

Looking ahead to the next Administration and Congress, the programs older adults rely on will be at the crux of policy debates and discussions. Older adults and their advocates must be ready to engage so that any decisions that are made are helping us to build the future for aging that we envision.

Justice in Aging's vision for aging in America is that all of us have the opportunity to age with dignity, regardless of financial circumstances—free from the worry, harm, and injustice caused by lack of health care, food, or a safe place to sleep. 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, our race, gender, gender identity, sexual orientation, ability, or language.

Older adults anchor our families and communities and connect our families through the generations. But after working all their lives, nearly half of our nation's older adults living alone struggle to pay for food, rent, and medical care, and rely on Social Security, SSI, Medicare and Medicaid to survive.

As Congress and the next administration gear up to consider extending tax cuts in 2025, Justice in Aging is focused on how any proposed policy changes will affect low-income older adults, recognizing that all of us benefit when older adults and their families can access Medicare, Medicaid, Social Security, SSI, housing, and elder rights

programs without discrimination. Here are four areas where older adults need our advocacy.

1. Safeguard and promote access to health and long-term care.

The Medicare and Medicaid programs are crucial for older adults, people with disabilities, and their families. 67 million people are enrolled in Medicare, with 12.5 million enrolled in both Medicare and Medicaid. We will continue to ensure everyone can access the comprehensive, high quality, affordable health and long-term care we need to age in dignity. If lawmakers seek to reduce funding for programs, restrict eligibility for Medicare and Medicaid or limit the type or scope of services available, we will need to work together to stop them.

Too many older adults do not have access to the support they need to live independently in their homes and communities. Two out of five older adults facing challenges with daily activities receive no assistance, and approximately one-third of low-income people dually eligible for Medicare and Medicaid don't receive the help they need.

Our work aims to strengthen and expand access to long-term care in Medicare and Medicaid so older adults can age in their homes and communities and ensure that nursing facilities provide high quality care and dignity for residents. If lawmakers seek to reduce access to home

care or endanger nursing facility residents, all of us who care about older adults and their families must oppose these changes.

2. Protect Social Security and SSI.

Social Security and Supplemental Security Income (SSI) are the backbone of economic security for older adults, lifting over 16.5 million older adults out of poverty. With nearly five million older Americans living on less than \$1,000 a month, these programs are crucial. We will continue our work to improve them and make benefits easier to access.

All of us must watch for and oppose proposals that undermine the effectiveness of Social Security for low-income older adults, whether through changing how benefits are calculated, raising the retirement age, or implementing tax cuts that would jeopardize the programs' overall financial stability.

Supplemental Security Income (SSI) is a crucial program for low-income older adults and people with disabilities who are not able to work enough to make ends meet. However, its outdated rules and requirements exclude many of the people it is supposed to help.

We will continue our fight to increase the resource limit, which hasn't been changed in 30 years and has bipartisan support. Efforts that would block grant or otherwise decrease the support provided to SSI recipients should be off the table.

3. Prevent and end older adult homelessness.

Regardless of economic status or where we live, we should all be able to live and age in accessible, affordable, and age-friendly housing in our communities. Yet, older adults are the fastest growing age group experiencing homelessness. Nationally, almost one in three older renter households pays more than half of their monthly income in rent, leaving them just one surprise medical bill away from being pushed into the streets.

We will work to ensure housing supports are available to address older adult homelessness, so older adults can have the housing stability they need and a place to receive home care. Reducing federal housing programs and supports would harm older adults with the greatest economic needs.

4. Ensure all of us have the right to age with dignity and justice.

All of us are aging, and all of us have a stake in how older adults live and thrive in our families and communities. The Biden-Harris Administration passed rules that protect older adults from discrimination and ensure access to services. These crucial rules, such as the Health Care Rights Rule (Sec. 1557), the Nondiscrimination in Health Care on the Basis of Disability Rule (Sec. 504), the Medicaid Access Rule, and Nursing Facility Staffing Rules, are under attack through litigation and may be subject to rollbacks.

Justice in Aging will defend legal protections for everyone, including immigrants, LGBTQ+ older adults, and people receiving care at home or in nursing facilities. All older adults should be able to live free from abuse, neglect, and discrimination.

BUILDING THE FUTURE

We must all commit ourselves to protecting and improving the programs that lift and keep older adults out of poverty, in safe secure housing, with access to health and long-term care. By remaining steadfast in our pledge to ensure that everyone can age in dignity and justice, and by working together, we will build the future we all envision for ourselves and our loved ones.