

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

Older adults and their families strive each day to pay for health care and medicine, keep food on the table, have a roof over their heads, and meet other basic needs. In meeting these challenges, families are supported by a broad range of federal programs that provide Americans with the means to thrive as they grow older and remain at home and in their communities. Often, the combination of these programs is critical to their success--older adults whose only income is from Supplemental Security Income would not be able to afford sufficient groceries without the SNAP program, or to pay the rent without rental assistance, or to see the doctor without Medicaid. Below is an overview of these programs and how they work. A [longer issue brief](#) explores more deeply how these programs work together to provide older adults the opportunity to age with justice.

Health Care

To get the health and long-term care services they need while maintaining their economic security, low-income older adults rely on both Medicaid and Medicare.

Medicare

- Medicare is a primary source of health coverage for over 59 million seniors and individuals with disabilities.
- It covers essential services such as hospital stays, doctor's visits, and prescription drugs.

Medicaid

- Medicaid is the key to health care access for 6.5 million seniors who are dually eligible for both Medicaid and Medicare and 8.5 million Americans ages 50-64 who are not yet Medicare eligible.
- One in five Medicare beneficiaries relies on Medicaid to pay for Medicare premiums and co-pays.
- Medicaid also fills in the significant gaps in Medicare coverage, like oral, vision, and long-term care, for low-income seniors.
- Low- and moderate-income older adults who can no longer live independently rely on Medicaid to cover the long-term services and supports they need both at home and in nursing facilities.
- 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) not available through Medicare.



Social Security and SSI Benefits

Social Security and Supplemental Security Income (SSI) provide cash benefits that are critical to older adults' ability to survive, and allow individuals to make choices about where their money is most needed.

Social Security

- Social Security ensures that millions of older adults have the cash income they need to pay for basic necessities, including food, shelter, clothing, and medicine.
- Without Social Security benefits, about 40% of Americans aged 65 and older would have incomes below the poverty line.

Supplemental Security Income (SSI)

- SSI provides a very basic income to older adults and people with disabilities who have little-to-no other income or resources.
- Over 8 million people, including 2.2 million older adults, rely on SSI benefits to pay rent and put food on the table.
- SSI is especially critical for women, who are more likely to have spent time out of the workforce caring for family, or working part-time or in industries where they were not able to contribute a portion of their paychecks to Social Security.
- In 2018, the maximum SSI federal benefit is \$750 per month, or 74% of the federal poverty level, while the average benefit seniors receive is only \$437.

Older Americans Act Programs

The Older Americans Act (OAA) funds a wide range of programs that help older adults remain connected to their families and communities. These programs provide millions of American seniors, many of whom are low-income, the resources necessary to reduce hunger and isolation while maintaining their dignity, health, and independence. OAA services include **Meals on Wheels**, **transportation services**, **access to legal assistance**, **elder justice** and **elder abuse prevention**, and many others.

Affordable Housing and Food Assistance

Federal housing assistance programs provide vital support to over 1.7 million households with older adults who would otherwise be unable to afford the cost of shelter. **Section 202 supportive housing** is focused specifically on older adults, while many other households with older adults also rely on broader rental assistance programs including **Housing Choice Vouchers**, **Section 8 Project-Based Rental Assistance (PBRA)**, and **Public Housing**.

The **Supplemental Nutrition Assistance Program (SNAP)** is a federal program that helps ensure that over 4.8 million low-income older adults do not have to make the impossible decision of choosing between food and medicine, clothing, or shelter. Additionally, Meals on Wheels uses federal, state, and local funds to provide more than 2.4 million seniors with nutritious meals, social visits, and checks to ensure that they are safe.

Legal Assistance

Legal help is critical for low-income older adults who are denied needed health care, are at risk of losing their housing through eviction or foreclosure, or who are victimized by elder abuse, consumer scams, or financial exploitation. Both the **Legal Services Corporation** and the Older Americans Act provide federal funding to local legal services providers to address seniors' social and economic needs and help them stay independent in their homes and communities for as long as possible.