you are being hurt by a family member, use caution when gathering information.

## **Mail**

Consider where would be the safest place to have information mailed to you. Is it safe to have materials come to your home or to a trusted friend or safe family member, or should you get a post office box?

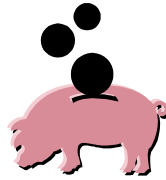
## **Phone**

When making phone calls, keep in mind that occasionally they are monitored by other family members. Caller ID, tapping devices, “\*69,” and phone bills can be used by others to learn about calls that you have made from your home. Think about where the safest place is to make phone calls (e.g., a pay phone or at a friend’s house).

You may want to stress the importance of keeping your inquiries confidential to anyone you contact. Remember, you have the right to gather information about your finances and options. The first step is to figure out how to get the information safely.

## Section I

# Sources of Money to Meet Your Basic Needs



Many older women wonder how they will pay rent and buy food if they separate from a hurtful family member. Other women would like to have access to their own money while continuing to live with a family member. This section discusses Social Security and other government benefit programs, pensions, investments and assets, and wages from employment.

## **SOCIAL SECURITY**

This section briefly describes Social Security and provides answers to some commonly asked questions. To learn about your eligibility for Social Security and related information, contact the Social Security Administration's National Hotline at 800/772-1213 or <http://www.ssa.gov>.

Social Security benefits are monthly payments to an individual or family member who has experienced retirement, a disability, or death of a relative. Nearly every American has Social Security protection, either as a worker or as a dependent of a worker. Whether or not you have worked outside the home, it is important that you know exactly what Social Security coverage means for you.



## **Retirement Benefits**

Retirement benefits under Social Security are cash payments made to individuals who have worked long enough in employment or self-employment covered by Social Security (generally 10 years) and who are at least age 62. Full retirement age is age 65 for those born before 1938, gradually increasing to age 67 for those born from 1939 to 1960. Benefits received before full retirement age are reduced.

Benefits may also be paid to the retired worker's spouse who is at least age 62 (or younger if caring for a child entitled to benefits on the worker's record), and to the worker's unmarried minor, student, or disabled children.

## **Survivors' Benefits**

These are available to widowed individuals at age 60 and to disabled widows at age 50. Survivors' benefits are also available for unmarried children under age 18 (or age 19 if in high school) and for children 18 or over who became disabled before the age of 22.

## **Disability Benefits**

These are available upon assignment of disabled status at any age. To become certified as disabled, you must meet the requirements of both a medical test and an employability test. These are difficult criteria, but the Social Security Administration will help you gather as well as pay for the necessary evidence. Social Security asks claimants to supply whatever medical evidence they may have in their possession. Most have none. The application process includes an

authorization to release medical records, which are then used to request reports from the various treating sources (doctors, therapists, hospitals, etc.) Again, the Social Security Administration will help pay for the medical reports. In addition, if your condition cannot be adequately documented with the available evidence (no recent treatment, for example, or conflicting information), Social Security will schedule and pay for a current examination.

You are entitled to receive disability benefits if you or your spouse have made contributions to Social Security while employed over a sufficient period of time (called “insured status”). Insured status for a disability requires a current connection with the workforce — five of the ten years immediately before the onset for those who become disabled after age 31, and one-half the time between age 21 and the onset of disability for those under age 31 at the time of the onset. Benefits are based on either your own work record or the work record of your spouse, but not both. *Unfortunately, if you were never married to your partner, you will never qualify for Social Security benefits based on your partner’s record.*

### ***1. Am I entitled to Social Security benefits?***

**If you worked outside the home:** You are eligible for Social Security if your employment was covered and you contributed long enough to get insured status. The Social Security Administration can tell you if you are entitled to Social Security *on your work record*. Call 800/772-1213.

**If you never worked outside the home:** You may still be entitled to benefits, depending on whether you are married, never married, divorced, or widowed. The following paragraphs briefly describe eligibility for each type of marital status. For information about your situation, contact the Social Security Administration at 800/772-1213.

**Married:** You are entitled to benefits on your spouse's work record if your spouse is eligible or receiving benefits. You must have been married at least one year and be either age 62 or over, or caring for a child who is under age 16 or disabled.

**Never married:** You are not eligible for your partner's Social Security. However, if you have a disability or are age 65 or over, you may be eligible for Supplemental Security Income (SSI) (pages 18-19). For more information, call 800/772-1213.

**Divorced:** You may also be eligible through the work record of your former spouse if you:

- were married for ten or more years (That is ten full years. No break is given for a marriage that ended at nine years, 11 months, 27 days, etc.);
- you are presently unmarried; and
- you are age 62 or older (if he is deceased, you can collect benefits at age 60 and age 50 if you become disabled.)

If your ex-husband has not applied for benefits, but can qualify for them and is age 62 or older, you can receive benefits on his record if you have been divorced from him for at least two years and meet the above-listed requirements.

If your ex-husband is deceased, you can receive benefits on his record even though you were not married to him for 10 years:

- if you are caring for his child who is also your natural or legally adopted child and is under age 16 or disabled; and
- you are unmarried.

Your benefits will continue until the child reaches age 16 or the child's disability ceases.

The amount of benefits you receive as a divorced spouse does not affect the amount of benefits another spouse receives on your ex-husband's record.

Many women get a higher benefit based on their ex-husband's work record than on their own record, especially if he is deceased. If you have never asked the Social Security Administration about receiving benefits on your ex-husband's record, you should do so at 800/772-1213. When you apply, you'll need to give his Social Security number. If you do not know his number, you will need to provide his date and place of birth and his parents' names.

## **Also:**

- you are eligible for benefits if you are divorced and your former spouse dies and/or remarries, and you meet the criteria.
- if you receive survivor's benefits, those will continue if you remarry at age 60 or older (50 or older if disabled)

**Widowed:** You may be eligible for benefits on your husband's work record if your spouse was eligible and you:

- were married for at least nine months prior to your spouse's death, unless death is accidental (3-month duration of marriage); or
- are age 60 or over; or
- are age 50 or over and disabled; or
- are caring for a child who is under age 16 or is disabled.

Benefits may be available for surviving divorced spouses if your former spouse died, and you meet the criteria for divorced spouse's benefits (see page 13). Also, if you remarried after age 60 and your former spouse died, you are generally still eligible for Social Security benefits under the deceased spouse's record.

## ***2. If I am entitled to Social Security benefits, what amount will I receive?***

The amount of Social Security you will receive depends on the number of years worked, earnings during those years, whether you are drawing off your own work record or someone else's work record, and also the age at which you take it.

To learn about your eligibility for Social Security, call the Social Security Administration at 800/772-1213 and ask for a *Request for a Personal Earnings and Benefit Estimate Statement*. The national hotline can also schedule an appointment for you to meet with a Social Security representative at your local office.

You can choose to collect benefits from the higher option.

## ***3. If we shared a family business or farm, am I entitled to Social Security benefits?***

If you and your spouse own and operate a business or farm together and you share in the profits and losses, you may be entitled to receive Social Security credits as a partner. This may be true even if you and your husband have no formal partnership agreement. To receive credit for your share of the business income, you must file a separate self-employment return (Schedule SE), even though you and your husband file a joint income tax return. If you do not file a separate SE, all the earnings from the business are reported under your husband's Social Security number. In that

case, your Social Security record will not show your earnings, and you may not receive Social Security credits for them. Contact a Social Security Administration representative at 800/772-1213 for specific information on your situation.

#### ***4. What if I served in the Military?***

If you have served in the military since 1957, you have paid into Social Security. Inactive duty service in the Armed Forces Reserves and National Guard weekend drills has been covered by Social Security since 1988. If you served in the military before 1957, you did not pay into Social Security directly, but your records may be credited with special earnings for Social Security purposes that count toward any benefits you may be entitled to receive.

You may be eligible for both Social Security benefits and military retirement. Generally, there is no offset of Social Security benefits because of your military retirement. You will get your full Social Security benefit based on your earnings. Your Social Security benefits may be reduced, however, if you also receive a pension from a job in which you did not pay Social Security taxes. Spouses may receive Social Security benefits based on their spouse's work record, which includes military service.

Social Security survivor's benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. You may check with the

Department of Defense Finance Accounting Center,  
PO Box 919, Cleveland, Ohio 44199 or  
800/321-1080. You may also contact your military  
retirement advisor for more information.

### ***5. How do I apply for Social Security benefits?***

To apply, you must complete an application at your local Social Security office. You can locate the office nearest you by calling 800/772-1213. Bring the following items:

- your Social Security number and the Social Security number of the person on whose work record you are applying (e.g., spouse);
- proof of your age, such as a birth certificate (If you do not have a copy of your birth certificate, contact the Department of Public Health at 515/281-4944 to receive one. If you were born in another state, they will be able to give you the contact number for that state.);
- your marriage certificate, if you are applying on your spouse's work record (Contact the Department of Public Health at 515/281-4944 to receive a copy of your marriage certificate. If you were married in another state, they will give you the contact number for that state.); and
- your W-2 forms from the previous year, if applicable.



## **Factors that May Affect Social Security Benefits**

### ***6. If I leave my spouse, will the amount of Social Security I receive change?***

Physically leaving a household will not change the amount of Social Security you receive. However, a divorce may impact your Social Security.

### ***7. If I receive Social Security, can my spouse or another family member have it reduced or taken away?***

No. Unless you have a conservator appointed by the courts, give financial power of attorney to another individual, or the Social Security Administration appoints a representative payee to receive your benefits, no other person may legally receive your benefits.

### ***8. Does the amount of my Social Security benefits change based on my marital status?***

- If you are getting divorced and are collecting or want to collect benefits based on your former spouse's record, you may receive (or continue to receive) benefits on his work record if he is eligible and you were married ten or more years.
- If you are widowed, you may be entitled to benefits. Call the Social Security Administration for information about your circumstances.

- If you remarry, you are entitled to benefits after one year of marriage if your current spouse is collecting Social Security.

***9. Will the amount of Social Security benefits I receive be affected by pension benefits?***

Probably not. In most cases, Social Security benefits are not affected. Contact the Social Security Administration at 800/772-1213 or the company that administers your pension to find out if your pension is exempt. If, however, you are getting both Social Security benefits and a government pension, your Social Security benefits may be reduced. For more information on pensions, see pages 21-24.

## **Confidentiality Issues Regarding Social Security Benefits**

***10. Can anyone find out if I am receiving Social Security?***

Under the law, information regarding your Social Security account is not available to anyone else, including your spouse, former spouse, or adult children. Your spouse or former spouse is not notified when you apply for benefits on his work record.

However, if someone knows certain identifying information, such as your Social Security number or your mother's birth name, it is possible for him/her to get information about your Social Security account. Family members may also notice Social Security

Administration mailings coming to your house. If you are concerned about a family member taking your Social Security check, you may want to consider the following:

**If you set up an individual bank account:** Joint owners of accounts have the ability to make withdrawals from the joint account even if they have not contributed to the balance. To secure your Social Security funds, set up an account in your name only.

**If you receive your check by mail:** At one point, the Social Security Administration's policy was to only allow direct deposit—that is no longer the case. You can have your check mailed to you. If you share a mailbox or post office box with other family members, they will have access to your check. If you are concerned that a family member may forge your signature or force you to sign over your check, you can get an individual post office box in your name only. To get your own post office box, contact your local post office; cost is approximately \$22 for six months. Notify the Social Security Administration of your new address. Remember, however, if you deposit the check into a joint account, your partner has access to those funds.

**If you receive your check by direct deposit:** If your check is deposited into a joint bank account, both parties have access to the funds. To ensure that you have control over your money, set up an individual

bank account at your bank and arrange for direct deposit by contacting the Social Security Administration.

## **Problem Solving in Other Situations**

### ***11. How can I keep the money from my Social Security check separate from our household money?***

You can decide to have your check deposited directly into an individual bank account. (See question 10 for more information.)

### ***12. If someone signs my Social Security check or forces me to sign it over to them, what can I do?***

There are at least three options:

- Call the Social Security Administration at 800/772-1213 immediately. Tell them what happened and ask them to stop payment on the check and issue you a new check.
- Consider calling law enforcement. If a crime such as theft or forgery has occurred, you may want to file a report with the police.
- Consider contacting a private attorney to discuss possible civil actions.
- If you cannot afford an attorney, you can contact the Legal Services office closest to you and see if

they can help. (See Resource section for listing on pages 66-68). Iowa also has a legal hotline for Iowans age 60 or older. The hotline provides free and confidential legal advice and referrals over the telephone. Call 515/282-8161 or 800/992-8161.

***13. If I don't get my check, what should I do?***

The Social Security Administration will not take a report of non-receipt of a check until the third mail delivery day after it is due. (The only exception is if you have direct deposit; non-receipt can be reported immediately. This is another good reason for having your check directly deposited.) If, by then, you have not received your check, immediately contact the Social Security Administration at 800/772-1213.

***14. If my husband lives in, or moves to, a nursing home, how will my Social Security benefits be affected?***

Depending on how his care is being paid for, there is a small chance that your Social Security may be affected. Generally, when one spouse enters a nursing home, the spouse at home keeps all income received in her name. Medicaid funding in Iowa, which helps pay costs for nursing home care, is handled by county Department of Human Services offices. Contact your local Human Services office with questions.

***15. Are Social Security benefits taxable?***

If your total income exceeds certain amounts (they are different depending on your income tax filing status), a

portion of your Social Security is taxable at your ordinary tax rate.

## **OTHER GOVERNMENT PROGRAMS**

If you do not qualify for Social Security benefits, or if your benefits are very low and you are having trouble making ends meet, you may be eligible for one or more of the many other government programs listed below. Keep in mind that many of these programs have eligibility requirements and waiting lists. A few may be able to provide emergency assistance in a crisis.

NOTE: If you are age 60 or over and have questions about any of these programs, contact your local Area Agency on Aging for information and assistance. (See Resource section pages 52-54 for listings.)

### **Supplemental Security Income (SSI)**

Supplemental Security Income provides an income-supplement program for people age 65 and over, blind or disabled, with very low income (in 2000, \$512 per month for individuals living alone in their own home and approximately \$769 per month for couples) and low assets (\$2,000 for individuals and \$3,000 for couples, not counting the house, car, personal items, and a few other exclusions). For individuals who qualify, the government provides a monthly cash payment. In addition, eligible individuals automatically

qualify for state medical assistance, also known as Medicaid. To apply for SSI, contact the local Social Security Administration at 800/772-1213.

## **Food Stamps**

The Food Stamp program provides a monthly allotment to eligible individuals that can only be used for the purchase of food items. This program provides coupons for low-income individuals, which can be spent like cash to purchase food items. Eligibility for food stamps is determined by the total income and resources of the household. To apply for food stamps, contact your local Department of Human Services office.

## **Energy Assistance and Weatherization Programs**

These programs help low-income households pay for home-heating costs. Grants are available annually, with emergency grants available in crisis situations. Grants are based on household size. For more information contact your local community action agency, local utility provider, or call 515-281-4204.

## **Property Tax and Rent Relief Program**

These programs help elderly and disabled citizens pay their property taxes or receive rent reimbursement. To qualify, an individual must be at least age 65, a surviving spouse at least age 55 or totally disabled, a resident of the state of Iowa, and meet income guidelines. Forms must be filed each year between

January 1 and June 1. For questions about property tax relief, contact your county treasurer, and for rent reimbursement, the Iowa Department of Revenue and Finance at 800/572-9344 or 515/281-3114.

## **Homestead Credit**

Most homeowners qualify for a homestead tax credit, which lowers their home property taxes. Offered to individuals regardless of their age, homeowners must file a verified statement and designation of homestead with the County Tax Assessor by July 1.

## **Medical Assistance (Medicaid)**

Medicaid pays for certain medical and health care costs for qualified persons, not to be confused with Medicare. SSI-related Medicaid is designed to include individuals age 65 and older, the blind, disabled, and others who meet SSI requirements, except for those with excess income and resources. It is also available for those who need to stay in a long-term care facility. To see if you qualify, contact your local Department of Human Services office or your Area Agency on Aging office. (See pages 52-54.)

## **Qualified Medicare Beneficiary and Specified Low-Income Medicare Beneficiary Programs**

These programs pay for Medicare premiums and/or deductibles and co-insurances for individuals with low income and assets. For more information, contact your local Department of Human Services office or the



Senior Health Insurance Information Program (SHIIP)  
at 800/351-4664.

## **Housing Assistance**

Many local, state, and federal programs provide assistance with housing, including specialty housing projects for low-income and/or older persons. For more information on housing programs in your area, contact your Area Agency on Aging office or the Department of Elder Affairs at 515/242-3333 or 800/532-3213.

## **PENSIONS**

For some women, pensions are an important source of retirement income. *All* women should be concerned about pensions. Three pension sources are: government, private, and union plans. Whether or not you are still eligible for pension benefits if you are legally separated, divorced, remarried, or widowed depends on the pension eligibility guidelines.

### ***16. If I work outside the home, how do I find out if I am entitled to receive a pension?***

You should receive information about pension eligibility from your employer. If you have additional questions, you should contact your employer or former employer(s). Ask if the company has a pension plan, and for a copy of the Summary Plan Description, which includes the name of the “plan administrator.”

The plan administrator is a specific person who manages the plan and should be able to answer your questions.

***17. Am I eligible for funds from my spouse's pension?***

To find out whether you are eligible for benefits under your spouse's plan, contact his employer.

Be aware that a spouse can designate who has the right to his pension if he dies before the pension benefits are paid out. Under some plans, a husband may be allowed to ask his wife to sign away her right to his pension. Before signing any papers regarding a pension plan, read them carefully and consider contacting an attorney.

***18. Can I get information about my husband's pension from his employer without his knowing?***

Employers have different policies about information disclosure. Some do not give any information without consent from the employee. However, you can ask the employer if they have a pension plan, if your spouse is a participant, and if so, whether you are named as the beneficiary. Keep in mind that the employer may tell him about your inquiry.

***19. If I receive a pension, can a spouse or family member ever have it reduced or taken away?***

No. Once you are entitled to receive retirement or death benefits under a pension plan, you are 100% "vested" in those benefits. Vested means that legally, a

spouse or family member cannot take away or reduce those benefits.

***20. Can the amount of the pension I receive ever change?***

Yes, pension benefits can be affected by marriage, legal separation, divorce or death of a spouse. To learn more about your situation, contact an attorney.

***21. Can I change the address where I receive pension benefits without my husband's knowing?***

Yes. If you are receiving a pension based on your own employment, tell the plan administrator your change of address and ask for this information to be kept confidential.

If you are receiving a pension based on your spouse's plan, contact the plan administrator and request a change of address for your pension payments. Again, ask that the new address be kept confidential.

However, keep in mind that your spouse may be able to get your new address from his employer.

***22. If I divorce my husband, how do I get my share of his pension?***

If you legally separate from or divorce your spouse, you should make sure that you are entitled to a portion of his retirement benefits as part of any property division. Be sure to tell your attorney about your spouse's pension, and get a copy of the Summary Plan Description. You can obtain a copy from your

husband's employer.

You may also contact the U.S. Department of Labor, Pension and Welfare Benefits Administration for general information about your possible rights to pension benefits. In some cases, the Department of Labor may be able to assist you. The Pension and Welfare Benefits Administration number is 202/219-8776.

***23. Will my husband still receive the same amount of pension if I leave him?***

It is possible that his pension benefits will be reduced. Contact an attorney to learn the specifics of your situation.

***24. Is a pension from the Veteran's Administration different?***

Yes. A Veteran's Administration pension is governed by federal government rules. For more information, contact your local Veteran's Administration Office or the regional office at 800/827-1000.

## **INTEREST FROM OTHER INVESTMENTS**

Some people receive interest generated from investments such as bank accounts, certificates of deposit (CDs), stocks, and bonds.

***25. If I don't know where our money is invested, how do I learn what investments we have and if any are in my name?***

If you are married and file a joint tax return with your spouse, a copy of the most recent returns should provide you with information on investments and income payments. If you know where copies of your tax returns are kept, you may want to make copies for yourself. Or if someone other than your spouse does your taxes, he or she may be able to provide you with a copy of your tax returns. Some families keep financial records in a computer spreadsheet or financial management program. If you are getting a divorce, you can ask the court to order your spouse to give an accounting of all marital property.

## **WAGES FROM EMPLOYMENT**

Wages are another potential source of income. If you have been unable to find a job, consider working with an agency that helps older or displaced workers. (See the Resources section, pages 61-62.)

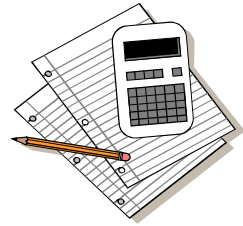
You may want to consider having your own individual bank account in which to deposit your wages. If you are concerned that a family member may forge your signature or force you to sign over your paycheck, you may want to contact a local bank about setting up an account in your name only. You may also want to have your paycheck directly deposited into your individual account, if your employer offers this option.

***26. Do I have to limit my earnings to receive Social Security benefits?***

Yes. The 2000 exempt earnings limit for those under age 65 is \$10,080. There is no limit if you are age 65 or older; all earnings for persons age 65 and older are exempt (retroactive to January 1, 2000). If you receive Social Security benefits and continue to work, some of your benefits may be withheld. Contact the Social Security Administration at 800/772-1213 to determine if this applies to you.

## SECTION II

# **The Right to Own, Control Your Financial Resources**



Income is only one financial resource. You may have property and assets to consider when you are planning for financial safety. This section discusses three areas of ownership and control of your assets or property: access to bank accounts, Iowa’s Marital Property Law, and credit and debt.

Examples of your “assets” or “property” are your checking and savings accounts, pension principal, real estate (such as your home), and your car. These are different from your “income,” which is the amount of money you receive each month from wages, government benefit programs such as Social Security, pensions, or interest on investments.

Budgeting your financial resources may be new to you. If this is something that you have never done before, you may want to take a course at the local community college or speak with your bank regarding any services or courses that it offers. Your county extension service may also be able to provide information. Their phone number can be found in your local phone book.

You may want to consider obtaining a financial planner to assist in managing your financial resources. If you

choose to do so, the following tips are important:

- Ask family members, friends, or coworkers for recommendations of financial planners they have used.
- Any financial planner claiming to offer investment advice is generally considered an investment advisor. Investment advisors must be registered either with the Securities and Exchange Commission or the state securities regulator where the investment advisor is based. Investment advisors are not currently registered by the State of Iowa. For questions regarding financial planners, you may call the Securities Bureau at 515/281-4441 or the Insurance Division at 515/281-4037.
- Check with the Better Business Bureau at 800/222-1600 to see if complaints have been filed against the firm or planner.
- Be leery of financial planning firms that have been in business a short time (less than five years). It may be better to work with an established firm.
- Finally, prior to selecting a financial planner, discuss with them how you will pay for services. Paying a fee for services is generally better than commission.



# **BANK ACCOUNTS**

## **Access to Bank Accounts**

Bank accounts include savings accounts, checking accounts, certificates of deposit (CDs), a holiday fund account, and any other amounts of money held in a bank.

## **Individual Accounts**

The only person who legally has access to the account is the person in whose name the individual account is opened. For example, if the account is titled, “Deseree Jones,” then only Deseree Jones may withdraw funds from this account.

## **Joint Accounts**

Access to a joint account is determined by the use of “and” or “or.” If the joint account lists two names using the word “or,” either individual may legally manage the account. This gives either person the right to withdraw funds and close the account. For example, if the account is titled “Lorenzo Hernandez or Sandra Hernandez,” then either Lorenzo or Sandra may write a check, withdraw funds, or close the account.

If the joint account lists two names using the word “and,” neither individual alone may manage or close the account. To remove money from or change this type of account, both individuals must act together.

One individual cannot act alone. For example, if the account is titled, “Sam Smith and Pam Smith,” checks may be written, funds withdrawn, or the account closed only if both sign appropriate forms.

***27. Can anyone legally cash a check made out to me?***

No. If you believe someone has cashed your check, contact the police.

***28. May I get into my spouse’s or partner’s safety box?***

Only if you are listed with the bank as a person who may have access to the box, or if you have been given the authority through a financial power of attorney or conservatorship.

***29. If I am getting a divorce, how can I find out what assets and income my spouse and I own or receive?***

You may ask the court to order your spouse to give an accounting of all marital property.

## **PROPERTY ISSUES**

### **Iowa’s Marital Property Law**

Iowa’s Marital Property Law is based on the fact that Iowa is an equitable distribution state. This means that in the event of a divorce, the court decides on a “fair” division of property and may take a variety of

considerations into account in determining what is fair.

***30. May I stop my spouse from giving things away?***

Depending on the type of property in question, one spouse may prevent the other spouse from wasting property, materially lessening the property's value or giving the property away. Property where an actual title is required, such as land or a motor vehicle, is easier to retain because you may refuse to sign off on the sale or transfer of the property. With smaller and more portable pieces of property, it is harder to establish clear title to the property and is therefore more difficult to prevent someone from giving the property away. If you are engaged in a formal legal proceeding such as a divorce, annulment or legal separation, you may request from the court an order regarding dissipation of assets that would prohibit the other party from selling, giving away, or wasting any of the assets of the marriage, even including small items. If requested, the court almost routinely grants orders regarding dissipation of assets.

***31. If I signed a premarital/marital property agreement, may I get out of it?***

In the event of a divorce, the court is required to take into consideration the provisions of any premarital agreement. The court does not have to abide by the agreement in its entirety, but it usually uses the agreement as a base for future property distribution. However, in certain circumstances the court would

consider an agreement void, such as in cases of fraud at the time of signing the agreement or failure to accurately list assets and debts. Each of these things would require proof to the court.

## **Other Property and Possession Issues**

### ***32. If we divorce or separate, may I keep our home(s)?***

The court decides how all real estate will be divided. The court, however, will usually adopt any reasonable settlement agreed to by both parties.

### ***33. If I leave my spouse prior to divorce, am I entitled to half of everything?***

You may be entitled to half, but it may not be possible to take it without going to court. Property division is determined at the time of divorce or legal separation.

### ***34. Am I entitled to one-half of everything if I divorce my spouse?***

At the final hearing, the court will decide how all real estate and personal property will be divided.

## **CREDIT AND DEBT ISSUES**

### **Iowa's Marital Property Law**

Iowa's Marital Property Law states that in the event of a divorce, the court decides on a "fair" division of

property. This law extends into issues regarding credit and dealing with debts.

***35. Can I get credit in my own name while I am married?***

You can get credit in your own name, assuming that you have sufficient financial resources to obtain credit. A woman cannot be denied credit because of marital status unless similarly situated males are also denied credit.

***36. Is it possible that I may have signed away my right to obtain credit in my own name in a premarital agreement?***

It is unlikely that you could lose your right to obtain credit by signing a premarital agreement. When you apply for credit, the person providing the credit will not ask to see a premarital agreement before you sign up to receive the credit. Once you are signed up, you have created a contract and are liable for the credit line regardless of what the premarital agreement states.

***37. Do I have the right to know if my spouse obtains credit for a marital obligation?***

Your spouse can apply for individual credit in his own name and without your knowledge as long as he is not using marital assets for collateral. If he is using marital assets such as your house as collateral for the credit, then you would be required to sign off on the indebtedness.

***38. If my husband applies and receives credit and I do not approve, can I cancel the credit account?***

If he applies individually and is accepted individually, no one other than the creditor has the right to cancel the credit. If you applied for credit jointly and both you and your spouse's name are listed on the account, then you have the right to cancel the account based on your joint application.

***39. Am I responsible for debts that my spouse incurs, and is he responsible for the debts that I incur?***

Individually accrued debt on individual credit cards is not the responsibility of the spouse who does not own the card. Certain debts, such as for water, power, and gas, could be considered marital property even if they were accrued individually. Other than subsistence debts, individual debt runs solely to the individual. In the case of a joint account, you would be liable for the debt because you signed for the original obligation. Even if your spouse runs the credit to extreme limits while you have never used the credit line, you would still be liable for the debt that your spouse accrues on a joint credit account.

***40. Can my spouse incur a debt that I do not think is necessary?***

Your spouse can incur as much individual debt as his creditor is willing to lend him. There is no way to prevent another person from incurring individual debt.

***41. Is there anything I can do if my spouse uses marital property to pay a debt that was only his debt?***

If you are involved in a legal action such as a divorce, you can request a restraining order regarding dissipation of assets. If you are married and not involved in a legal action, there is no way in which you can prevent your spouse from accruing individual debt. However, you can prohibit him from using jointly owned property such as vehicles or land from being used as collateral on such debts by refusing to sign off on any documents setting up the credit/collateral arrangement.

## **Other Credit/Debt Concerns**

***42. May I use credit cards that are in my spouse's name only and can my spouse use credit cards that are in my name only?***

You may only use your spouse's credit card if you are an "authorized user." In that case, you may only be liable for the charges you make on the account. The spouse who is the account holder may be liable for the entire account.

***43. Who may remove a name from a credit card or cancel the credit card?***

The individual who opens the credit card account (primary card holder) may hold the credit card in his or her name only, or may choose to add "authorized users." The primary card holder can close the credit

card account or remove the name of an authorized user without the permission of the authorized user. However, an authorized user cannot close the account or remove the primary card holder's name from the account. Only the authorized user can remove his or her name from the credit card account.

***44. If we are in the process of a divorce, am I still responsible for the debts he incurs or is he responsible for the debts I incur?***

You are not responsible for your spouse's individual debt. If a creditor is moving to collect your spouse's debt, make sure that you do not jointly own assets or have a joint bank account because the creditor could take these joint assets to pay for your spouse's individually accrued debt.

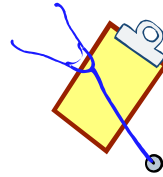
***45. Once we are divorced, am I still responsible for his debt if he refuses to pay?***

If both parties of a divorce are employed and making approximately the same amount of money, it is not unusual for the court to order payment of marital debts by both parties on a 50-50 basis. Personal debts are ordered paid by the person who accrued the debt. If the debts were accrued by you or were family debts, the creditor may still look to you for payment even if the court ordered your husband to pay the debts.



## SECTION III

# Health Insurance



Maintaining access to health insurance is critically important for many older women. This section lists potential sources of health insurance.

### **Medicare**

Medicare is a federal health insurance program for people age 65 and older as well as for disabled individuals under age 65. Medicare has no income or resource limitations for eligibility. The Medicare program consists of two parts. Part A is hospital insurance and part B is medical insurance. To enroll in Medicare, contact the Social Security Administration at 800/772-1213.

If you would like more information about Medicare, contact the Senior Health Insurance Information Program (SHIIP) at 800/351-4664.

### **Medicare Supplemental Insurance (Medigap)**

Although Medicare pays for many of the costs associated with health care, it does not pay for all of them. For that reason, people on Medicare should consider supplemental health insurance to fill the gaps in Medicare coverage (often called Medigap). To speak to someone regarding Medicare supplement insurance, contact SHIIP at 800/351-4664.

## **Iowa Medical Assistance Program (Medicaid)**

For information on this assistance program, refer to page 20.

## **Long-Term Care Insurance**

Medicare and/or Medicare supplements do not cover long-term care. Some individuals purchase long-term care insurance policies to protect against possible long-term care expenses. To see if long-term care insurance is appropriate for you, contact a SHIIP counselor at 800/351-4664.

## **Continued Rights to Insurance From Employer**

If you leave your job, federal law gives you the right to continue your eligibility for your employer's health insurance plan for up to 18 months (or 29 months if you have been found disabled by the Social Security Administration). However, you will be responsible for payment of the premiums. It is possible that the amount you pay while unemployed will be more than what was paid while you were employed. For more information, ask your employer.

## **Health Insurance Premium Payment Program (HIPP)**

Under this program, the Department of Human Services pays for the cost of enrolling an eligible Medicaid recipient in a health insurance plan when it is determined to be cost effective to do so. For more information on this program, contact your local Human Services office.

***46. If I am employed, how can I find out about my health insurance plan?***

Contact your employer. If you are employed but not currently receiving health insurance through your job, check with the Personnel Department or the Human Resources Benefits person to find out if you are eligible for benefits.

***47. How can I find out if I am on my spouse or partner's health insurance plan?***

Call the health insurance company that provides the plan and ask whether you are listed as an individual covered under that health insurance plan. Your physician or health care provider may be a safe person to contact for more information about your insurance coverage.

***48. May anyone remove my name from a health insurance policy without my knowing?***

Yes. If you are not a policyholder, the policyholder can remove your name.

***49. Could my health insurance change if my marital status changes?***

Yes, your health insurance may change. If your health insurance eligibility was tied to your spouse (for example, through his job), you may be dropped from a policy if you are separated, divorced, or your spouse dies. Your name can be added to a new spouse's policy if you remarry.

## SECTION IV

# Family Violence



Many women who are harmed by a family member look for ways to continue the relationship while trying to stop hurtful behaviors. Some older women choose to end the relationship by getting a restraining order, moving out, or getting a divorce or legal separation. Fear, love, financial, legal, and health concerns often figure into a woman's decision to stay or leave. Each woman needs information to make decisions that are right for her.

## **DEFINITION OF DOMESTIC VIOLENCE**

### ***50. Am I in a domestic violence situation?***

Domestic violence is a pattern of behaviors that includes:

- physical attacks (e.g., pushing, shoving, hitting, choking);
- sexual attacks;
- psychological control (e.g. using coercion and intimidation); and/or
- economic control (limiting access to cash and/or not letting another know about family income).

Victims of domestic violence are traumatized in many of the same ways as victims of violence perpetrated by strangers. In domestic violence, however, the trauma is repeated, rather than being a one-time event. Unlike the attacker in stranger violence, the domestic violence abuser has ongoing access to the victim, knows her daily routine, and can continue to exercise considerable control over the victim's life. Domestic violence allows an abuser to exercise complete control over the victim, so she does whatever the abuser wants her to do.

Many victims of domestic violence suffer multiple forms of abuse. Various forms of abuse may include:

- making degrading remarks or cruel jokes;
- controlling a victim's finances;
- punching and kicking;
- not allowing the victim to leave the house or to get a job or education;
- disfiguring or crippling the victim; or
- murdering the victim.

Verbal and emotional abuse may be more subtle than physical abuse, but this does not mean it is less destructive.

While episodes of violence may be infrequent or frequent, prolonged or brief, severe or mild, it is important to understand that one battering or violent episode builds upon the last. Domestic violence usually increases in frequency and severity over time.

## Power & Control Wheel for Older Abused Persons



Each section of the wheel represents methods used to maintain power and control over the victim. Compliance of these tactics is reinforced by physical or sexual violence.

Prepared by the Iowa Elder Abuse Committee  
Modeled Upon the Power and Control Wheel, Duluth Domestic Abuse Intervention Project

## **STOPPING DOMESTIC ABUSE**

### ***51. What can I do if I am being physically abused by my husband, partner, or family member?***

If you are being hit, beaten, threatened, or otherwise physically abused, you may call the police for immediate protection. Criminal laws regarding domestic abuse assault apply to couples, family, or household members if you are living together at the time of the assault, have lived together during the past year, or have a child together. Ordinarily, assault charges can be filed if the relationship does not fit the domestic abuse assault criteria (e.g., a dating relationship where a couple has not lived together or had a child together). If the police decide there is probable cause that an assault occurred and that the abuser injured you, they are required to make an arrest. Additionally, they will take you to get medical treatment or to a shelter. Iowa law permits you to have a victim counselor (from a domestic violence program) with you during police interviews and other proceedings related to the crime. Victim counselors can also assist you in dealing with medical personnel and attorneys. If the police officer does not offer you the chance to have a victim counselor present, ask for one.

### **Court Order of Protection**

You can also file for a court order of protection whether or not an arrest is made. If your abuser

violates the protective provisions of the order, the police can arrest the perpetrator. If the judge finds that the abuser violated the order, he or she may find him in contempt of court and order that person to jail.

***52. Do I have to be married in order to qualify for legal protection from someone who is abusing me?***

No. The special domestic abuse laws regarding arrest and protective orders apply to persons in other relationships, too. If you are married but separated from your husband, if you are divorced from each other and not living together, if you have a child in common, or if you are unmarried but lived together within the past year, you qualify for protection under the domestic abuse laws. If you are living with someone in an intimate relationship (heterosexual or homosexual), the laws apply to you, as well. Finally, the laws also cover blood relatives (e.g., adult children) or persons related by affinity (such as in-laws), as well as household members if they are living together, or have lived together during the past year, except for persons under the age of 18.

***53. How do I go about getting a protective order?***

If the police arrest someone under the domestic abuse laws, the judge or magistrate will likely order that person to have no contact with you while the criminal case is pending. You can ask the county attorney to request this no contact order if the judge or magistrate does not issue it on his/her own. In this case, fees are not charged for protective orders.



You may also get a protective order even if no criminal charge is filed. Your private attorney can apply to the court for this protection, or, Legal Services can act on your behalf if you qualify under their income guidelines. An advocate from a domestic violence project can also assist you. (See pages 57-60.) The filing fee is \$80, plus a service of process fee, which varies by county.

Securing a long-term protective order requires a hearing before a judge. Notice must be given to the defendant (abuser) concerning the hearing, which the defendant has a right to attend. To obtain a hearing, you must file a petition in your district court. The court will usually set a date for a hearing on the long-term order at the time you file the petition or ask for a short-term order. The defendant (abuser) must be notified of the hearing time. If you are indigent (without money), the court may waive filing costs. If domestic abuse is established at the hearing, the court may order the abuser to stay away from your residence, school, and/or place of employment, or authorize any other needed relief. Such orders can last up to one year and may be extended if the applicant petitions the court before the original order expires.

It is also possible to obtain a temporary, or short-term, order to protect you from violence prior to the hearing. Where an immediate threat of violence exists, the court may grant a temporary order, effective until the hearing. You may ask the judge for a temporary

order when you file the petition for a hearing, or at any time during the interim between filing the petition and the hearing. If the court offices are closed, such as in the evening or on the weekends, and you need immediate protection, you may file a petition for an emergency order before a district judge or a designated district associate judge. Such an emergency order will be effective for no longer than 72 hours. It will give you time, however, to secure a longer order from the court when it resumes business. The police department or a domestic violence project advocate should be able to tell you where to seek an immediate emergency order.

***54. Do you need an attorney to obtain a protective order?***

No. You have the right to apply on your own behalf (*pro se*), that is, without an attorney, for a protective order from the court without the prepayment of filing fees (if you do not have the money). The clerk of court at your county courthouse can give you the forms you need to file for a protection order on your own. An advocate at your local domestic violence/sexual assault program and/or the clerk of court's office can also assist you in filing for a protective order. A list of the domestic violence programs in Iowa is included in the Resource section. The process for obtaining a protection order without an attorney is explained in the publication, *How to Protect Yourself from Domestic Abuse without a Lawyer*, available at every county courthouse.

### ***55. What will a protective or restraining order cover?***

You can ask the court for a variety of protective measures. The court will consider your special situation and your requests. The court can order your abuser to:

- stop the abuse;
- have no contact with you;
- get counseling;
- move out of your home; and/or
- pay you money to maintain a separate household and for child support.

If there are children, the court can set custody and visitation for the time that the order is in effect.

### ***56. Will the protective order keep me safe?***

It is important to do safety planning before, during, and after the process of obtaining a protective order. A protective order is only one tool for you to use in creating a safety plan for yourself and other family members.

### ***57. What is a safety plan?***

Women can do a number of things to increase their safety during violent incidents, when preparing to leave

an abusive relationship, and when they are at home, work, and school. Many abusers obey protective orders, but some do not; therefore, it is important to build upon the things you have already been doing to keep yourself safe.

If you obtain a protective order, make sure you:

- Keep a copy of your protective order with you at all times.
- Check with local law enforcement to make sure your protective order is on record with them. If not, give them a copy of your protective order. It is also important to give copies of the protective order to police departments in the community where you usually visit family or friends.
- Inform your employer, domestic violence advocate, minister, family members, and/or closest friends that you have a protective order in effect.
- If your abuser violates the protective order, report the violation to the police. Also call your attorney, an advocate at a domestic violence/sexual assault program, and/or advise the court of the violation.

## **Leaving a Violent Situation**

Leaving must be done with a careful plan to increase safety. Abusers often strike back when they believe the woman is leaving. Create a plan for your physical

safety. Consider where you will go. Do you need to plan for dependents, such as grandchildren or aging parents? Who can you trust to help you?

**When leaving, take the following items:**

- your driver's license and/or other forms of identification;
- your birth certificate;
- your Social Security card or number;
- your spouse/partner's Social Security number (or date of birth and parents' names);
- money, ATM cards and credit cards;
- keys to your house or apartment, car, office, bank box, and post office box;
- medications, glasses, hearing aids, and assistive devices;
- financial records (e.g., bank books and statements, wage statements, tax forms, records on computer);
- papers such as pension plans, wills, powers of attorney, car registration, work permit, divorce papers, restraining orders, insurance papers, medical records, leases and/or house deeds; and

- personal items such as your address book, photographs, jewelry, and items of sentimental value.

## **Consider How to be Contacted**

**Mail:** Consider whether you want to get your mail at another address, such as the home of a trusted family member, or at a post office box. If so, get change of address forms from the post office, and send them to your employer, the Social Security Administration, pension fund, and any other places with which you have contact. Call these agencies/companies and tell them you are moving and they are not to give your new information to ANYONE!

**Phone:** Consider getting an unlisted phone number at your new residence, or at least be sure that your new address is not listed in the phone book. You can talk to your phone company about these issues.

**E-mail/Internet:** Use caution if you use the Internet or e-mail, as a family member may use this as a tool to locate you. Your phone number and street address can be traced through Internet services.

### ***58. Do I need to obtain legal representation?***

A lawyer could be helpful in the following ways:

- seeking a temporary restraining order and/or an injunction;

- explaining marital property rights;
- explaining rights in a dissolution;
- commencing a dissolution; and
- commencing a custody case or modification.

To find a lawyer, ask friends and family members for referrals. You can call the Lawyer Referral Service at 800/532-1108 and/or the Legal Hotline for Older Iowans at 800/992-8161. Other legal services may be available in certain areas of the state; please see the Resources section of this book.

If you decide to seek legal representation, prepare questions to ask when interviewing lawyers. Some of the questions you may want to consider asking are:

- What experience have you had in representing women in my situation and/or in this type of case?
- Do you have client references I may contact?
- Do you have experience keeping clients in my situation safe?
- What are your fees? Do you charge by the hour?
- Do you require a retainer? If so, how much is it and when do I need to pay?

# Section V

## Resources



### **ADULT DAY CARE**

Adult day care service is defined as any program that provides organized supportive care during the day in a group environment to older persons who need a degree of supervision, assistance, or both. Services may include, but are not limited to, rehabilitation services, personal care, transportation services, social/recreational activities, and preventive or restorative services. Contact your local Area Agency on Aging for the location of the nearest adult day care program.

### **ALZHEIMER'S ASSOCIATION**

#### **The Iowa Chapter Network**

##### Big Sioux Chapter

Alzheimer's Association  
800 5<sup>th</sup> Street, Baxter Building  
Suite 140  
Sioux City, Iowa 51101  
712/279-5802 or 800/426-6512

##### Mid-Iowa Chapter

Alzheimer's Association  
Iowa Lutheran Hospital  
700 East University  
Des Moines, Iowa 50316  
515/263-2464 or 800/738-8071

East Central Iowa Chapter  
Alzheimer's Association  
1642 42nd Street NE  
Cedar Rapids, Iowa 52402  
319/398-3550 or 888/397-9635  
<http://www.alzeci.org>

Mississippi Valley Chapter  
Alzheimer's Association  
736 Federal Street, Bldg. 2  
Davenport, Iowa 52803  
319/324-1022 or 800/448-3650

### **AREA AGENCIES ON AGING**

The Iowa Department of Elder Affairs has designated 13 Area Agencies on Aging (AAAs) to administer programs for older persons at the local level throughout the state. Each AAA is responsible for developing, coordinating, and delivering aging services within its designated geographical area. The AAAs provide four types of services to Iowans aged 60 and over:

- 1. Access services:** transportation, outreach, and information and referral;
- 2. Community service:** congregate meals, continuing education, legal services, counseling assessment, case management, and assistance;
- 3. In-home services:** home health,



homemaker, home-delivered meals, and chore maintenance; and

**4. Services to residents of care-providing facilities:** casework, placement, relocation, grievance resolution, and resident advocate committees.

A listing of the Department of Elder Affairs and each AAA follows:

Iowa Department of Elder Affairs  
200 10<sup>th</sup> Street, 3<sup>rd</sup> Floor  
Des Moines, Iowa 50309-3609  
515/242-3333 or 800/532-3213

Area 1

Northland Agency on Aging  
808 River Street  
Decorah, Iowa 52101  
319/382-2941 or 800/233-4603

Area 2,5,12

Elderbridge Area Agency on Aging  
22 North Georgia, Suite 216  
Mason City, Iowa 50401-3435  
641/424-0678 or 800/243-0678

Fort Dodge: 515/955-5244 or  
800/543-3280

Carroll: 712/792-3512 or  
800/543-3265

Area 3

Northwest Aging Association  
2 Grand Avenue  
Spencer, Iowa 51301  
712/262-1775 or 800/242-5033

Area 4

Siouxland Aging Services, Inc.  
915 Pierce Street  
Sioux City, Iowa 51101  
712/279-6900 or 800/798-6916

Area 6/7

Hawkeye Valley Area Agency on Aging  
2101 Kimball Avenue, Suite 320  
Waterloo, IA 50702  
319/272-2244 or 800/779-8707

Area 8

Scenic Valley Area VIII Agency on Aging  
3505 Stoneman Road, Suite 4  
Dubuque, IA 52002-5213  
319/588-3970

Area 9

Great River Bend Area Agency on Aging  
736 Federal Street  
Davenport, IA 52808  
319/324-9085 or 800/892-9085

Area 10

Heritage Area Agency on Aging  
6301 Kirkwood Blvd SW  
PO Box 2068  
Cedar Rapids, IA 52406  
319/398-5559 or 800/332-5934

Area 11

Aging Resources of Central Iowa  
5835 Grand Avenue, Suite 106  
Des Moines, IA 50312  
515/255-1310 or 800/747-5352

Area 13

Southwest 8 Senior Services, Inc  
3319 Nebraska Avenue  
Council Bluffs, IA 51501  
712/328-2540 or 800/432-9209

#### Area 14

Area XIV Agency on Aging  
210 Russell Street  
Creston, IA 50801  
641/782-4040

#### Area 15

Seneca Area Agency on Aging  
228 E. 2<sup>nd</sup> Street  
Ottumwa, IA 52501  
641/682-2270 or 800/642-6522

#### Area 16

Southeast Iowa Agency on  
Aging  
509 Jefferson Street  
Burlington, IA 52601  
319/752-5433 or 800/292-1268

## **ASSISTIVE TECHNOLOGY**

Info Tech is a free information and referral service for assistive technology. Info Tech provides free, up-to-date product information on commercially available adaptive equipment for people with disabilities or people who are elderly.

InfoTech  
University Hospital School  
100 Hawkins Drive Room S384  
Iowa City, IA 52242-1011  
319/356-0550 or 800/331-3027  
[www.uiowa.edu/infotech](http://www.uiowa.edu/infotech)

## **CASE MANAGEMENT PROGRAM FOR THE FRAIL ELDERLY**

The Case Management Program for the Frail Elderly (CMPFE) is a multi-disciplinary approach to coordinating community-based services to frail and vulnerable elderly that helps them and their families to make long-term care choices and avoid inappropriate or premature institutionalization. To learn more about CMPFE, contact your local Area Agency on Aging or the Iowa Department of Elder Affairs at 515/242-3333 or 800/532-3213.

## **CITIZEN'S AIDE - OMBUDSMAN**

This office receives, investigates and tries to resolve complaints concerning state and local government. Note that complaints concerning county care facilities are within the Citizen's Aide activities, but other nursing home (long-term care facility) complaints are referred to the Long-Term Care Ombudsman, listed in the Long-Term Care Facility part of the resources section.

Citizen's Aide - Ombudsman  
215 East 7<sup>th</sup> Street  
Des Moines, IA 50319  
515/281-3592, 888/426-6283, or  
800/358-5510

## CONSUMER ISSUES

### **Consumer Protection Division**

Provides information and assistance with a variety of consumer matters, focusing primarily on problems related to consumer fraud, such as unfair practices and deceptive advertising. Contact the Iowa Attorney General's Office for assistance, including instructions on how to make a formal complaint.

Iowa Attorney General  
Hoover Building , 2<sup>nd</sup> Floor  
1300 East Walnut Street  
Des Moines, IA 50319  
515/281-5926

### **Better Business Bureau**

Better Business Bureaus (BBBs) can provide information on whether a business has a satisfactory performance record and whether a charity is sound and reputable. The BBB also has consumer education pamphlets and a complaint handling procedure, which includes the possibility of arbitration. To contact the BBB, call the statewide number at 800/222-1600, or a following city number:

#### Bettendorf

Better Business Bureau  
852 Middle Road, Suite 290  
Bettendorf, IA 52722-4100  
319/355-6344 or 800/222-1600  
[www.desmoines.bbb.org](http://www.desmoines.bbb.org)

#### Des Moines

Better Business Bureau  
505 5<sup>th</sup> Avenue, Suite 950  
Des Moines, IA 50309  
515/243-8137 or 800/362-2860  
[www.desmoines.bbb.org](http://www.desmoines.bbb.org)

#### Sioux City

Better Business Bureau  
505 6<sup>th</sup> Street, Suite 300  
Sioux City, IA 51101  
712/252-4501 or 888/845-4222  
[www.siouxcity.bbb.org](http://www.siouxcity.bbb.org)

### **Insurance Division**

Insurance Division personnel are available to investigate insurance complaints as well as to answer your questions about insurance companies and practices. With particular inquiries, call:

- 515/281-8246 for life insurance,
- 515/281-4241 for health insurance, and
- 515/281-4025 for property and casualty insurance

Insurance Division  
Department of Commerce  
330 Maple  
Des Moines, IA 50309  
515/281-5705

## **DISABILITY PROGRAMS**

Alliance for the Mentally Ill  
5911 Meredith Drive, Suite C1  
Des Moines, IA 50322  
515/254-0417

ARC of Iowa  
715 East Locust  
Des Moines, IA 50309  
515/283-2358

Community Mental Health  
Centers Association of Iowa  
7025 Hickman Road, Suite 5  
Urbandale, IA 50322-4843  
515/270-9495

Division of Persons with  
Disabilities  
Department of Human Rights  
Lucas State Office Building  
321 East 12<sup>th</sup> Street  
Des Moines, IA 50319  
515/242-6334

Division of Vocational  
Rehabilitation Services  
Department of Education  
510 East 12<sup>th</sup> Street  
Des Moines, IA 50319  
515/281-4311

Iowa Compass  
800/779-2001

Deaf Services  
Department of Human Rights  
Lucas Building  
321 East 12<sup>th</sup> Street  
Des Moines, IA 50319  
515/281-3164 V/TTY  
515/281-7121

Department for the Blind  
524 4<sup>th</sup> Street  
Des Moines, IA 50309  
515/281-1333

Governor's Developmental  
Disabilities Council  
River Hills Business Park  
617 East 2<sup>nd</sup>  
Des Moines, IA 50309  
515/281-9082 or 800/452-1936

Iowa Protection & Advocacy  
Services  
3015 Merle Hay Road, Suite 6  
Des Moines, IA 50310  
515/278-2502

## **DISCRIMINATION AND CIVIL RIGHTS**

### **Iowa Civil Rights Commission**

This statewide office receives, investigates, and tries to resolve complaints involving age discrimination (as well as illegal discrimination on other grounds, such as race, sex, disability, national origin, or religion). For more information or to file a complaint, contact either your local human rights commission (if you live in a city that has one) or contact the statewide Commission at the number below.

Iowa Civil Rights Commission  
211 East Maple Street, 2<sup>nd</sup> Floor  
Des Moines, IA 50319  
515/281-4121 or 800/457-4416  
<http://www.state.ia.us/government/crc>

### **Equal Employment Opportunity Commission**

The district office of the Equal Employment Opportunity Commission (EEOC) handles employment discrimination complaints arising under federal law. The federal law covering employment discrimination on the basis of age applies to anyone age 40 or older. To file a complaint with the EEOC, contact the office below as soon as possible after the discriminatory act. The EEOC can assign an investigator and may attempt to resolve the problem.

Equal Employment Opportunity Commission  
310 W. Wisconsin Ave., Ste. 800  
Milwaukee, WI 53203  
414/297-1111 or 800/669-4000

### **Iowa Civil Liberties Union**

The Iowa Civil Liberties Union (ICLU) is a private membership organization that can assist individuals and groups in asserting or protecting their constitutional rights. The ICLU works through the courts, the legislature, and the education of the public to protect such rights as freedom of speech and freedom of religion, among others.

Iowa Civil Liberties Union  
446 Insurance Exchange Building  
Des Moines, IA 50309  
515/243-3576

## **DOMESTIC VIOLENCE AND SEXUAL ABUSE**

Iowa Coalition against Domestic Violence  
2603 Bell Avenue, Suite 100  
Des Moines, IA 50321  
515/244-8028  
<http://www.icadv@aol.com>

Iowa Coalition against Sexual Assault  
2603 Bell Avenue, Suite 102  
Des Moines, IA 50321  
515/244-7424  
<http://www.iowacasa@aol.com>

State Domestic Violence Hotline  
Number:  
800/942-0333

State Sexual Assault Hotline  
Number: 800/284-7821

### **Iowa Coalition Against Domestic Violence Members**

If you or someone you know is a victim of domestic violence, consider calling the domestic violence project nearest you. If any of the following numbers are no longer in service, contact the hotline number to find the project nearest you. Also, note that many of the domestic violence projects also serve as sexual assault projects.

NOTE: The first number listed is the crisis line number. Counties served are also listed after the phone numbers.

Crisis Intervention & Advocacy  
Center  
P.O. Box 40  
Adel, Iowa 50003  
800/400-4884 or 515/993-4095  
*Dallas, Guthrie, Madison*

Family Crisis Center of North  
Iowa, Inc.  
PO Box 642  
Algona, Iowa 50511  
877/295-6958 or 515/295-6958  
*Kossuth*

Assault Care Center Extending  
Shelter & Support  
P.O. Box 1965  
Ames, Iowa 50010  
800/203-3488 or 515/232-5418  
*Boone, Story*

Family Crisis Support Network  
P.O. Box 11  
Atlantic, Iowa 50022  
800/696-5123 or 712/243-6615  
*Cass, Shelby, Audubon, Adair,  
Montgomery, Page, E.  
Pottawattamie*

YWCA Domestic Violence Shel-  
ter and Sexual Assault Center  
2410 Mt. Pleasant  
Burlington, Iowa 52601  
800/693-1399 or 319/752-0606  
*Des Moines, Henry, N. Lee,  
Henderson (IL), Louisa*

Domestic Abuse Prevention  
Center  
P.O. Box 451  
Carroll, Iowa 51401  
800/383-9744 or 712/792-6722  
*Carroll, Crawford*

YWCA Domestic Violence  
Program  
318 5<sup>th</sup> Street SE  
Cedar Rapids, Iowa 52401  
319/363-2093  
*Linn, Benton, Cedar, Iowa*

Council Against Domestic Abuse  
P.O. Box 963  
Cherokee, Iowa 51012  
800/225-7233 or 712/225-5003  
*Cherokee, Buena Vista, Ida, Sac*

YWCA of Clinton: Domestic  
Violence/ Sexual Assault  
Resource Center  
317 7<sup>th</sup> Avenue South  
Clinton, Iowa 52732  
800/381-9319 or 319/242-2118  
*Clinton, Jackson*

Catholic Charities: Domestic  
Violence & Sexual Assault  
Program  
411 East Broadway  
Council Bluffs, Iowa 51503  
800/799-7233 or 712/328-3086  
*Pottawattamie, Harrison, Shelby,  
Douglas (NE)*

Project COPE  
P.O. Box 451  
Creston, Iowa 50801  
888/782-6632 or 641/782-6632  
*Adams, Taylor, Union, Ringgold,  
Clarke, Decatur*

Domestic Violence Advocacy  
Program  
115 West 6<sup>th</sup> Street  
Davenport, Iowa 52803  
319/326-9191 or 319/322-1200  
*Scott, Rock Island (IL)*

Family Resources Center  
Box 372  
Decorah, Iowa 52101  
800/383-2988 or 319/382-2989  
*Allamakee, Clayton, Chickasaw,  
Buchanan, Howard, Fayette,  
Winneshiek*

Family Violence Center  
1111 University  
Des Moines, Iowa 50314  
800/942-0333 or 515/243-6147  
*Polk*

YWCA Battered Women Program  
35 North Booth  
Dubuque, Iowa 52001  
800/332-5899 or 319/556-3371  
*Dubuque, Delaware, Clayton*

Domestic/Sexual Assault  
Outreach Center  
P.O. Box 173  
Fort Dodge, Iowa 50501  
515/573-8000 or 515/955-2273  
*Calhoun, Hamilton, Humboldt,  
Pocahontas, Webster, Wright*

Seeds of Hope  
804 1<sup>st</sup> Street  
Grundy Center, Iowa 50638  
888/746-4673 or 319/824-5522  
*Grundy, Hardin*

Domestic Violence Intervention  
Project  
P.O. Box 3170  
Iowa City, Iowa 52244  
800/373-1043 or 319/351-1043  
*Johnson, Jackson*

Partnership For Violence Free  
Living  
P.O. Box 422  
Jefferson, Iowa 50129  
888/386-5206 or 515/386-5206  
*Greene*

Tri-State Coalition Against Sexual  
& Domestic Abuse  
P.O. Box 494  
Keokuk, Iowa 52632  
800/498-5095 or 319/524-4445  
*Lee*

Turning Point  
P.O. Box 187  
Knoxville, Iowa 50138  
800/433-7233 or 641/828-8888  
*Marion*

Domestic Violence Alternatives/  
Sexual Assault Center  
P.O. Box 1507  
Marshalltown, Iowa 50158  
800/779-3512 or 515/752-3245  
*Marshall, Jasper, Poweshiek,  
Tama*

Crisis Intervention Service  
P.O. Box 656  
Mason City, Iowa 50402-0656  
800/479-9071 or 641/424-9071  
*Cerro Gordo, Floyd, Franklin,  
Hancock, Winnebago, Worth,  
Mitchell*

Sexual Assault/Domestic Abuse  
Advocacy Program  
119 Sycamore Street, Suite 200  
Muscatine, Iowa 52761  
319/263-8080 or 319/263-0067  
*Muscatine*

Crisis Intervention Services  
206 N. Market, Ste. D  
Oskaloosa, Iowa 52577  
800/270-1620 or 641/673-5499  
*Mahaska*

Crisis Center & Women's Shelter  
P.O. Box 446  
Ottumwa, Iowa 52501-0446  
800/464-8340 or 641/683-1750  
*Appanoose, Davis, Jefferson,  
Keokuk, Lucas, Mahaska,  
Monroe, Van Buren, Wapello,  
Wayne*

Domestic Violence Education &  
Shelter  
P.O. Box 158  
Shenandoah, Iowa 51601  
888/767-3620 or 712/246-6187  
*Mills, Montgomery, Fremont,  
Page*

Family Crisis Center of Northwest  
Iowa  
P.O. Box 295  
Sioux Center, Iowa 51250  
800/382-5603 or 712/722-4404  
*Lyon, O'Brien, Osceola,  
Plymouth, Sioux*

Council on Sexual Assault &  
Domestic Violence  
P.O. Box 1565  
Sioux City, Iowa 51102-1565  
800/982-7233 or 712/277-0131  
*Woodbury, Plymouth, Monona,  
Dakota (NE), Union (SD)*

Council for the Prevention of  
Domestic Violence  
P.O. Box 996  
Spencer, Iowa 51301  
877/362-4612 or 712/336-0701  
*Clay, Dickinson, Emmet, Palo  
Alto*

Crisis Services, Blackhawk  
County  
3830 West 9<sup>th</sup> Street  
Waterloo, Iowa 50702  
319/233-8484  
*Black Hawk*

Cedar Valley Friends of the  
Family  
P.O. Box 148  
Waverly, Iowa 50677-0148  
800/410-7233 or 319/352-1108  
*Bremer, Butler*

## **EDUCATION**

### **Iowa State University Extension Service**

Extension Service offices exist in each county, providing a wide range of education-related services, including seminars on such subjects as nutrition, family economics, and human relations. Free publications available through the extension service cover many subjects, including retirement planning, selecting nursing home insurance, housing for the elderly, and wellness. For more information, contact your county office by checking the telephone book under Iowa State University Extension Service, or in some areas, United States Department of Agriculture.



### **Area Community Colleges/ Displaced Homemaker (or Iowans in Transition) Programs**

Fifteen area community colleges exist in Iowa. Your area community college may offer education programs of special interest to the elderly, and may permit the elderly to register at reduced fees. Also, in some community colleges are Iowa New Choices programs that assist single parents and displaced homemakers (or Iowans in transition) by helping them prepare for work so they can support themselves and their families. Iowa New Choices offers vocational counseling, training, and support services for job market preparation. Contact the community college in your area for more information.

## **ELDER ABUSE**

### **Dependent Adult Abuse and Neglect Reporting**

The Iowa Department of Human Services (DHS) has a toll-free hotline number for reporting suspected instances of abuse or neglect of dependent adults, in the community and facility. If you or someone you know suspects adult abuse, please call 800/362-2178 (24 hours a day, 7 days a week), or call your local DHS office. To reach the Department of Inspections and Appeals, call 515/281-4115 or 877/686-0027.

## **EMPLOYMENT**

### **Iowa Department of Elder Affairs**

The Iowa Department of Elder Affairs administers two senior employment programs through the area agencies on aging across the state.

#### **1. The Senior Community Service Employment Program:**

This program provides work experience through part-time jobs with public agencies or nonprofit corporations. To be eligible, you must be age 55 or older and meet income guidelines established by the United States Department of Labor.

#### **2. The Retired Iowans Community Employment Program:**

State funded, this program provides job search assistance through Older Worker Specialists. Individuals age 45 and older are eligible for assistance in most areas, and there are no income requirements.

Iowa Department of Elder Affairs:  
515/242-3333

### **Iowa Workforce Development**

Iowa Workforce Development has offices throughout Iowa that provide a range of employment related services, including job placement for older workers seeking full- or part-time employment and mentoring programs. To locate the office near you call 515/281-9065.

**A.A.R.P. Senior Community Service Employment Program**

This program provides on-the-job training and employment services for Iowans age 55 and older.

Participants must be able to work, and their income must fall within certain guidelines. To locate the office near you contact:

A.A.R.P. Foundation  
Senior Community Service  
Employment Program  
Project Office  
4601 SW 9<sup>th</sup> Street  
Des Moines, IA 50315  
515/287-1555

**Green Thumb Senior Community Service Employment Program**

Green Thumb provides employment in community betterment jobs at minimum wage to low-income Iowans age 55 and older in 66 counties.

Additionally, Green Thumb administers the Dislocated Older Worker and Experience Works programs. Contact the state office at the number listed to see whether you qualify.

Green Thumb Senior Community Service Employment Program  
3720 North 2<sup>nd</sup> Avenue  
Des Moines, IA 50313  
515/243-2430 or 800/782-7519  
<http://www.greenthumb.org>

**National Senior Citizens Education and Research Center - Senior Community Service Employment Program**

West Central Development Corporation  
1108 8<sup>th</sup> Street  
Harlan, IA 51537  
712/755-5135

Woodbury County Community Action Agency  
2700 Leach Avenue  
Sioux City, IA 51106  
712/274-1610

**Central Iowa Employment Training**

This program trains economically disadvantaged people age 55 or older and attempts to find them employment with private businesses. Services available include on-the-job training, skills training, classroom training, and support services. To find the office serving your area, contact the Iowa Department of Economic Development, Division of Job Training in Des Moines at the number below.

Central Iowa Employment Training  
215 Watson Powell Jr.  
Des Moines, IA 50309  
515/281-9700

## FINANCIAL

### Consumer/Debt Counseling

National Credit Counseling  
Services: 888/844-6227

## HUMAN SERVICES

### Department of Human Services

The Department of Human Services provides a wide range of services, including food stamps and Medicaid. To contact your local office, check your telephone book or get the help of directory assistance.

### General Relief

General Relief is the county program that provides a range of basic services to those in need. The main services provided are food, clothing, and shelter. General Relief is intended to provide help in fulfilling needs that cannot be fully met by other programs. To reach the General Relief office, contact your Department of Human Services or county auditor.

### Gambling Assistance

Hotline: 800/238-7633  
Public Health Gambler's  
Treatment Program:  
515/281-8802

## FUNERALS

### Continental Association of Funeral and Memorial Societies

This association can provide information and advice about funerals, burials, and cremation. In addition, several memorial societies exist in Iowa.

Funeral and Memorial Societies  
of America  
PO Box 10  
Hinesburg, VT 05461  
800/458-5563  
<http://www.funerals.org/famsa>

Central Iowa Memorial Society  
1015 Hyland Avenue  
Ames, IA 50010

Iowa Memorial Funeral Society  
3011 West 70<sup>th</sup> Street  
Davenport, IA 52806

Memorial Society of Iowa River  
Valley  
120 North Dubuque Street  
Iowa City, IA 52245  
319/338-2637

If you encounter problems in connection with funerals in Iowa, contact the Consumer Protection Division of the Iowa Attorney General's Office (see the Consumer Protection pages of this Resources Section).

## **HEALTH**

### **Health Promotion of the Iowa Department of Public Health**

The Iowa Department of Public Health promotes the adoption of personal habits that will improve health and well-being, primarily through the provision of technical assistance to other groups and agencies. Although the Bureau of Health Promotion can provide direct services to individuals upon request, a person needing health information may first wish to contact the local public health nursing agency (see below) or the county extension service (see resources listed under Education).

Bureau of Health Promotion  
Iowa Department of Public Health  
321 East 12<sup>th</sup> Street  
Lucas State Office Building  
Des Moines, IA 50319  
515/281-6779

### **Public Health or Visiting Nurses**

Each Iowa county has a public health nurse or visiting nurse. These professionals provide skilled nursing services as well as health instruction to patients in the patient's own home. A sliding fee scale is typically used to determine the costs of those services. To contact the public health or visiting nurse in your county, check the county section of your telephone book or contact the local Area Agency on Aging.

### **Iowa Hospice Organization**

Hospice is a program for the caring of the terminally ill and their families, providing practical care and human support in ways that add to the comfort and quality of life. For a program nearest you, check your telephone book or directory assistance under hospice or call 515/243-1046.

## **HOUSING**

### **Housing Authorities**

Local and regional housing authorities statewide provide low-cost housing to qualifying low-income people. The Housing Authority which serves your area of the state may be located in your town, or in a town or city nearby. To contact your Housing Authority, check your telephone book or directory assistance, or ask your city or county government officials.

The Area Agencies on Aging can provide you with a list of rental units for seniors available across Iowa. The list includes the HUD, FmHA, and privately financed apartment units that provide low-cost housing. Applications are made directly to the unit management. Call the Department of Elder Affairs at 515/242-3333, and they will refer you to the area agency serving your community.

## **INFORMATION & REFERRAL**

### **Information & Referral Services**

Approximately 11 Information & Referral Services in Iowa serve many Iowa counties. Information & Referral Service staff are equipped to direct you to the agencies and resources in your area that can assist you in a variety of areas. The services go by a variety of names, although you may be able to find one in your area by checking under Information & Referral in your telephone book. Otherwise, you may call the Information & Referral Service in Des Moines (“First Call for Help”) to find out whether it, or some other office, serves the county in which you live. The telephone number of the Des Moines service area is 515/246-6555.

### **Senior Health Insurance Information Program**

The Senior Health Insurance Information Program (SHIIP) of the Iowa Insurance Division has trained local counselors in many parts of Iowa. The counselors are available to answer your questions concerning any of the following issues:

1. Medicare Supplemental insurance policies;
2. Medicare, Part A, and Part B;
3. Medicare plus choice plans

4. long-term care insurance policies;
5. comparing policy coverages;
6. other types of health insurance available to senior citizens;
7. insurance and Medicare claims;
8. tips on how to deal with agents, phone solicitors, and mailings; and
9. how to file a complaint with the Iowa Insurance Division.

The service is free and confidential. Counselors do not sell insurance or promote specific companies, policies, or agents. For information about assistance in your area, contact the Iowa Insurance Division or your local Area Agency on Aging.

### **SHIIP**

Insurance Division  
Iowa Department of Commerce  
330 Maple  
Des Moines, IA 5039  
515/281-6867 or 800/351-4664

### **Qualified Medicare Beneficiary**

Under the Qualified Medicare Beneficiary (QMB) program, the state administered Medicaid program pays the Part A (hospital insurance) and Part B Medicare premiums, the deductibles and co-insurance amounts for beneficiaries whose income is below the national poverty level and who have very limited resources. To determine if you qualify for the program, contact

your local Department of Human Services office or SHIP at 800/351-4664.

### **Specified Low-Income Medicare Beneficiary Program**

The Specified Low-Income Medicare Beneficiary Program (SLMB) will pay the Part B premium for people whose income is slightly more than the national poverty level. To qualify for Medicare Part B premium help under the SLMB program, an individual must be eligible for the QMB program in all areas except income. To determine eligibility, contact your local Department of Human Services office or SHIP office at 515/281-6867 or 800/351-4664.

## **LEGAL SERVICES**

### **Legal Hotline for Older Iowans**

Iowans age 60 and older can obtain free and confidential legal advice and referrals over the telephone. Call 515/282-8161 in the Des Moines or call toll free anywhere in the state at 800/992-8161.

### **Lawyer Referral Service**

This service of the Iowa State Bar Association can locate an attorney in your area who is willing to help with legal problems like yours. The cost for any service beyond the initial meeting is to be agreed upon by the attorney and client.

Lawyer Referral Service  
521 East Locust Street  
3<sup>rd</sup> Floor  
Des Moines, IA 50309  
515/280-7429 or 800/532-1108

### **H.E.L.P. Legal Assistance**

736 Federal St. #401  
Davenport, Iowa 52803  
319/322-6216

### **Legal Aid Society of Polk County**

Provides free legal help in civil cases to qualifying low-income residents of Polk County.

Legal Aid Society of Polk County  
1111 9<sup>th</sup> Street  
Des Moines, IA 50314  
515/243-1193

### **Legal Services Corporation of Iowa**

The Legal Services Corporation of Iowa provides free legal help in civil cases to qualifying low-income residents of all Iowa counties *except Polk County* (for Polk County, see above). Some offices may also provide legal help to non-low income elderly. To find out the location of the office serving your area of the state, call the central office.

Legal Services Corporation of Iowa  
1111 9th Street, Suite 230  
Des Moines, IA 50314-2527  
515/243-2151 or 800/532-1275

### **Volunteer Lawyers Project**

Volunteer lawyers from all over the state provide free legal help to qualifying low-income Iowans in civil cases. All screening for the Volunteer Lawyers Project is performed by the regional offices of the Legal Services Corporation of Iowa or, for Polk County residents, the Legal Aid Society of Polk County (see above).

### **Senior Citizens Legal Clinic**

The Senior Citizens Legal Clinic provides free legal help in civil cases to Iowa residents 60 years of age and older in an eight-county area of Iowa including, Boone, Dallas, Jasper, Madison, Marion, Polk, Story, and Warren.

Senior Citizens Legal Clinic  
Drake University Law School  
2400 University  
Des Moines, IA 50311  
515/271-3851

### **Muscatine Legal Services**

Muscatine County residents are eligible for legal services based upon the federal income guidelines; fees depend on type of legal service. Clients pay for their court costs.

Muscatine Legal Services  
210 East Second Street  
Muscatine, IA 52761  
319/263-8663

### **Legal Aid Society of Story County**

They offer free legal help in civil

cases for low-income Story County residents, as defined by federal income guidelines. Services include family law, probate, landlord/tenant, and bankruptcy.

Legal Aid Society of Story County  
937 6<sup>th</sup> Street  
Nevada, IA 50201  
515/382-2471

### **Clinical Law Program of The University of Iowa**

The Clinical Law Program at The University of Iowa provides free legal help for Iowa residents, primarily in civil cases. The clinic focuses especially on problems involving government agencies, public benefits, and discrimination. Family law issues are not handled by the clinic.

Clinical Law Program  
The University of Iowa  
College of Law  
Iowa City, IA 52242-1113  
319/335-9023

### **National Pension Lawyers Network**

A program of the Gerontology Institute of the University of Massachusetts Boston, this network provides referrals for legal counsel on pension problems, including eligibility for retirement benefits and computation of retirement benefits.

## **Other**

In addition to the legal resources above, your local Area Agency on Aging may have legal resources available to you. Check the resource page on Area Agencies on Aging.

## **LONG-TERM CARE NURSING HOMES**

### **State Long-Term Care Ombudsman**

The Long-Term Care Ombudsman represents the interests of residents of long-term care facilities in Iowa. This includes investigating complaints, acting as an advocate for long-term care residents, and monitoring state and federal laws affecting long-term care in Iowa.

Long-Term Care Ombudsman  
200 10<sup>th</sup> Street, 3<sup>rd</sup> Floor  
Des Moines, IA 50309-3609  
Complaint hotline:  
800/532-3213

## **MEDICARE**

If you have a concern about a bill or service charged to Medicare or Medicaid and you are not sure if the provider is entitled to be reimbursed for what was submitted, you can call Operation Restore Trust of Iowa, which is a program of the Iowa Department of Elder Affairs. The program works with a variety of agencies to educate Medicare and

Medicaid beneficiaries on fraud, waste and abuse. It can also provide information, education, and individual assistance. Call 800/423-2449.

### **Durable Medical Equipment**

For questions regarding Medicare coverage and claims for medical equipment and supplies, call 800/899-7095.

### **Senior Health Insurance Information Program (SHIPP)**

For health insurance counseling, Medicare & insurance claims assistance, Medicare+ Choice information, call 800/351-4664.

### **Social Security Administration**

For information regarding Medicare enrollment, eligibility, HMO disenrollment, or card replacement, call 800/772-1213.

### **Medicare Part A**

For information regarding coverage and claims for hospitals and skilled nursing facilities, home health or hospice, call 515/471-7200.

### **Medicare Part B**

For information on coverage and claims or to report Medicare fraud or abuse, call 800/532-1285.

### **Medicare Rights Help Line**

For Medicare quality of care complaints and assistance when the hospital notifies the patient that Medicare will no longer pay for stay, call 800/752-7014.



## **MONEY MANAGEMENT**

The Iowa Money Management Program is coordinated by the Iowa Department of Elder Affairs and promotes independent living of persons on a limited income who are at risk because of their inability to manage their financial affairs and who do not have friends or family who can help. The program provides trained volunteers, offering representative payee or bill payer services to older persons or persons with disabilities. Individuals eligible for the program must receive a government benefit check such as Social Security or Veterans. Volunteers provide representative payee services free of charge. For more information contact:

Representative Payee  
Coordinator  
Iowa Department of Elder Affairs  
200 10<sup>th</sup> Street, 3<sup>rd</sup> Floor  
Des Moines, IA 50309-3609  
515/242-3321

## **NUTRITION**

The Area Agencies on Aging provide congregate and home-delivered meals and nutrition education to Iowans age 60 and over to more than 400 congregate meal sites statewide. Participants are given the opportunity to make a confidential contribution toward meal costs.

## **REFUGEE SERVICES**

Refugee Services Center  
Hoover Building  
1305 East Walnut  
Des Moines, IA 50319  
515/281-4190

## **RESPITE CARE**

Respite care provides temporary relief to the caregiver of a dependent individual, one or both of whom are age 60 or older. The respite may be brief, 2-3 hours in duration, or longer than 24 hours, and the care may take place at the individual's residence or elsewhere. Contact your local Area Agency on Aging for the location of the nearest respite care program.

## **SOCIAL SECURITY**

### **Social Security Administration**

To contact the Social Security Administration Information Center, call the nationwide, toll-free number, 800/772-1213 from 7 a.m. to 7 p.m. The TDD toll-free number is 800/288-7185. If you already know which of Iowa's 21 Social Security offices serves you, you may also get the number from the telephone book or directory assistance and call that office directly. The Social Security office can provide assistance with Social Security retirement and survivor benefits,

SSI (Supplemental Security Income), Social Security Disability, and Medicare, among other services and benefits of special importance to the elderly.

## **TAX HELP**

### **Taxpayer Service/Tax Counseling for the Elderly**

The U.S. Internal Revenue Service maintains a Taxpayer Service available to answer questions concerning federal taxes. For tax return assistance, call the same toll-free number to get the help of a trained volunteer through the Tax Counseling for the Elderly program. Through this program, Iowa volunteers assist the elderly (as well as low-income persons of any age) with their state and federal taxes at no charge.

Taxpayer Service/Tax Counseling for the Elderly: 515/283-0523 or 800/829-1040

### **Iowa Department of Revenue and Finance**

The Iowa Department of Revenue and Finance, at the number below, can answer questions concerning Iowa taxes, including state income tax forms. For information about property tax credits, call 515/281-4040; rent reimbursement, 515/281-3114; and elderly credit refunds, 515/281-4966.

Iowa Department of Revenue and Finance  
1305 E. Walnut  
Hoover State Office Building  
Des Moines, IA 50319  
515/281-3114  
<http://www.state.ia.us/tax>

## **VETERANS**

### **Veterans' Administration Regional Office**

The Veterans' Administration provides assistance with the wide range of benefits available to veterans and certain relatives of veterans. Contact the Veterans' Administration for more information about benefits and about other sources of assistance for veterans and their families.

Veterans' Administration  
Regional Office  
210 Walnut Street  
Des Moines, IA 50309-2113  
800/827-1000

## **WOMEN**

### **Iowa Commission on the Status of Women**

Iowa Commission on the Status of Women  
Department of Human Rights  
Lucas State Office Building  
321 E. 12<sup>th</sup> Street  
Des Moines, IA 50319  
515/281-4461 or 800/558-4427  
[www.state.ia.us/dhr/sw](http://www.state.ia.us/dhr/sw)





Iowa Coalition  
Against Domestic  
Violence



IOWA  
COMMISSION  
ON THE  
STATUS  
OF WOMEN



DEPARTMENT OF ELDER AFFAIRS