

Connecting Older Adults to Information on Benefits and Services

Updated July 15, 2024

Congressional Research Service

<https://crsreports.congress.gov>

R47605

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Purpose and Scope

Older adults often contact congressional offices with questions about federal benefits, programs, and services. This report is intended to assist Members and congressional staff helping older adults navigate this landscape by connecting them to information from federal agencies and federally funded organizations.

This guide is organized primarily by subject. The information provided in relation to each of these subjects is not always uniform. In part, this stems from differences in the availability of information and from differences inherent in the topics and resources addressed. When available, the guide describes federally funded referral services that provide individual assistance to older adults and can match their specific circumstances to relevant federal, state, or local programs. In some cases, the guide describes federal programs that provide support to older adults seeking assistance with specific needs, such as housing, food, or transportation. In other areas, the guide links to consumer information provided by the federal government to educate citizens about issues of concern to older adults, such as health-related conditions or scams and fraud.

This report is not intended to be a comprehensive catalog of all relevant resources; rather, it reflects questions that are frequently asked by older constituents, touching on such topics as elder justice, employment, food assistance, health and caregiving, housing assistance, personal finance, retirement, technology, transportation, and other related issues.

Many of the programs described in this report have specific age eligibility requirements. Other programs are not limited to specific age groups but have a different eligibility structure for older adults, or may play an important role in supporting older Americans. The aim of this report is to highlight and provide an introduction to the key federal activities that may be relevant to older adults seeking assistance from congressional offices. This guide, and the CRS reports¹ it references, are publicly available at <https://crsreports.congress.gov/>.

Benefits Guides

The following resources cover a broad range of federal government benefits, programs, and services for which older adults may be eligible.

- **Benefits Checkup**

<https://benefitscheckup.org>

This online tool helps older adults and people with disabilities find benefit programs they might be eligible for. The tool allows users to search by zip code to identify health care, food, housing, and other benefits and services available in a particular locality. This website is partially supported by the Administration for Community Living (ACL).

- **Benefits.gov**

<https://www.benefits.gov>

This online tool, the product of an interagency collaboration, provides access to information on more than 1,000 federal and state program benefits for individuals. Programs can be browsed by agency or category, or identified using the Benefit Finder, a detailed questionnaire that matches an individual's characteristics (e.g., age, income, education, family size, health, military service,

¹ For a policy-oriented guide to resources about aging and disability, congressional clients may consult CRS Report R46931, *Aging and Disability: CRS Products and Experts*.

employment) to program eligibility criteria. At the outset, the tool asks users to indicate a date of birth.

- **DIAL: Disability Information Access Line**

<https://dial.acl.gov/>

This interactive website and online directory provides information about essential services such as transportation, housing support, and disability rights by providing a one-stop online chat, ASL (American Sign Language) chat, a phone and text option (1-888-677-1199), and a search to identify local resources by entering a specific address, city, state, and/or zip code.

- **Eldercare Locator**

<https://eldercare.acl.gov/>

This interactive website connects older adults and caregivers with local resources, benefits, and services, including rides to medical appointments, home and community-based long-term services and supports, caregiver training, health insurance counseling, legal services, elder abuse prevention, meals, housing, and adult protective services, through an information and referral service and hotline (1-800-677-1116).

Cash Assistance²

Some older adults may be eligible for cash assistance due to disability or to an inability to meet their basic needs for other reasons. The Social Security Administration (SSA) administers two programs providing cash assistance: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).³ SSDI cash benefits may be available to insured workers who become disabled and are below Social Security's full retirement age (65-67, depending on year of birth).⁴ SSI cash assistance may be available to disabled individuals under age 65 who have limited incomes and limited resources. The SSI program also provides cash assistance to individuals aged 65 and older who have limited incomes and limited resources, without regard to their disability status.

- **Eligibility for SSDI and SSI**

<https://www.ssa.gov/disability/>

This website provides guidance on eligibility and program components for SSDI and SSI. Both programs are administered through the Social Security Administration and provide cash assistance. Information about the disability application, and a link to a PDF with an "Adult Disability Checklist," are available from the landing page. For information specific to SSDI, visit <https://www.ssa.gov/benefits/disability/>; for information specific to SSI, visit <https://www.ssa.gov/benefits/ssi/>.

- **Information for People Helping Others**

<https://www.ssa.gov/thirdparty/>

This website provides guidance for people helping others apply for SSDI or SSI benefits. It includes information about SSI, SSDI, expediting applications, and

² This section was written by CRS Senior Research Librarian Tamar Breslauer.

³ For background on these programs, consult CRS Report R44948, *Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI): Eligibility, Benefits, and Financing*. CRS reports are publicly available at <https://crsreports.congress.gov>.

⁴ After the Social Security full retirement age, SSDI beneficiaries convert seamlessly to Social Security old age beneficiaries. See the section below on "Social Security."

estimating monthly benefits. It links to legal and advocacy assistance organizations and information on how to file an appeal, request a waiver for an overpayment, get emergency assistance for homeowners and renters, and get help in a language other than English.

Elder Justice and Legal Assistance

Some older adults may be victims of abuse or fraud, need assistance with personal or financial decisions, or seek assistance from an attorney to enforce their rights and resolve their legal issues.⁵

Abuse, Neglect, and Domestic Violence

- **Elder Justice Initiative**

<https://www.justice.gov/elderjustice>

This website describes activities of the Department of Justice to address elder abuse, neglect, and financial fraud. It includes materials for officials involved in combatting elder abuse at the local level and general information about types and warning signs of elder abuse. State-level contact information to find help or report abuse, including for Adult Protective Services and other state elder abuse resources, is at <https://www.justice.gov/elderjustice/find-help-or-report-abuse>. Contact information for state and territory Adult Protective Services can be found at <https://www.napsa-now.org/help-in-your-area/>.

- **National Indigenous Elder Justice Initiative**

<https://www.nieji.org/>

This website provides resources on abuse, neglect, and exploitation of American Indian, Alaska Native, and Native Hawaiian Elders. It includes links to tribal abuse codes and state and tribal hotlines for reporting elder abuse, neglect, or financial exploitation. This site is partially funded by the Administration for Community Living. Contact information for state and tribal elder abuse hotlines can be found at <https://iasquared.org/naeji/state-tribal-hotlines/>.

- **National Domestic Violence Hotline: 800-799-7233 (800-799-SAFE)**

<https://www.thehotline.org/>

This website connects individuals with trained domestic violence advocates available by telephone, live chat, and mobile text through the National Domestic Violence Hotline, 24 hours a day, 365 days a year. Information, education, and referral services provided by the hotline are free and confidential. The hotline is partially supported by HHS and DOJ. Discrimination

- **Age Discrimination**

<https://www.hhs.gov/civil-rights/for-individuals/age-discrimination/index.html>

This website provides information about the Age Discrimination Act of 1975, which prohibits age discrimination in certain federally funded or administered health programs and activities. Complaints can be filed here:

<https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.

- **Age Discrimination**

<https://www.dol.gov/general/topic/discrimination/agedisc>

This website provides information on the Age Discrimination in Employment Act

⁵ This section was written by CRS Research Librarian Tilly Finnegan-Kennel.

(ADEA). The ADEA generally protects people aged 40 or older from employment discrimination and harassment on the basis of age. It includes information on enforcement through the Civil Rights Center <https://www.dol.gov/agencies/oasam/centers-offices/civil-rights-center> and the Equal Employment Opportunity Commission <https://www.eeoc.gov/age-discrimination>.

- **Guide to Disability Rights Laws**

<https://www.ada.gov/resources/disability-rights-guide>

This website provides resources highlighting federal laws that prohibit discrimination on the basis of disability. It includes contact information for filing complaints.

Guardianship and Other Protective Arrangements

- **Guardianship: Key Concepts and Resources**

<https://www.justice.gov/elderjustice/guardianship-key-concepts-and-resources>

This website describes guardianship and links to guardianship resources from the American Bar Association, National Guardianship Association, and Center for Elders and the Courts. Guardianships, conservatorships, and other protective arrangements may affect the rights of older adults to make independent decisions about personal and financial matters.

- **Social Security: Representative Payee**

<https://www.ssa.gov/payee/>

This website describes the Social Security Administration's Representative Payee program, which provides payment management for beneficiaries who cannot manage their Social Security or Supplemental Security Income payment. It includes information and guidance for individual and organizational representative payees, as well as online portals to login to the representative payee accounts.

Legal Assistance

- **Get Legal Help**

<https://www.lsc.gov/about-lsc/what-legal-aid/i-need-legal-help>

This is the website for the Legal Services Corporation (LSC), which funds organizations that provide civil legal services to low-income individuals. It can be used to search for an address, or click on the map to find contact information for local LSC-funded legal aid providers.

- **Legal Help for Veterans**

<https://www.va.gov/ogc/legalservices.asp>

This website, maintained by the Office of General Counsel for the Department of Veterans Affairs (VA), provides links to resources through which veterans can obtain free legal assistance.

- **State Protection and Advocacy Systems**

<https://acl.gov/programs/pa-programs>

This website describes the State Protection and Advocacy Systems (P&As), which provide legally based advocacy services for people with disabilities, including older adults. State P&As operate independently and may partner with agencies that provide other services. This website provides contact information

from the “Find Your State P&A Agency” link at <https://acl.gov/programs/find-your-pa-agency>.

- **Elder Justice Initiative: Victim Specialists**
<https://www.justice.gov/elderjustice/victim-specialists-0>
This website provides resources for victim specialists working with elder abuse victims, including information on reporting obligations, links to online trainings, and pre-made presentations for outreach activities.

Employment and Volunteering⁶

Although some older adults are retired, others may be looking for, or engaged in, paid or volunteer work. Several agencies offer resources for older adults interested in work or volunteer opportunities.

- **CareerOneStop, 55+ Workers**
<https://www.careeronestop.org/ResourcesFor/55PlusWorkers/55-plus-workers.aspx>
This website provides guidance and links to resources to assist older adults seeking employment. It includes information to help older adults explore careers, identify jobs and training opportunities, compose cover letters and resumes, and address common obstacles facing older adults as they look for employment. This website is supported by the DOL.
- **CareerOneStop, American Job Center Finder**
<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/american-job-centers.aspx>
This interactive web-based resource connects individuals (including older workers) to local American Job Centers (also known as One-Stop centers) for a variety of career and employment assistance.⁷ It includes an Older Worker Program Finder, which helps unemployed older individuals locate partner programs supported by the DOL’s Senior Community Service Employment Program. Through the grant program, DOL subsidizes part-time employment and training in community service positions. The Older Worker Program Finder is available at <https://www.careeronestop.org/LocalHelp/EmploymentAndTraining/find-older-worker-programs.aspx>.
- **AmeriCorps Seniors**
<https://americorps.gov/serve/americorps-seniors>
This website connects seniors to AmeriCorps Senior volunteer opportunities in their local counties.⁸ AmeriCorps Seniors programs include the Foster Grandparent program, in which older adults mentor and guide students; the RSVP program, in which older adults support a variety of community needs; and the Senior Companion program, in which older adults serve as companions and

⁶ This section was written by CRS Research Librarian Tilly Finnegan-Kennel..

⁷ For additional information on employment services provided by local One-Stop centers, consult CRS Report R44252, *The Workforce Innovation and Opportunity Act and the One-Stop Delivery System*. CRS reports are publicly available at <https://crsreports.congress.gov>.

⁸ For more information on AmeriCorps Senior Corps Programs, consult CRS Report RL33931, *The Corporation for National and Community Service: Overview of Programs and Funding*, available to the public at <https://crsreports.congress.gov/product/pdf/RL/RL33931>. CRS reports are publicly available at <https://crsreports.congress.gov>.

friends by providing assistance to other seniors who have difficulties with daily tasks. Current AmeriCorps Seniors volunteer opportunities can be found using the Pathfinder tool at <https://americorps.gov/serve/americorps-seniors/americorps-seniors-pathfinder>

AmeriCorps Volunteer Search

<https://americorps.gov/join/find-volunteer-opportunity#/>

This interactive, web-based resource connects individuals with available local volunteering opportunities. While AmeriCorps hosts this search portal, AmeriCorps does not endorse individual volunteer opportunities and organizations produced by the search.

- **Volunteer.gov**

<https://www.volunteer.gov/>

This interactive, web-based resource connects individuals with available volunteering opportunities (regardless of age) based on the type of activity, date, location, and sponsoring partner (such as the National Park Service, U.S. Forest Service, and Bureau of Land Management). It includes volunteer positions nationwide with federal, state, and local partners.

- **VA Volunteer Service Offices**

<https://www.volunteer.va.gov/directory/index.asp>

This is an interactive map allowing individuals to search for local VA (U.S. Department of Veterans Affairs) Voluntary Service opportunities. VA Volunteer Service Offices provide veterans and families with financial assistance, medical treatment, and career and transition advice.

Food Assistance⁹

Several federal programs provide food or benefits redeemable for food.¹⁰ Some assistance programs have broader eligibility, whereas others are targeted toward older adults.¹¹ The following resources provide information on select federal food assistance programs for which older adults may be eligible.

- **Child and Adult Care Food Program**

<https://www.fns.usda.gov/cacfp>

This website describes the Child and Adult Care Food Program (CACFP), which facilitates the provision of nutritious meals through organizations that provide afterschool care, child care, adult daycare, or emergency shelter. For state agency contact information, see <https://www.fns.usda.gov/cacfp/state-agency>, located under “State Contacts” on the left side of the web page.

- **Commodity Supplemental Food Program**

<https://www.fns.usda.gov/csfp/commodity-supplemental-food-program>

This website describes the Commodity Supplemental Food Program (CSFP), which provides monthly food packages to low-income older adults. State

⁹ This section was written by CRS Research Librarian Alyse Minter.

¹⁰ For a brief overview of hunger and food insecurity and a discussion of major federal food assistance programs and their respective authorizing legislation, see CRS Report R42353, *Domestic Food Assistance: Summary of Programs*. CRS reports are publicly available at <https://crsreports.congress.gov>.

¹¹ For an overview of the Older Americans Act nutrition programs for older adults, including authorizing legislation, program administration, funding, and program evaluation, see CRS In Focus IF10633, *Older Americans Act: Nutrition Services Program*. CRS reports are publicly available at <https://crsreports.congress.gov>.

agencies partner with local organizations to distribute food to program participants. The website includes a list of state agencies to contact to find a local program. Note that the program operates in some, but not all, areas. Eligibility information and instructions on how to apply are on the CSFP website at <https://www.fns.usda.gov/csfp/applicant-recipient>.

- **Seniors Farmers' Market Nutrition Program**
<https://www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program>
This website provides information about the Seniors Farmers' Market Nutrition Program (SFMNP), which provides low-income older adults (60+) with greater access to fresh produce through local farmers' markets, roadside stands, and community agricultural programs. SFMNP does not operate in all states. To locate state agency contact information, select "State Agency Contacts" under the "About SFMNP Program" section.
- **Supplemental Nutrition Assistance Program**
<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>
This website describes the Supplemental Nutrition Assistance Program (SNAP), which provides assistance to low-income households in the form of monthly benefits redeemable for food. SNAP has special, more favorable eligibility rules for older adults (60+) and disabled persons; see <https://www.fns.usda.gov/snap/eligibility/elderly-disabled-special-rules>. To locate state agencies that can assist with application and eligibility questions, see the state agency directory at <https://www.fns.usda.gov/snap/state-directory>.
- **Older Americans Act Nutrition Program**
<https://acl.gov/programs/health-wellness/nutrition-services>
This website describes formula grants supported by the Older Americans Act, which support nutrition services for older adults, including home-delivered meals and meals in congregate settings such as senior centers. Funds are distributed to states, U.S. territories, and tribal organizations. State funding is provided to local entities through area agencies on aging. Links to these agencies are available at <https://www.hhs.gov/aging/state-resources/index.html>.

Health and Caregiving¹²

The resources below provide contacts and information for older adults and their caregivers who have questions about health care-related issues, including coverage, insurance, services, and fraud.

Resource Guides

- CRS In Focus IF11694, *Connecting Older Adults and Individuals with Disabilities to Health Services: Resources for Congressional Offices*¹³
This publication describes federally funded resources that provide information, outreach, and assistance for older adults and caregivers to find, navigate, and access available public and private health care and long-term services and supports.

¹² This section was written by CRS Senior Research Librarian Angela Napili.

¹³ CRS reports are publicly available at <https://crsreports.congress.gov>.

- **Eldercare Locator**

<https://eldercare.acl.gov>

This web-based resource connects older adults and caregivers with local resources, benefits, and services, including rides to medical appointments, home and community-based long-term services and supports, caregiver training, and health insurance counseling through an information and referral service and hotline (1-800-677-1116).

Medicaid and Medicare

- **Medicaid & CHIP: How-To Information**

<https://www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html>

This website lists state Medicaid websites and contacts for determining Medicaid eligibility, how to apply, and how to get assistance with Medicaid questions and problems. Medicaid is a joint federal-state program that finances primary and acute medical services, as well as long-term services and supports, to a diverse low-income population. Each state designs and administers its own Medicaid program within federal guidelines. For eligible low-income older adults, Medicaid finances certain services, such as transportation to nonemergency medical appointments and Medicare premiums and cost sharing.

- **Medicare.gov: Talk to Someone**

<https://www.medicare.gov/talk-to-someone>

This interactive resource facilitates opportunities for individuals to talk or live chat in person with a professional about Medicare issues. It assists with navigating Medicare questions and includes contacts for topics such as enrollment, complaints and appeals, and Medicare costs and options. Medicare is a federal program that covers medical services for qualified beneficiaries. It provides health insurance to individuals aged 65 and older, disabled individuals under the age of 65, persons with End Stage Renal Disease (ESRD), and persons with Amyotrophic lateral sclerosis (ALS, or Lou Gehrig's Disease).

Condition-Specific Resources

- **988 Suicide & Crisis Lifeline**

<https://988lifeline.org/>

This website provides online access via chat to the 988 Suicide & Crisis Lifeline. This emergency number and contact offers free and confidential emotional support, 24 hours a day, 7 days a week. Individuals of any age in emotional distress or suicidal crisis can call, text, or chat to 988. The web page offers additional support materials and guidance for specific populations.

- **Federal Health Information Centers and Clearinghouses**

<https://health.gov/our-work/national-health-initiatives/health-literacy/resources/national-health-information-center/topic>

This website lists federal sources for free public information and referrals on health conditions and other topics, including aging, Alzheimer's, arthritis, cancer, dental and oral health, and substance abuse.

- **Health Info Lines**

<https://www.nih.gov/health-information/health-info-lines>

This website provides a list of telephone hotlines for specific health topics and

conditions, such as Alzheimer’s Disease, arthritis, aging, mental health, and women’s health, among other topics.

- **MedlinePlus**

<https://medlineplus.gov/>

This website, from the National Library of Medicine, connects constituents to plain language information on health and medical topics, including drugs and supplements, disorders and conditions, and diagnosis and therapy. Many topics address issues relevant to older adult health. Materials are available in English and Spanish. The “Customer Support” section links to several frequently asked questions, including “How do I find a library that can help me with health information?” at <https://support.nlm.nih.gov/knowledgebase/article/KA-04358/en-us>.

- **Services and Supports for Longer-Term Impacts of COVID-19**

<https://www.covid.gov/assets/files/Services-and-Supports-for-Longer-Term-Impacts-of-COVID-19-08012022.pdf>

This report, released August 2022, describes federal programs, hotlines, and websites, including federal supports and services for Americans experiencing long COVID and services for individuals dealing with mental health, substance use, or bereavement challenges in the wake of the pandemic. Most of the resources are relevant to those with other disabilities as well, and to anyone who meets the applicable program criteria. Additional resources and supports are at <https://www.covid.gov/be-informed/longcovid>.

Health Care Fraud

- **Protecting Yourself & Medicare from Fraud**

<https://www.medicare.gov/Pubs/pdf/10111-Protecting-Yourself-and-Medicare.pdf>

This publication presents tips and resources for preventing, detecting, and reporting Medicare fraud. It includes information on Senior Medicare Patrol programs that receive complaints and provide referrals; available at <https://www.smpresource.org/>.

- **Reporting Fraud**

<https://www.cms.gov/About-CMS/Components/CPI/CPIReportingFraud>

This website lists resources and hotlines for reporting suspected health care fraud, waste, or abuse. It includes contacts for reporting about Medicaid and Medicare, such as the U.S. Department of Health and Human Services, Office of the Inspector General.

Housing Assistance¹⁴

Several federal programs provide housing assistance to low-income households.¹⁵ Some assistance programs are targeted toward older adults, whereas others have broader eligibility.¹⁶

¹⁴ This section was written by CRS Research Librarian Alyse Minter.

¹⁵ For an overview of federal housing programs, consult CRS Report RL34591, *Overview of Federal Housing Assistance Programs and Policy*. CRS reports are publicly available at <https://crsreports.congress.gov>.

¹⁶ See, for example, CRS Report R44128, *HUD’s Reverse Mortgage Insurance Program: Home Equity Conversion Mortgages*, which provides an overview of the Home Equity Conversion Mortgage program, including its history and major policies. CRS reports are publicly available at <https://crsreports.congress.gov>.

Rental Assistance Programs

The following resources provide information on select federal rental assistance programs. Programs may designate certain housing units for elderly households and persons with disabilities.

- **Public Housing**
https://www.hud.gov/topics/rental_assistance/phprog
This website answers questions about the Housing and Urban Development's (HUD's) public housing program. HUD provides federal funding to local public housing agencies (PHAs) to operate public housing for eligible low-income households. To apply for public housing, contact the local PHA at https://www.hud.gov/program_offices/public_indian_housing/pha/contacts.
- **Section 8 Housing Choice Vouchers**
https://www.hud.gov/topics/housing_choice_voucher_program_section_8
This website answers questions about housing choice vouchers (HCVs). Section 8 HCV provides rental assistance to low-income households renting in the private market. Interested renters should contact their local PHA at https://www.hud.gov/program_offices/public_indian_housing/pha/contacts.
- **HUD Multifamily Housing Programs**
https://www.hud.gov/program_offices/housing/mfh/hsgrent
This website provides links to guidance on rental housing and housing counseling. The HUD Office of Multifamily Housing Programs administers project-based rental assistance programs for low-income households in properties owned by private developers. Multifamily rental programs include project-based Section 8 rental assistance, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. Interested renters can find available properties at <https://apps.hud.gov/apps/section8/index.cfm>.
- **USDA Multifamily Housing Rental Assistance**
<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance>
This website provides an overview and application guidance for the U.S. Department of Agriculture (USDA) Multifamily Housing Rental Assistance program. The program subsidizes rent for low-income tenants in USDA-financed Rural Rental Housing or Farm Labor Housing projects. Locate USDA multifamily housing rental projects at https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/mfh_state_text.

Home Repair and Modification Programs

The following resources provide information on federal loan and grant programs for housing repairs and modifications to eligible homeowner-occupied properties. Mortgage programs include reverse mortgages and rehabilitation mortgage insurance.

- **Federal Housing Administration Reverse Mortgage for Seniors**
https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome
This website offers guidance about home equity conversion mortgages (HECMs), the Federal Housing Agency's (FHA's) reverse mortgage program that allows homeowners aged 62+ to withdraw a portion of their home equity for any

- purpose. Contact a HECM counselor at https://entp.hud.gov/idapp/html/hecm_agency_look.cfm.
- **FHA 203(k) Rehab Mortgage Insurance**
https://www.hud.gov/program_offices/housing/sfh/203k/
This website provides an overview of FHA 203(k) home loans, which allow borrowers to purchase and rehabilitate a new home or refinance their mortgage and rehabilitate an existing home using a single mortgage. Interested borrowers must apply through an FHA-approved lender. Locate an FHA approved lender at https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist.
 - **FHA Title I Property Improvement Loans**
https://www.hud.gov/program_offices/housing/sfh/title/title-i
This website provides an overview of Title I loans, which allow borrowers to finance improvements to single-family homes or to improve or construct nonresidential structures on the property. Interested borrowers must apply through an FHA approved lender. Locate an FHA approved lender at https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist.
 - **USDA Section 504 Single Family Housing Repair Loans & Grants**
<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>
This website provides an overview of the Section 504 Home Repair program, which provides loans to low-income homeowners in rural areas to repair, improve, or modernize their homes. The program also makes home repair grants to low-income older adults (62+) in rural areas to address health or safety hazards. Interested homeowners should contact their local USDA Rural Development office at <https://www.rd.usda.gov/about-rd/state-offices>.
 - **HUD Funding Available for Home Repair or Modification**
<https://www.hud.gov/states>
This website provides links to state-HUD contacts. To access, click your state, click “Learn About Homeownership” under “I Want To,” and then select “Home Repairs.” HUD makes funding available at the state and local levels that may be used for home repairs, rehabilitation, and accessibility through home modifications. Home improvement programs may be funded through Community Development Block Grants, the HOME Investment Partnerships Program, and the Older Adult Home Modification Program. Availability of funds depends on state and local discretion.

Housing Help and Protections

The following resources offer information on federal programs that support and protect renters and homeowners.

- **Housing Counselors**
<https://answers.hud.gov/housingcounseling>
This website provides information on HUD-approved housing counseling agencies that provide counselors who can advise renters and homeowners on a variety of housing topics, including buying or renting a home, reverse mortgages, evictions, mortgage defaults, and credit issues.
- **HUD Office of Fair Housing and Equal Opportunity**
https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

This website provides guidance on how to file an Office of Fair Housing and Equal Opportunity (FHEO) complaint. FHEO implements and enforces federal laws related to fair housing and civil rights. This includes investigating complaints related to fair housing violations in public or private housing. Federal fair housing and civil rights laws protect against housing discrimination on the basis of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability.

- **Mortgage Scams**

<https://consumer.ftc.gov/articles/mortgage-relief-scams>

This website provides consumer advice on avoiding different types of mortgage and mortgage relief scams. The website also provides links to reporting fraud to the FTC or to the state attorney general.

Personal Finance and Tax¹⁷

Personal Finance

Several agencies—the Consumer Financial Protection Bureau (CFPB), Federal Deposit Insurance Corporation (FDIC), Federal Trade Commission (FTC), National Credit Union Administration (NCUA) and the U.S. Securities and Exchange Commission (SEC)—provide personal finance-related information specifically intended for seniors. The following are selected websites and publications from these agencies.

- **Working with Older Adults**

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/>

This website gathers tools and resources for those who manage the finances of older adults or family members, resources for practitioners and financial institutions, and research and reports addressing elder financial exploitation. Some guides are specific for older adults facing dramatic life events, such as older adults who are surviving spouses.

- **Tools for Financial Security in Later Life**

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-security-as-you-age/>

This website provides resources for older adults and caregivers to help them manage their financial security. Some of the tools are interactive, allowing users to enter specific information to estimate their income in retirement; others are guides to understanding financial vehicles used by older adults, such as reverse mortgages. Additional topics include managing debt from medical and long-term care, as well as managing debt after someone has passed away.

- **Help for Surviving Spouses**

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/discover-resources-for-surviving-spouses/>

This website provides tools and resources for managing finances when a spouse or partner dies. It includes several downloadable worksheets, such as a step-by-step guide, “Taking Control of Your Finances.” The guide lists important documents, provides worksheets to cull bills and assets, and suggests where to

¹⁷ This section was written by CRS Senior Research Librarians Maura Mullins and Jennifer Teefy.

find professional assistance, such as Lawhelp.org (<https://www.lawhelp.org/>). Lawhelp.org is maintained by Pro Bono Net in partnership with nonprofit legal aid, pro bono, and court-based programs and libraries. Other useful resources include a guide to understanding for which debt survivors may be responsible and guides to how to plan ahead with a spouse or family member.

- **Submit a Complaint**

<https://www.consumerfinance.gov/complaint/>

This website explains how to file a complaint about financial products and services with the CFPB. The CFPB accepts complaints about credit cards, mortgages, credit repair, debt collection, student loans, vehicle loans, student loans, and other financial products either through its website (click “Start a new complaint”) or over the phone at (855) 411-2372. CFPB then contacts the companies involved and sends the response to the person submitting the complaint. CFPB shares the complaint and the feedback (without any identifying information of the person who submitted the complaint) on its Consumer Complaint Database at <https://www.consumerfinance.gov/data-research/consumer-complaints/>.

- **Seniors information site at Investor.gov**

<https://www.investor.gov/additional-resources/information/seniors/>

This website provides a list of resources to help seniors manage and monitor their investments and avoid scams. It includes information such as how to add a trusted contact person, how to plan for illness, and how to tap retirement accounts or roll over funds. A section on “featured content” explains investing strategies, risks associated with certain retirement savings vehicles (such as self-directed IRAs), and potential scams.

Personal Finance Fraud and Scams

- **National Elder Fraud Hotline 833–372–8311 (833-FRAUD-11)**

<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

The U.S. Department of Justice’s National Elder Fraud Hotline, managed by the Office for Victims of Crime, provides services to all adults aged 60 and older who may be victims of financial fraud. The hotline is staffed by experienced case managers who provide personalized support to callers by assessing the needs of the victim and identifying relevant next steps. Case managers provide resources and guide callers through the reporting process at the federal, state, and local levels.

- **Elder Abuse Roadmap–Financial**

<https://www.justice.gov/elderjustice/roadmap>

This interactive, web-based resource can be used to guide victims and advocates to appropriate contacts for reporting various types of financial exploitation.

Through a series of questions, users are led to the appropriate agency to report abuse and provided with guidance on what happens after a report has been filed.

- **Protecting Older Adults from Fraud and Financial Exploitation**

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/>

This website provides resources to protect and inform consumers, caregivers, service providers, and financial institutions. It includes guidance on how to identify and prevent elder financial exploitation and financial abuse, and includes

options for downloading and ordering bulk guides, toolkits, and consumer guides specifically for an older audience. Some materials are also available in Spanish.

- **Reporting and Responding to Elder Financial Abuse**

<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/elder-abuse-resources/>

This website provides a list of, and direct links to, local, state, and federal resources that may be of use to those seeking assistance with responding to elder financial abuse issues, as well as those seeking legal and benefits resources. The website describes the role of Adult Protective Services, elder care mediation, and long-term care ombudsman programs, as well as agencies and websites that provide guidance on laws and benefits for older adults. Additional resources for health care and long-term care professionals are also provided.

- **Money Smart for Older Adults**

<https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-older-adults.html>

This website offers a program and resource guide to raise awareness among older adults and their caregivers on how to avoid financial exploitation and encourages financial planning and decisionmaking. The free, instructor-led curriculum covers topics such as Elder Financial Exploitation, Investment Fraud, Avoiding Charity Scams, Identity Theft and Medical Identity Theft, and scams that target specific populations, such as homeowners and veterans. Each module includes a resource guide and PowerPoint slides.

- **Consumer News: Protecting Seniors from Financial Abuse**

<https://www.fdic.gov/consumers/consumer/news/april2019.html>

This article offers tips for seniors on protecting their finances, as well as tips for friends and family to protect an older person from financial exploitation. The article is available as a PDF in both English and Spanish, and includes guidance on how to order a free credit report and provides the FDIC's contact information.

- **Avoiding and Reporting Scams**

<https://consumer.ftc.gov/scams>

This website provides links to resources on how to avoid scams; how to report claims of fraud, scams, or bad business practices; and steps to take if scammed (e.g., when someone paid or provided personal information to a possible scammer). The landing page also allows searching for scams by keyword and type of scam (such as gift card scams, Social Security Impersonators, and others).

- **NCUA Offers Older Americans Valuable Information on Managing, Protecting Money**

<https://www.ncua.gov/newsroom/press-release/2019/ncua-offers-older-americans-valuable-information-managing-protecting-money>

This press release provides links to resources, including a video, from NCUA to help older adults manage money and protect against fraud and exploitation. Some of the links, such as to the "Aging and Managing Finances" section of MyCreditUnion.gov (available at <https://mycreditunion.gov/life-events/aging-managing-finances>), cover topics such as prepaid funerals, long-term care, and early warning signs of aging and financial decline.

- **A Guide for Seniors: Protect yourself against investment fraud**

<https://www.sec.gov/investor/seniors/guideforseniors.pdf>

This publication is a guide that educates seniors on how scam artists work and

how to invest safely and avoid fraud. Among other guidance, it includes numbers to call for help as well as red flag warnings of fraud. The guide also lists publications that are available for download in English and Spanish about specific investment topics.

- **Avoiding Retirement Fraud**

<https://www.investor.gov/additional-resources/retirement-toolkit/avoiding-retirement-fraud>

This website provides advice on how to avoid investment fraud, as well as links to tools to research a company's financial statements and disclosures through the SEC EDGAR database at <https://www.investor.gov/introduction-investing/getting-started/researching-investments/using-edgar-research-investments>.

Tax

The following are selected Internal Revenue Service (IRS) websites and publications on tax issues specific to seniors.

- **Tax Information for Seniors and Retirees**

<https://www.irs.gov/individuals/seniors-retirees>

This website consolidates links to information on tax issues of concern to seniors, including determining whether retirement income is taxable. In addition to responding to specific tax concerns, the page includes an interactive tax assistant to help users determine taxes related to pensions, IRAs, and Social Security.

- **Publication 554: Tax Guide for Seniors**

<https://www.irs.gov/pub/irs-pdf/p554.pdf>

This publication provides a general overview of selected topics that are of interest to older taxpayers. It covers retirement plan distributions, Social Security and Railroad Retirement Benefits, Life Insurance Proceeds, Sale of Home, Reverse Mortgages, Credits for the Elderly or the Disabled, and related topics. It also helps individuals determine whether to file tax returns and, if so, what items to report. The link takes users to the most recent publication for the tax year.

- **Tips for Seniors in Preparing their Taxes**

<https://www.irs.gov/individuals/seniors-retirees/tips-for-seniors-in-preparing-their-taxes>

This website provides tips to help individuals avoid some of the common errors that can occur when dealing with the standard deduction for seniors, taxable amount of Social Security benefits, and credit for the elderly and disabled. It provides links to the related IRS documents that explain the forms in more detail. The website also links to IRS-sponsored volunteer tax assistance programs.

- **Publications for Older Americans**

<https://www.irs.gov/individuals/seniors-retirees/publications-for-older-americans>

This website consolidates links to IRS publications and websites that may be of interest to seniors, and includes information about AARP Tax-Aide volunteer counselors who help those with low-to-middle income, with special attention to those aged 60 and older. Topics include disabilities, retirement, mutual fund distributions, and tax withholding.

- **Publication 524: Credit for the Elderly or the Disabled**

<https://www.irs.gov/pub/irs-pdf/p524.pdf>

This publication provides information on how an individual may be able to

reduce tax liability by taking the credit for the elderly or the disabled. Individuals can use an IRS tool to determine whether they qualify for this credit at <https://www.irs.gov/help/ita/do-i-qualify-for-the-credit-for-the-elderly-or-disabled>.

- **Tax Counseling for the Elderly**

<https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

This website provides information about and links to free tax preparation assistance services for those aged 60 and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS manages two programs, the IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE), both of which offer basic tax return preparation to qualified individuals. VITA also offers assistance to limited English-speaking taxpayers. The volunteers who work with older adults have all received tax law training that meets or exceeds IRS standards. The website provides a Locator Tool (also at <https://irs.treasury.gov/freetaxprep/>), and individuals may call 800-906-9887 to find a location.

Tax Fraud and Scams

- **Tax Scams/Consumer Alerts**

<https://www.irs.gov/newsroom/tax-scams-consumer-alerts>

This consumer alert landing page provides information on multiple types of scams such as charity fraud, scams related to natural disasters, identity theft, and telephone impersonation scams. The website links to an email address to report scams, advising users to forward email scams to phishing@irs.gov. Recent information on scams is available in multiple languages.

- **Knowing How the IRS Contacts Taxpayers Can Help Protect People from Scammers**

<https://www.irs.gov/newsroom/knowning-how-the-irs-contacts-taxpayers-can-help-protect-people-from-scammers>

This IRS news release provides tax tips to help taxpayers distinguish between legitimate IRS representatives and scammers. The page describes the mechanisms the IRS uses to contact individuals and how to avoid identity theft.

Phone and Internet Services¹⁸

The Federal Communications Commission (FCC) administers programs to help low-income households afford phone and internet services and internet-connected devices. In addition to household income, participation in select federal assistance programs may also determine eligibility.

- **Lifeline Program**

<https://www.lifelinesupport.org/get-started/>

This website describes the Lifeline program, which provides monthly subsidies for phone and internet services for qualified low-income consumers and

¹⁸ This section was written by CRS Senior Research Librarian Rachael Roan.

households. Eligibility criteria, the application, and confirmation is on the website, or call (800) 234-9473.

Retirement¹⁹

Several federal agencies provide a variety of retirement resources, including planning for retirement, pension plans and counseling, and Social Security. This section links to those resources. Agency descriptions and their services are provided under each subsection below.

Pension Counseling and Planning for Retirement

Supported in part by U.S. Administration on Aging, the following organizations help protect and promote the retirement security of American workers, retirees, and their families and connect individuals to resources that can help them find answers to their retirement plan questions.

- **Pension Counseling and Information Program**
<https://www.pensionrights.org/find-help/counseling-projects/>
This website provides contact information for regional centers offering legal assistance to individuals experiencing a problem with their pension, profit sharing, or retirement savings plans. The program currently serves many states through regional centers. The national center, serving the remaining states, can be contacted at (202) 296-3776. Pension counseling projects help older adults answer questions about pension rights, track down benefits from prior employers, correct miscalculations, obtain forms or publications, and respond to other pension concerns.
- **Pension Help America**
<https://www.pensionhelp.org/help/counseling>
This website facilitates connections with counseling projects, government agencies, and legal service providers that offer free information and assistance. Individuals can search by zip code, and then answer several questions to identify local resources. Pension Help is a service of the Pension Rights Center and is funded by the U.S. Administration on Aging, The Atlantic Philanthropies, and the Retirement Research Foundation.
- **Preparing for Retirement**
<https://www.dol.gov/agencies/ebsa/workers-and-families/preparing-for-retirement>
This website, provided by the DOL's Employee Benefits Security Administration (EBSA), provides access to publications, tools, and videos that provide guidance on topics ranging from retirement savings, finding a financial adviser, understanding retirement plan fees, and debt management. The website also includes the laws and regulations concerning the fiduciary requirements for disclosure in participant-directed individual account plans.

Private Retirement Plans

DOL's Employee Benefits Security Administration (EBSA) educates and assists workers, retirees, and their families covered by private retirement plans. EBSA's goal in providing direct assistance is to raise the knowledge level of plan participants and beneficiaries, plan sponsors, service

¹⁹ This section was written by CRS Senior Research Librarian Tamar Breslauer.

providers, and other interested parties, and to ensure that they have access to available plan documents filed with the Department of Labor. The Pension Benefit Guaranty Corporation (PBGC) protects American workers, retirees, and their families in private sector defined benefit (DB) pension plans.

- **Ask EBSA**

<https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>

This website provides answers to common retirement questions. Other resources it provides include fact sheets, frequently asked questions, and EBSA publications. Requests may be placed online or by phone at (866) 444-3272.

- **EBSA Regional Offices**

<https://www.dol.gov/agencies/ebsa/about-ebsa/about-us/regional-offices>

This website lists each state's regional office. Regional offices are staffed by Benefits Advisors who provide guidance on individual rights and responsibilities and help individuals obtain entitlement benefits. Complaints regarding alleged violations may also be filed at these offices.

- **Workers & Retirees**

<https://www.pbgc.gov/workers-retirees>

This website offers an interactive search for pension plans. It provides information on managing pension benefits, finding out whether benefits are covered under PBGC's insurance programs, and finding benefits from a former employer. PBGC insures only private sector DB plans. These pension plans provide a specified monthly benefit at retirement, usually either a percentage of salary or a flat dollar amount multiplied by years of service.²⁰

- **CRS Report R47119, *Pensions and Individual Retirement Accounts (IRAs): An Overview***²¹

This report describes employer-sponsored pensions, individual retirement accounts (IRAs), and state-facilitated retirement savings programs.

Federal Retirement

The U.S. Office of Personnel Management (OPM) provides guidance to federal workers during employment and retirement. The Federal Thrift Investment Board operates the Thrift Savings Plan (TSP), a tax-deferred retirement savings and investment plan for federal employees.

- **OPM Retirement Center**

<https://www.opm.gov/retirement-services/>

This website provides guidance on multiple topics, such as civil service retirement plans, phased retirement, and online account management services. Interactive tools include a benefits calculator, federal tax withholding calculator, and online services portal. Visitors to the website can access online guides on topics such as changing a mailing address, searching by claim number, or receiving tax documents. The website also provides a link to the Services Online portal, which allows users to manage their accounts online.

- **OPM Retirement Quick Guide**

<https://www.opm.gov/retirement-center/quick-guide/>

²⁰ For more information on the PBGC, consult CRS Report 95-118, *Pension Benefit Guaranty Corporation (PBGC): A Primer*. CRS reports are publicly available at <https://crsreports.congress.gov>.

²¹ CRS reports are publicly available at <https://crsreports.congress.gov>.

OPM's Retirement Quick Guide describes the different steps in the federal retirement process. The web page also links to a printable guide with an estimated timetable.

- **Thrift Savings Plan Basics**

<https://www.tsp.gov/tsp-basics/>

This website provides an overview of the TSP, including links to access accounts, online calculators, and popular PDF forms and online guides; to make contributions; to designate beneficiaries; and to update mailing addresses. A link to "Planning for life events" includes issues such as setting up a Power of Attorney or Court Appointments (see <https://www.tsp.gov/planning-for-life-events/power-of-attorney/>). Contact TSP through a Virtual Assistant or by calling or sending email. Contact information is available at <https://www.tsp.gov/contact/>.

- CRS Report R47084, *Federal Retirement Plans: Frequently Asked Questions*²²

This report provides responses to common inquiries regarding civil service retirement pension plans (CSRS and FERS), benefits, and funding and investment practices.

Social Security

The Social Security Administration (SSA) administers Social Security, which provides monthly cash benefits to retired or disabled workers, their family members, and the family members of deceased workers. Benefit amounts vary by individual based on a number of factors, including earnings history, the age at which he or she claims benefits, and the type of benefit (e.g., a retired-worker benefit or a spousal benefit). The following links are provided to help individuals identify their eligibility for benefits, as well as estimate their benefits amount.

- **My Social Security**

<https://www.ssa.gov/myaccount/>

This web-based resource allows individuals to create a personal account through the Social Security Administration to check current or future benefits, apply for benefits, check application status, set up direct deposit, change address, and use other online services. The landing page includes a video explaining the benefits of the online account.

- **Retirement Benefits**

<https://www.ssa.gov/benefits/retirement/>

This website describes how to plan for, apply for, and manage Social Security benefits. It provides online services such as enabling individuals to get personalized retirement benefit estimates based on earnings history, as well as guidance on factors to consider that may affect retirement planning.

- **Survivors Benefits**

<https://www.ssa.gov/benefits/survivors/>

This website provides basic information about who may receive survivor benefits, an explanation of how to apply along with documents needed to apply, and links to related information about topics such as taxes and payments outside of the United States.

²² CRS reports are publicly available at <https://crsreports.congress.gov>.

- **Social Security Office Locator**

<https://www.ssa.gov/locator/>

This web-based resource facilitates location of a social security office by zip code. A list of phone numbers for local field offices (current as of 2019) is available at

<https://www.ssa.gov/foia/resources/proactivedisclosure/2019/Direct%20Contact%20Information%20for%20all%20SSA%20Field%20Offices%20as%20of%2010-29-2019.pdf>.

Social Security Fraud and Scams

- **Social Security: Fraud Prevention and Reporting**

<https://www.ssa.gov/fraud/>

This website provides guidance to help protect against identity theft, as well as information from SSA's Office of Inspector General on whom to contact in case of suspected fraud, waste, or abuse against Social Security. The Fraud Hotline is 1-800-269-0271, and reports can be made online at <https://oig.ssa.gov/>.

- **Protect Yourself from Social Security Scams**

<https://oig.ssa.gov/scam-awareness/scam-alert>

This website from SSA's Office of Inspector General provides guidance to protect against scams, including how to respond (or not to respond) to phone calls and emails. Visitors can subscribe to receive email updates about new scams, or they can follow SSA on social media.

Technology Support and Assistive Technology²³

The following resources provide assistance on how to obtain and use a variety of technology tools, including assistive technologies. Assistive technologies may include magnifiers, walkers, hearing aids, text-to-speech devices, screen enlargement applications, grab bars, adaptive utensils, and more. The resources below include contact information for direct assistance and links that provide lists of multiple resources.

- **Assistive Technology Act Technical Assistance and Training Center**

<https://exploreat.net/>

The AT3 Center's "Explore AT" is a clearinghouse of information and resources on assistive technologies. It includes a directory of state programs and contacts. Find state locations for information on assistive technologies at <https://at3center.net/state-at-programs/>. The centers provide demonstrations on how to use the technologies, device loans, and financing options on previously owned devices.

- **Commit to Connect: Tech Tools**

<https://acl.gov/CommitToConnect/tech>

This website provides a list of resources to help individuals understand how to use a variety of technology tools and suggestions on applications for using them. Free technology support and training for seniors are available through one-on-one phone calls, at (844) 217-3057, and interactive webinars. See <https://cyberseniors.org/>.

²³ This section was written by CRS Senior Research Librarian Rachael Roan.

- **Devices and Aids**

<https://www.loc.gov/nls/resources/blindness-and-vision-impairment/devices-aids/>

This website provides a resource list of accessible technologies, what they are, sources for obtaining them, and select training resources. Accessible technologies include mobile reading apps, GPS and wayfinding apps, magnifying devices, braille displays, note-takers, embossers, currency readers, and digital audiobook players.

Transportation²⁴

The following resources provide information on transportation availability, accessibility, safety, and assistance for older adults.

- **National Aging and Disability Transportation Center**

<https://www.nadtc.org/about/transportation-aging-disability/unique-issues-related-to-older-adults-and-transportation/>

The National Aging and Disability Transportation Center (866-983-3222) can help older adults, persons with disabilities, and caregivers connect with local transportation options and resources. The National Aging and Disability Transportation Center supports community transportation options, such as dial-a-ride, which offers curb-to-curb service at an agreed-upon time; volunteer transportation programs; and assisted transportation (called “door-to-door” or “door-through-door”) for older adults who need more than a ride.

- **National Highway Traffic Safety Administration**

<https://www.nhtsa.gov/road-safety/older-drivers>

This website offers material to help older drivers and caregivers understand how aging can affect driving and what one can do to continue driving safely as one ages, such as adapting a vehicle to meet specific needs. It also provides guidance on adapted vehicles at <https://www.nhtsa.gov/road-safety/adapted-vehicles>.

- **Eldercare Locator**

<https://eldercare.acl.gov/public/Resources/LearnMoreAbout/Transportation.aspx>

This website connects older adults and caregivers with local resources, benefits, and services, including transportation options, through an information and referral service and hotline (1-800-677-1116).

- **Centers for Disease Control and Prevention**

<https://www.cdc.gov/older-adult-drivers/about/index.html>

This website provides steps to staying safe on the roads, including using CDC’s MyMobility Plan, a planning tool to help older adults plan for future mobility changes.

Utility Assistance²⁵

The following resource provides information on federal assistance programs to aid low-income households in paying utility bills, such as electric, gas, and water.

²⁴ This section was written by CRS Senior Research Librarian Lena Maman.

²⁵ This section was written by CRS Research Librarian Alyse Minter.

- **Low Income Home Energy Assistance Program**

<https://liheapch.acf.hhs.gov/>

This website describes the Low Income Home Energy Assistance Program (LIHEAP), which assists low-income households in reducing costs related to paying energy bills, heating and cooling equipment repairs, home weatherization, energy crises, and natural disaster recovery. Those seeking assistance with paying heating and cooling bills can contact the local LIHEAP office at <https://liheapch.acf.hhs.gov/search-tool/>.

Appendix. Acronyms

Table A-1 lists acronyms of agencies and programs used in this report.

Table A-1. Acronyms of Agencies and Programs	
Acronym	Description
ACL	Administration for Community Living
ADEA	Age Discrimination in Employment Act
APS	Adult Protective Services
AT3	Assistive Technology Act Technical Assistance and Training
BT	Beneficiary Travel
CACFP	Child and Adult Care Food Program
CDC	Centers for Disease Control and Prevention
CMS	Centers for Medicare & Medicaid Services
CFPB	Consumer Financial Protection Bureau
CSFB	Commodity Supplemental Food Program
DOJ	Department of Justice
DOL	Department of Labor
FCC	Federal Communications Commission
FHA	Federal Housing Administration
FHEO	HUD Office of Fair Housing and Equal Opportunity
FITV	Federal Interagency Team on Volunteerism
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FHEO	Fair Housing and Equal Opportunity
FITV	Federal Interagency Team on Volunteerism
FTA	Federal Transit Administration
FTC	Federal Trade Commission
HCV	Housing Choice Voucher
HECM	Home Equity Conversion Mortgage
HHS	Department of Health and Human Services
HUD	Department of Housing and Urban Development
IRS	Internal Revenue Service
LIHEAP	Low Income Home Energy Assistance Program
LIHWAP	Low Income Household Water Assistance Program
LOC	Library of Congress
LSC	Legal Services Corporation
NADTC	National Aging and Disability Transportation Center
NCUA	National Credit Union Administration

Acronym	Description
NHTSA	National Highway Traffic Safety Administration
NIH	National Institutes of Health
NLM	National Library of Medicine
NLS	National Library Service for the Blind and Print Disabled
OAA	Older Americans Act
P&A	Protection & Advocacy
PBGC	Pension Benefit Guaranty Corporation
PHA	Public Housing Agency
SAMHSA	Substance Abuse and Mental Health Services Administration
SCSEP	Senior Community Service Employment Program
SEC	Securities and Exchange Commission
SFMNP	Senior Farmers' Market Nutrition Program
SNAP	Supplemental Nutrition Assistance Program
SSA	Social Security Administration
SSI	Supplemental Security Income
SSDI	Social Security Disability Insurance
TCE	Tax Counseling for the Elderly
USDA	U.S. Department of Agriculture
VA	Department of Veterans Affairs

Source: Compiled by the Congressional Research Service.

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Acknowledgments

Former CRS Senior Research Librarian Abigail Overbay and former CRS Law Librarian Melissa Scheeren contributed to early versions of this report.

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