



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

FACT SHEET

Supporting Older Americans' Basic Needs: Health Care, Income, Housing, and Food

MARCH 2025

After working all their lives, many older adults in our communities struggle to pay for health care, housing, and food.

A combination of federal programs ensure that all older Americans have the support they need as they grow older.

HEALTH AND LONG-TERM CARE

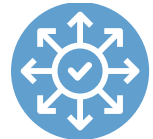
We all deserve affordable, high quality health care that is available when and where we need it.

Medicare provides health care to over 66 million older adults and people with disabilities, covering hospital stays, doctor's visits, and prescription drugs.

Medicaid provides health care to people who would otherwise be unable to afford it, including 7.2 million very low-income older adults who qualify for Medicaid in addition to Medicare. It also covers 1 in 5 older Americans ages 50-64 who are not yet Medicare eligible.

Medicaid increases access to Medicare by helping people afford monthly Medicare premiums and co-pays. And importantly, it fills gaps in the Medicare program by offering vital services not covered by Medicare, like transportation, and dental, vision, and hearing care.

Medicaid is the primary payer of long-term care, including at-home and nursing facility care not covered by Medicare. Most of us will need some form of assistance as we age, whether at home or in a facility. Medicaid plays a critical role in allowing older adults to age in place and live safely at home and in their communities by providing access to Home and Community-Based Services (HCBS).



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INCOME SECURITY

As we age and our needs change, having a stable income to afford basic necessities is even more important.

Social Security provides a universal earned cash benefit that protects American workers from poverty as they age, in the event of a disability, or after the loss of a spouse breadwinner. Without it, about 40 percent of Americans aged 65 and older would fall below the poverty line.

Supplemental Security Income (SSI) offers a minimal income for people who can no longer work to meet their basic needs, including over 2.4 million extremely low-income older



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adults. Many older adults receiving SSI still live below the poverty line. But without SSI, they would have nothing. The SSI program:

- ✓ **Boosts local economies** by supporting local businesses & essential services
- ✓ **Prevents homelessness** by paying for rent, utilities, property taxes, and providing reliable income to secure a lease
- ✓ **Provides stability** by ensuring an average benefit of \$590/month
- ✓ **Especially supports older women and others who spent time off work** caring for family, worked low-wage or part-time jobs, or jobs where they didn't receive Social Security credits

HOUSING

We all deserve access to affordable housing and the stability, independence, and security it provides as we age.



Without federal programs, housing would be out of reach for about 2.1 million older adults.

- ✓ **Section 202 supportive housing** is focused specifically on older adults age 62 and over
- ✓ **Other federal programs** like Housing Choice Vouchers, Public Housing, and HUD homeless assistance programs also support the housing needs of older adults

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FOOD

Older Americans in our communities should never face the impossible choice of paying for food or other necessities like medicine and shelter.

The Supplemental Nutrition Assistance Program (SNAP) ensures that over 4.8 million low-income older adults don't go hungry. SNAP improves overall health, promotes economic stability, and supports local businesses and jobs as benefits are spent in the community.

Meals on Wheels provides more than 2.2 million older adults with nutritious meals that would otherwise be unaffordable or inaccessible, especially for those with mobility or health challenges. And it combats isolation by offering social interaction and checks to ensure the safety and wellness of older adults living at home.

OLDER AMERICANS ACT PROGRAMS

The Older Americans Act (OAA) is a cornerstone of support for older adults, funding essential services that help almost 11 million—especially those with low incomes or at risk of social isolation—maintain freedom, dignity, and health. OAA-supported programs include Meals on Wheels and community meal programs, transportation services to medical appointments and other needs, adult day care, caregiver respite, access to legal assistance, and many others.

LEGAL ASSISTANCE

Older adults need a strong and well-supported national legal services network to help them stay independent and healthy. Title III B of the Older Americans Act funds a range of supportive services including legal services, which provides nearly one million hours of legal assistance each year. The Legal Services Corporation (LSC) is an independent organization established by Congress that ensures that older adults and families who cannot afford a lawyer still have access to justice in civil legal matters. LSC programs serve over 100,000 older adults annually, helping older Americans live safely and access the programs they need by facilitating access to safe housing and health care, and protecting against exploitation, fraud, and abusive relationships.