Help the Aged

Millions of low-income elderly missing out on assistance

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A new report finds that millions of low-income elderly are missing out on benefits that could help pay for basic necessities such as food, medicine and utilities.

The National Council on Aging and the National Association of Area Agencies on Aging estimate that more than 4 million low-income older Americans could increase their annual budget by as much as 29 percent by using existing, but underutilized, programs.

About 10 percent of people over the age of 65 live in poverty, which is currently defined as annual income below $11,880. A variety of services exist to help them, but potential users may be unaware of them or unsure how to access them.

Here are a few options for help:

1) Food The Supplemental Nutrition Assistance Program, known as SNAP, helps older adults and others afford their groceries. Nearly three out of five seniors who are eligible for SNAP are missing out on it. On average, seniors receive $110 a month in SNAP benefits to put food on the table.

2) Housing The U.S. Department of Housing and Urban Development has a range of programs to help seniors stay in their homes, find an apartment or find housing with services, such as assisted living.

3) Utilities The Low Income Home Energy Assistance Program helps pay for home heating and cooling costs. Funds are also available for seniors to make improvements to make their homes more energy efficient and cut their heating bills.

4) Health care Medicare Savings Programs help people of limited means pay for some of their Medicare costs. These programs vary by state. But even if you don’t qualify for other types of Medicaid — the health care program for low income individuals — you may be eligible for help through a Medicare Savings Program.

5) Where to go To learn more about these and many more benefits, use NCOA’s confidential online screening tool at www.benefitscheckup.org/campaign. This contains information on more than 2,000 public and private programs for seniors with limited income. Eldercare Locator, which can be accessed at 1-800-677-1116 or through www.eldercare.gov, is a service of the U.S. Administration on Aging that connects older adults and caregivers to local organizations that can help them.