

Advocating for Older Adults in 2025— Economic Security & Housing

About Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable and equitable health care, economic security, housing, elder rights, and the courts for older adults with limited resources. We believe that we should all be able to access the resources, services, and programs we need to thrive as we grow older, no matter our financial circumstances, where we come from, where we live, our race, gender, gender identity, sexual orientation, disability, or language.

Ensuring Economic and Housing Security for Older Adults

Regardless of economic status or where we live, we should all be able to live and age with economic security and in accessible, affordable, age-friendly housing. Yet, nearly five million older Americans live on less than \$1,000 a month, over eight million seniors live in poverty, and older adults are at the epicenter of the national housing affordability and homelessness crisis.

Justice in Aging is committed to helping low-income older adults obtain and maintain access to critical income supports and affordable housing. We advocate for the improvement and expansion of Social Security and Supplemental Security Income (SSI), which lift millions of older adults out of poverty and help them to live securely and fully, with dignity and purpose. Our housing work focuses on preventing and reducing homelessness among low-income older adults by protecting tenants' rights, strengthening eviction and civil rights protections, and increasing access to affordable, accessible housing.

Social Security and SSI

To Promote Economic Security for Older Adults, Justice in Aging Advocates to:

- **Improve and expand Social Security.** Over 70 million people, including retirees, survivors of deceased workers, and people with disabilities receive Social Security benefits. This program is one of the bedrocks of our society and has the overwhelming support of the American people. As very few jobs offer pensions, wages fail to keep pace with inflation, and lifetime savings ultimately prove inadequate to meet the rising cost of living, more and more Americans depend on Social Security to help them live a life of dignity as they age.

We are committed to ensuring that Social Security meets the needs of low-income older adults through proposals aimed at improving and expanding access to benefits. Whether through

increasing benefits for long-time low-wage workers whose benefits are too low to adequately support them in their final years or enhancing outreach to people eligible for benefits but unfamiliar with the program, we support changes to the program that help older adults and their families live and age with dignity.

We will defend against any proposed cuts to the program, including through proposals to raise the retirement age, cut taxes that support the Social Security Trust Fund, or limit eligibility of current or future beneficiaries.

- **Modernize the Supplemental Security Income (SSI) program.** A vital part of the Social Security system, the Supplemental Security Income (SSI) program provides critical support to very low-income older adults and people with disabilities. However, decades of neglect have left its rules and eligibility requirements outdated, making it more difficult for those who should be receiving benefits to access them.

We will advocate for modernizing SSI to ensure the program works effectively for those who need it most. This includes streamlining the application process, improving customer service for applicants and beneficiaries, eliminating marriage penalties, and updating overly complex rules and regulations. This will not only help low-income seniors and people with disabilities access these critical supports more effectively, but will also reduce the administrative burden on the Social Security Administration, which is understaffed and overwhelmed by inefficient processes.

We will fight any cuts or contraction of the SSI program, whether through imposing new eligibility requirements, requiring additional unnecessary layers of review for benefits, or creating stricter requirements for eligibility for those already burdened by outdated barriers to access.

- **Ensure adequate funding of the Social Security Administration (SSA).** The Social Security Administration (SSA) is tasked with serving millions of applicants and beneficiaries, yet it has been forced to do so with a declining budget and shrinking staff. This has led to significant barriers for those trying to access benefits, including long hold times for telephone inquiries, difficulty scheduling appointments, and increased wait times for disability decisions. These challenges make it difficult for the agency to effectively serve the American public. Older adults, people with disabilities, and their families suffer the consequences.

We will push for Congress to provide SSA with adequate funding and resources to ensure that all Americans are able to access the services and benefits they deserve.

Housing Stability and Ending Older Adult Homelessness

To Improve Housing Stability for Older Adults, Justice in Aging Advocates for:

- **More affordable housing options and robust programs to address housing insecurity and homelessness among older adults.** Currently only about 32% of eligible older adults receive federal rental assistance, and an increasing number of older adults are facing housing cost burdens and falling into homelessness. More than one-third of adults experiencing homelessness are people age 55 and over.

We will push for Congress to increase federal housing assistance to meet the needs of older adults facing rising rents and housing insecurity, and for more funding to create more affordable and accessible housing for older adults and people with disabilities.

If lawmakers propose to restrict eligibility or reduce funding for housing programs, we will work with partners to defend against such cuts.

- **Enforcement of fair housing laws that prohibit housing discrimination based on disability, race, sex, religion, national origin, or other protected characteristics.** No one should suffer from housing insecurity or homelessness because they were the victims of discrimination. The Fair Housing Act prohibits housing discrimination against protected classes and requires recipients of HUD funding to take meaningful actions to combat discrimination and reduce barriers that restrict access. Furthermore, Section 504 of the Rehabilitation Act prohibits discrimination on the basis of disability in federally assisted and HUD-conducted programs.

We will fight to ensure that HUD and fair housing agencies enforce the Fair Housing Act and other civil rights laws so that all older adults have equal access to housing opportunities. We will defend against the elimination or contraction of rules that protect people from discrimination, whether through administrative action, legislation, or the courts.

Our Vision for Economic and Housing Security for Older Adults

Justice in Aging envisions a world where older adults can lift themselves out of poverty, remain financially secure, and live in safe, secure, and affordable housing in their communities, without discrimination.