President Obama promised Monday that aging Americans' financial security will not be eroded as the nation grows older, but added, "We're going to have to work for it."

Speaking at the White House Conference on Aging, the president noted that 10,000 Americans a day are turning 65, and that this presents an enormous burden on individuals and society to make sure seniors have enough money, health care, and people to look after them.

About 900 people in Philadelphia for a meeting of the National Association of Area Agencies on Aging watched Obama's remarks via internet at the Philadelphia Marriott Downtown hotel.

He got his biggest applause from the audience there when he pushed for reauthorization of the Older Americans Act, passed 50 years ago Tuesday. The law led to creation of area agencies on aging, which plan and coordinate local services.

"We're really happy that he pushed for the Older Americans Act," said Deborah Stone-Walls, an advocate
from Hawaii at the Philadelphia conference. "It's the foundation of what we do."

The president said the secret to preserving Medicare, also celebrating its 50th anniversary this month, is to slow the rate of increase in medical costs. He said that since he signed the Affordable Care Act, 13 years have been added to the Medicare Trust Fund.

Obama also said that since the ACA was enacted, nine million seniors have saved $15 billion on prescription drugs.

A major emphasis of the administration has been to support the shift of services from nursing homes to community and home-based care.

"The goal is to make sure you are getting more of the services you need, less of the stuff you don't need," he said.

Before Obama spoke, Sylvia Burwell, secretary of the Department of Health and Human Services, told the audience that 40,000 more Americans had been able to pay for services that help them remain in their homes with money that would in the past have gone to a nursing home.

The president also said that while Social Security is essential, it often is not enough, and Americans need to do a better job saving for their retirement. Facing a recalcitrant Congress, he is encouraging states to create retirement savings programs, for people whose employers don't offer 401(k) plans.

He wants all workers, especially those of modest means, to be able to have money deducted automatically from their paychecks for retirement savings and accrue that tax benefits that go with it - but that are often available only to those who are more affluent.

"It's perverse in this country that it is easier to save if you've already got money," he said.

The president also pledged to train more prosecutors to combat elder abuse, and, for the first time in 25 years, to overhaul regulations ensuring nursing home safety.

Stone-Walls and many others at the Philadelphia conference said the biggest issue confronting their aging populations is transportation. Seniors, especially in suburban and rural communities, need to find ways to reach grocery stores, doctors, banks, and churches. If they can't drive themselves, too often they are stranded.

Barbara Gordon, who heads the agency on aging in Louisville, Ky., said federal cutbacks from sequestration have impaired her agency's ability to provide services. She said about 800 seniors in her area are on waiting lists for Meals on Wheels.

Tiffany Howard, a home health aide in Philadelphia who cares for her grandmother, attended the White House conference. She did not get to meet the president Monday, but did meet with Sen. Robert P. Casey (D., Pa.) and Rep. Chaka Fattah (D., Pa.).

"We discussed the importance of higher wages for home-care workers," she texted Monday afternoon. "And how better pay and better treatment can result in better care for seniors and folks with disabilities. It was awesome."