

106TH CONGRESS
1ST SESSION

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To amend the Violence Against Women Act of 1994, the Family Violence Prevention and Services Act, the Older Americans Act of 1965, and the Public Health Service Act to ensure that older women are protected from institutional, community, and domestic violence and sexual assault and to improve outreach efforts and other services available to older women victimized by such violence, and for other purposes.

IN THE SENATE OF THE UNITED STATES

NOVEMBER 19, 1999

Mr. DURBIN (for himself, Ms. COLLINS, Mr. KOHL, Mr. WELLSTONE, Mr. REID, Mr. GRAHAM, Mr. HARKIN, Ms. MIKULSKI, Ms. LANDRIEU, Mr. DODD, Mrs. BOXER, Mr. JOHNSON, and Mr. CLELAND) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To amend the Violence Against Women Act of 1994, the Family Violence Prevention and Services Act, the Older Americans Act of 1965, and the Public Health Service Act to ensure that older women are protected from institutional, community, and domestic violence and sexual assault and to improve outreach efforts and other services available to older women victimized by such violence, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

2 (a) SHORT TITLE.—This Act may be cited as the
 3 “Older and Disabled Women’s Protection From Violence
 4 Act of 1999”.

5 (b) TABLE OF CONTENTS.—The table of contents for
 6 this Act is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. Findings.

TITLE I—VIOLENCE AGAINST WOMEN ACT OF 1994

Sec. 101. Elder abuse, neglect, and exploitation.

TITLE II—FAMILY VIOLENCE PREVENTION AND SERVICES ACT

Sec. 201. Definitions.

Sec. 202. Domestic abuse services for older and disabled individuals.

Sec. 203. State grants.

Sec. 204. Demonstration grants for community initiatives.

TITLE III—OLDER AMERICANS ACT OF 1965

Sec. 301. Definitions.

Sec. 302. Research about the sexual assault of women who are older individuals.

Sec. 303. State Long-Term Care Ombudsman program.

Sec. 304. Domestic violence shelters and programs for older individuals.

Sec. 305. Authorization of appropriations.

Sec. 306. Community initiatives and outreach.

Sec. 307. Training for health professionals, and other providers of services to
 older individuals, on screening for elder abuse, neglect, and ex-
 ploitation.

TITLE IV—PUBLIC HEALTH SERVICE ACT

Sec. 401. Area health education centers.

Sec. 402. Geriatric centers and training.

TITLE V—FINANCIAL EXPLOITATION OF OLDER INDIVIDUALS

Sec. 501. Study and report.

7 **SEC. 2. FINDINGS.**

8 Congress finds that—

9 (1) of the estimated more than 1,000,000 per-
 10 sons age 65 and over who are victims of abuse each
 11 year, at least two-thirds are women;

1 (2) national statistics are not available on the
2 incidence of domestic or family violence and sexual
3 assault against disabled women, although several
4 studies indicate that abuse of disabled women is of
5 a longer duration compared to abuse suffered by
6 women who are not disabled;

7 (3) in almost 9 out of 10 incidents of domestic
8 elder abuse and neglect, the perpetrator is a family
9 member and adult children of the victims are the
10 largest category of perpetrators and spouses are the
11 second largest category of perpetrators;

12 (4) the number of reports of elder abuse in the
13 United States increased by 150 percent between
14 1986 and 1996 and is expected to continue growing;

15 (5) it is estimated that at least 5 percent of the
16 Nation's elderly are victims of moderate to severe
17 abuse and that the rate for all forms of abuse may
18 be as high as 10 percent;

19 (6) elder abuse is severely underreported, with
20 1 in 5 cases being reported in 1980 and 1 in 8 cases
21 being reported today;

22 (7) elder abuse takes on many forms, including
23 physical abuse, sexual abuse, psychological (emo-
24 tional) abuse, neglect (intended or unintended), and
25 financial exploitation;

1 (8) many older and disabled women fail to re-
2 port abuse because of shame or as a result of prior
3 unsatisfactory experiences with individual agencies
4 or others who lacked sensitivity to the concerns or
5 needs of other people;

6 (9) many older and disabled women also fail to
7 report abuse because they are dependent on their
8 abusers and fear being abandoned or institutional-
9 ized;

10 (10) disabled women may fear reporting abuse
11 because they are fearful of losing their children in
12 a custody case;

13 (11) many older persons fail to report abuse be-
14 cause they are dependent on their abusers and fear
15 being abandoned or institutionalized;

16 (12) public and professional awareness and
17 identification of elder abuse and abuse against the
18 disabled is difficult because older and disabled per-
19 sons are not tied into many social networks (such as
20 schools or jobs), and may become isolated in their
21 homes, which increase the risk of abuse;

22 (13) older persons would greatly benefit from
23 policies that develop, strengthen, and implement pro-
24 grams for the prevention of abuse, including neglect

1 and exploitation, and provide related assistance for
 2 victims.

3 **TITLE I—VIOLENCE AGAINST**
 4 **WOMEN ACT OF 1994**

5 **SEC. 101. ELDER ABUSE, NEGLECT, AND EXPLOITATION.**

6 The Violence Against Women Act of 1994 (108 Stat.
 7 1902) is amended by adding at the end the following:

8 **“Subtitle H—Elder Abuse, Neglect,**
 9 **and Exploitation, Including Do-**
 10 **mestic Violence and Sexual As-**
 11 **sault Against Older or Disabled**
 12 **Individuals**

13 **“SEC. 40801. DEFINITIONS.**

14 “In this subtitle:

15 “(1) IN GENERAL.—The terms ‘elder abuse, ne-
 16 glect, and exploitation’, ‘domestic violence’, and
 17 ‘older individual’ have the meanings given the terms
 18 in section 102 of the Older Americans Act of 1965
 19 (42 U.S.C. 3002).

20 “(2) DISABLED.—The term ‘disabled’ with re-
 21 spect to an individual has the meaning given the
 22 term ‘disability’ in section 3(2) of the Americans
 23 with Disabilities Act of 1990 (42 U.S.C. 12102(2)).

24 “(3) SEXUAL ASSAULT.—The term ‘sexual as-
 25 sault’ has the meaning given the term in section

1 2003 of the Omnibus Crime Control and Safe
2 Streets Act of 1968 (42 U.S.C. 3796gg-2).

3 **SEC. 40802. LAW SCHOOL CLINICAL PROGRAMS ON ELDER**
4 **ABUSE, FAMILY VIOLENCE, NEGLECT, AND**
5 **EXPLOITATION.**

6 “The Attorney General shall make grants to law
7 school clinical programs for the purposes of funding the
8 inclusion of cases addressing issues of elder abuse, neglect,
9 and exploitation, including domestic violence, and sexual
10 assault, against older or disabled individuals.

11 **“SEC. 40803. TRAINING PROGRAMS FOR LAW ENFORCE-**
12 **MENT OFFICERS.**

13 “The Attorney general shall develop curricula and
14 offer, or provide for the offering of, training programs to
15 assist law enforcement officers (including tribal law en-
16 forcement officers), prosecutors, and relevant officers of
17 Federal, State, tribal, and local courts in recognizing, ad-
18 dressing, investigating, and prosecuting instances of elder
19 abuse, neglect, and exploitation, including domestic vio-
20 lence, and sexual assault, against older or disabled individ-
21 uals.

22 **“SEC. 40804. AUTHORIZATION OF APPROPRIATIONS.**

23 “There are authorized to be appropriated such sums
24 as may be necessary to carry out this subtitle.”.

1 **TITLE II—FAMILY VIOLENCE**
2 **PREVENTION AND SERVICES**
3 **ACT**

4 **SEC. 201. DEFINITIONS.**

5 Section 309 of the Family Violence Prevention and
6 Services Act (42 U.S.C. 10408) is amended by adding at
7 the end the following:

8 “(7) The term ‘elder domestic abuse’ means do-
9 mestic violence, as defined in section 102 of the
10 Older Americans Act of 1965 (42 U.S.C. 3002),
11 against an older individual, as defined in such sec-
12 tion.”.

13 **SEC. 202. DOMESTIC ABUSE SERVICES FOR OLDER AND**
14 **DISABLED INDIVIDUALS.**

15 “Section 311(a) of the Family Violence Prevention
16 and Services Act (42 U.S.C. 10410(a)) is amended—

17 (1) in paragraph (4), by striking “and” at the
18 end;

19 (2) in paragraph (5), by striking the period at
20 the end; and

21 (3) by adding at the end the following:

22 “(6) work with domestic violence programs to
23 encourage the development of programs, including
24 outreach, support groups, and counseling, targeted
25 to victims of elder domestic abuse; and

1 “(7) work with domestic violence programs to
 2 encourage the development of programs, including
 3 outreach, support groups, and counseling, targeted
 4 to individuals with disabilities who are victims of do-
 5 mestic violence.”.

6 **SEC. 203. STATE GRANTS.**

7 Section 303(a)(2)(C) of the Family Violence Preven-
 8 tion and Services Act (42 U.S.C. 10402(a)(2)(C)) is
 9 amended by inserting “age or disability,” after “because
 10 of”.

11 **SEC. 204. DEMONSTRATION GRANTS FOR COMMUNITY INI-**
 12 **TIATIVES.**

13 Section 318(b)(2)(F) of the Family violence Preven-
 14 tion and Services Act (42 U.S.C. 10418(b)(2)(F)) is
 15 amended by inserting “and adult protective services enti-
 16 ties” before the semicolon.

17 **TITLE III—OLDER AMERICANS**
 18 **ACT OF 1965**

19 **SEC. 301. DEFINITIONS.**

20 Section 102 of the Older Americans Act of 1965 (42
 21 U.S.C. 3002) is amended by adding at the end the fol-
 22 lowing:

23 “(45) The term ‘domestic violence’ means an
 24 act or threat of violence, not including an act of self
 25 defense, committed—

1 “(A) by a current or former spouse of the
2 victim;

3 “(B) by a person related by blood or mar-
4 riage to the victim;

5 “(C) by a person who is cohabiting with or
6 has cohabited with the victim;

7 “(D) by a person with whom the victim
8 shares a child in common;

9 “(E) by a person who is or has been in the
10 social relationship of a romantic or intimate na-
11 ture with the victim; or

12 “(F) by a person similarly situated to a
13 spouse of the victim, or by any other person, if
14 the domestic or family violence laws of the ju-
15 risdiction of the victim provide for legal protec-
16 tion of the victim from the person.

17 “(46) The term ‘sexual assault’ has the mean-
18 ing given the term in section 2003 of the Omnibus
19 Crime Control and Safe Streets Act of 1968 (42
20 U.S.C. 3796gg-2).”.

21 **SEC. 302. RESEARCH ABOUT THE SEXUAL ASSAULT OF**
22 **WOMEN WHO ARE OLDER INDIVIDUALS.**

23 Section 202(d)(3)(C) of the Older Americans Act of
24 1965 (42 U.S.C. 3012(d)(3)(C)) is amended—

25 (1) by striking “and” at the end of clause (i);

1 (2) by striking the period at the end of clause

2 (ii) and inserting “; and”; and

3 (3) by adding at the end the following:

4 “(iii) in establishing research prior-
5 ities under clause (i), consider the impor-
6 tance of research about the sexual assault
7 of women who are older individuals.”.

8 **SEC. 303. STATE LONG-TERM CARE OMBUDSMAN PROGRAM.**

9 “Section 303(a)(1) of the Older Americans Act of
10 1965 (42 U.S.C. 3023(a)(1)) is amended by inserting be-
11 fore the period the following: “, except that for grants to
12 carry out section 321(a)(10), there are authorized to be
13 appropriated such sums as may be necessary without fiscal
14 year limitation”.

15 **SEC. 304. DOMESTIC VIOLENCE SHELTERS AND PROGRAMS**
16 **FOR OLDER INDIVIDUALS.**

17 “Section 422(b) of the Older Americans Act of 1965
18 (42 U.S.C. 3035a(b)) is amended—

19 (1) by striking “and” at the end of paragraph
20 (11);

21 (2) by striking the period at the end of para-
22 graph (12) and inserting a semicolon; and

23 (3) by adding at the end the following:

24 “(13) expand access to domestic violence and
25 sexual assault programs (including shelters, rape cri-

1 sis centers, and support groups), including mental
 2 health services, safety planning and legal advocacy
 3 for older individuals and encourage the use of senior
 4 housing, hotels, or other suitable facilities or services
 5 when appropriate as emergency short-term shelters
 6 or as are otherwise appropriate for older individuals
 7 who are the victims of elder abuse, including domes-
 8 tic violence, and sexual assault, against older indi-
 9 viduals; and

10 “(14) promote research on legal, organizational,
 11 or training impediments to providing services to
 12 older individuals through shelters and programs,
 13 such as impediments to provision of the services in
 14 coordination with delivery of health care or senior
 15 services.”.

16 **SEC. 305. AUTHORIZATION OF APPROPRIATIONS.**

17 (a) OMBUDSMAN PROGRAM.—Section 702(A) of the
 18 Older Americans Act of 1965 (42 U.S.C. 3058a(a)) is
 19 amended to read as follows:

20 “(a) OMBUDSMAN PROGRAM.—There are authorized
 21 to be appropriated to carry out chapter 2 such sums as
 22 may be necessary without fiscal year limitation.”.

23 (b) ELDER ABUSE PREVENTION PROGRAM.—Section
 24 702(b) of the Older Americans Act of 1965 (42 U.S.C.
 25 3058a(b)) is amended to read as follows:

1 “(b) PREVENTION OF ELDER ABUSE, NEGLECT, AND
 2 EXPLOITATION.—There are authorized to be appropriated
 3 to carry out chapter 3 such sums as may be necessary
 4 without fiscal year limitation.”.

5 **SEC. 306. COMMUNITY INITIATIVES AND OUTREACH.**

6 Title VII of the Older Americans Act of 1965 (42
 7 U.S.C. 3058 et seq.) is amended—

8 (1) by redesignating subtitle C as subtitle D;

9 (2) by redesignating sections 761 through 764
 10 as sections 771 through 774, respectively; and

11 (3) by inserting after subtitle B the following:

12 **“Subtitle C—Community Initiatives**
 13 **and Outreach**

14 **“SEC. 761. COMMUNITY INITIATIVES TO COMPARE ELDER**
 15 **ABUSE, NEGLECT, AND EXPLOITATION.**

16 “(a) IN GENERAL.—The Assistant Secretary shall
 17 make grants to nonprofit private organizations or tribal
 18 organizations to support projects in local communities, in-
 19 volving diverse sectors of each community, to coordinate
 20 activities concerning intervention in and prevention of
 21 elder abuse, neglect, and exploitation, including domestic
 22 violence, and sexual assault, against older individuals.

23 “(b) AWARD REQUIREMENT.—In awarding grants
 24 under subsection (a) the Assistant Secretary shall take
 25 into consideration—

1 “(1) State and tribal efforts to carry out the
2 activities described in such subsection; and

3 “(2) encouraging coordination among the State
4 and tribal efforts, State adult protective service ac-
5 tivities, and activities of private nonprofit organiza-
6 tions.

7 **“SEC. 762. OUTREACH TO OLDER INDIVIDUALS.**

8 “(a) IN GENERAL.—The Assistant Secretary shall
9 make grants to develop and implement outreach programs
10 directed toward assisting older individuals who are victims
11 of elder abuse, neglect, and exploitation (including domes-
12 tic violence, and sexual assault, against older individuals),
13 including programs directed toward assisting the individ-
14 uals in senior housing complexes, nursing homes, board
15 and care facilities, and senior centers.

16 “(b) AWARD REQUIREMENT.—In awarding grants
17 under subsection (a) the Assistant Secretary shall take
18 into consideration—

19 “(1) State and tribal efforts to develop and im-
20 plement outreach programs described in such sub-
21 section; and

22 “(2) encouraging coordination among the State
23 and tribal efforts, State adult protective service ac-
24 tivities, and activities of private nonprofit organiza-
25 tions.

1 **“SEC. 763. AUTHORIZATION OF APPROPRIATIONS.**

2 “There are authorized to be appropriated to carry out
3 this subtitle such sums as may be necessary without fiscal
4 year limitation.”.

5 **SEC. 307. TRAINING FOR HEALTH PROFESSIONALS, AND**
6 **OTHER PROVIDERS OR SERVICES TO OLDER**
7 **INDIVIDUALS, ON SCREENING FOR ELDER**
8 **ABUSE, NEGLECT, AND EXPLOITATION.**

9 Section 411 of the Older Americans Act of 1965 (42
10 U.S.C. 3031) is amended by adding at the end the fol-
11 lowing:

12 “(f)(1) The Assistant Secretary for Aging shall, in
13 consultation with the Assistant Secretary for Children and
14 Families, the Surgeon General, the Indian Health Service,
15 the Director of the National Institute on Aging, the Fam-
16 ily Violence Prevention Fund, the National Center on
17 Elder Abuse, the National Coalition Against Domestic Vi-
18 olence, National Coalition Against Sexual Assault, and
19 other specialists working in the areas of domestic violence
20 and sexual assault against seniors and elder abuse, update
21 and improve curricula and implement continuing edu-
22 cation training programs for adult protective service work-
23 ers, persons carrying out a State Long-Term Care Om-
24 budsman program, health care providers (including home
25 health care providers) and mental health providers (in-
26 cluding specialists), social workers, clergy, domestic vio-

1 lence and sexual assault service providers, and other com-
 2 munity-based social service providers in settings, including
 3 senior centers, adult day care facilities, nursing homes,
 4 board and care facilities, senior housing, and the homes
 5 of older and disabled individuals, to improve the ability
 6 of the persons using the curriculum and training programs
 7 to recognize and address instances of elder abuse, neglect,
 8 and exploitation, including domestic violence, and sexual
 9 assault, against older and disabled individuals.

10 “(2) In carrying out paragraph (1), the Assistant
 11 Secretary shall develop and implement separate curricula
 12 and training programs for medical students, physicians,
 13 mental health providers, physician assistants, nurse prac-
 14 titioners, nurses, and social workers.

15 “(3) In carrying out paragraph (1), the Assistant
 16 Secretary shall provide information about the curricula
 17 and training programs to appropriate grantees under
 18 parts C and D of title VII of the Public Health Service
 19 Act.”.

20 **TITLE IV—PUBLIC HEALTH** 21 **SERVICE ACT**

22 **SEC. 401. AREA HEALTH EDUCATION CENTERS.**

23 Subparagraphs (C) of section 751(b)(3) of the Public
 24 Health Service Act (as added by Public Law 105–392)
 25 is amended by inserting “, which may include training in

1 domestic violence and sexual assault and elder abuse
 2 screening and referral protocols.” before the semicolon.

3 **SEC. 402. GERIATRIC CENTERS AND TRAINING.**

4 (a) GERIATRIC EDUCATION CENTERS.—Section
 5 753(a)(2)(C) of the Public Health Service Act (as added
 6 by Public Law 105–392) is amended by inserting “, in-
 7 cluding training and retraining of faculty to provide in-
 8 struction regarding identification and treatment of older
 9 individuals who are the victims of domestic violence and
 10 sexual assault and elder abuse” before the semicolon.

11 (b) GERIATRIC TRAINING REGARDING PHYSICIANS
 12 AND DENTISTS.—Section 753(b)(2)(E) of the Public
 13 Health Service Act (as added by Public Law 105–392)
 14 is amended—

15 (1) by striking “and exposure” and inserting
 16 “, exposure”; and

17 (2) by inserting “, and screening for elder
 18 abuse and domestic violence and sexual assault”
 19 after “of elderly individuals”.

20 **TITLE V—FINANCIAL EXPLOI-**
 21 **TATION OF OLDER INDIVID-**
 22 **UALS**

23 **SEC. 501. STUDY AND REPORT.**

24 (a) DEFINITIONS.—In this section—

1 (1) the term “financial exploitation” means any
2 fraud, coercion, or other conduct by a caregiver,
3 family member, or fiduciary that constitutes a viola-
4 tion of any Federal, State, or tribal law, including
5 any legally enforceable professional standard appli-
6 cable to any profession or occupation;

7 (2) the term “financial institution” has the
8 meaning given the term in section 1101 of the Right
9 to Financial Privacy Act of 1978 (12 U.S.C. 3401);

10 (3) the term “older individual” has the meaning
11 given the term in section 102 of the Older Ameri-
12 cans Act of 1965 (42 U.S.C. 3002); and

13 (4) the term “Secretary” means the Secretary
14 of the Treasury.

15 (b) STUDY.—The Secretary, in consultation with the
16 Attorney General of the United States, State attorneys
17 general, and tribal and local prosecutors, shall conduct a
18 study of the nature and extent of financial exploitation
19 of older individuals.

20 (c) CONSULTATION.—In conducting the study under
21 this section, the Secretary shall solicit comments and in-
22 formation from—

23 (1) senior citizen advocacy groups;

24 (2) law centers specializing in elder law;

25 (3) financial institutions;

1 (4) elder abuse coalitions;

2 (5) privacy experts;

3 (6) providers of adult protective services;

4 (7) Indian tribes, the Director of Indian Health
5 Service of the Department of Health and Human
6 Services, and the Commissioner of Indian Affairs of
7 the Department of the Interior;

8 (8) State Long-Term Care Ombudsmen de-
9 scribed in the Older Americans Act of 1965 (42
10 U.S.C. 3001 et seq.);

11 (9) area agencies on aging (as defined in sec-
12 tion 102 of the Older Americans Act of 1965 (42
13 U.S.C. 3002);

14 (10) recipients of grants under title VI of the
15 Older Americans Act of 1965 (42 U.S.C. 3057 et
16 seq.); and

17 (11) other service providers.

18 (d) PURPOSE OF STUDY.—In conducting the study
19 under this section, the Secretary shall—

20 (1) define and describe the scope of the problem
21 of financial exploitation of older individuals;

22 (2) conduct a survey of financial institutions in
23 order to obtain—

24 (A) an estimate of the number and type of
25 financial transactions that are considered by

1 those institutions to constitute financial exploi-
2 tation of older individuals; and

3 (B) a detailed description of the types and
4 characteristics of risk faced by elderly cus-
5 tomers with respect to financial exploitation;

6 (3) examine whether Federal, State, and tribal
7 laws and the regulatory practices are adequate to
8 protect older individuals from financial exploitation;
9 and

10 (4) examine the extent to which a better public
11 understanding of Federal, State, and tribal laws
12 would help to prevent financial exploitation of older
13 individuals, including an examination regarding
14 whether improved training of officers, employees,
15 and agents of financial institutions concerning their
16 responsibilities under section 1103 of the Right to
17 Financial Privacy Act of 1978 (12 U.S.C. 3403)
18 would help to combat the problem of financial exploi-
19 tation of older individuals.

20 (e) RECOMMENDATIONS.—

21 (1) IN GENERAL.—Based on the results of the
22 study under this section, the Secretary, in consulta-
23 tion with the Attorney General and State attorneys
24 general, shall develop recommendations for legisla-

1 tive or other action to prevent the financial exploi-
2 tation of older individuals.

3 (2) FACTORS FOR CONSIDERATION.—In devel-
4 oping the recommendations under paragraph (1),
5 the Secretary shall—

6 (A) balance the needs of older individuals
7 to be free from financial exploitation with their
8 need for financial privacy, and their right
9 against self-incrimination;

10 (B) consider the most effective and least
11 intrusive legislative solutions to combat the
12 problem of financial exploitation of older indi-
13 viduals;

14 (C) with respect to their reporting of
15 incidences of financial exploitation of older indi-
16 viduals, consider—

17 (i) the appropriate Federal, State, or
18 tribal agency to which such incidences
19 should be reported, and the means by
20 which a financial institution would obtain
21 information regarding the manner in which
22 to report such incidence; and

23 (ii) whether there should be limita-
24 tions on the authority of a financial insti-
25 tution to disclose information relating to

1 an older individual who is a customer of
2 the financial institution in order to combat
3 the problem of financial exploitation of
4 older individuals, including limitations
5 on—

6 (I) the number of times such a
7 disclosure may be made;

8 (II) the number and type of gov-
9 ernmental or tribal agencies to which
10 such a disclosure may be made; and

11 (III) the duration of the author-
12 ity of the financial institution to make
13 such a disclosure; and

14 (D) whether there is a need for adult pro-
15 tective services to combat such exploitation.

16 (f) REPORT.—Not later than 18 months after the
17 date of enactment of this Act, the Secretary shall submit
18 to Congress a report, which shall include—

19 (1) the results of the study conducted under
20 this section, including an analysis of the extent of
21 the problem of financial exploitation of older individ-
22 uals; and

23 (2) the recommendations developed under sub-
24 section (e).

○