Justice in Aging

is the opportunity to live 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.

Justice in Aging (formerly the National Senior Citizens Law Center or NSCLC) is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources. Since 1972 we’ve focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

Last year we took a big step. We changed our name from the National Senior Citizens Law Center to Justice in Aging. Justice in Aging is more than just a name, it is also a vision. Our vision for the future is that all people will have the opportunity to age in dignity, with access to quality health care and sufficient income to meet their basic needs.

Every day, we put that vision of Justice in Aging into practice through our work. For example, in 2015 we defeated a federal bill that would have cut hundreds of millions of dollars in Social Security benefits for hundreds of thousands of poor seniors and people with disabilities. Through impact litigation, we protected same-sex couples who rely on Supplemental Security Income (SSI) from having their benefits retroactively terminated and recouped. And, we protected dual eligibles across the country from being illegally billed for health care costs by training advocates and providers on the law. You’ll see more highlights of our work in the following pages.

Through the support of donors, foundations, and attorney fees, we’ve moved into 2016 in a strong position to continue our current work and take on new projects to ensure Justice in Aging for all. In 2016, we’re pushing the Social Security Administration to improve its appeals process, providing a voice for poor seniors in a changing health care environment, and launching new work in the San Francisco Bay Area that will improve access to long-term services and supports and SSI benefits for poor seniors.

Learn more about our work and what you can do to help us end senior poverty at justiceinaging.org. We hope you will continue to join us in our fight for Justice in Aging.

Kevin Prindiville
Executive Director

Barry Litt
Chair, Board of Trustees
Growing Numbers of Seniors Living in Poverty

6.4 million seniors—like those pictured in this report—are aging into poverty and face choices every day between food, health care, heat, shelter, medicine, and transportation. Without policy changes, by 2050, senior poverty will quadruple and 25 million seniors will be poor.

With the rising number of poor seniors comes a corresponding increase in the results of poverty: more homeless seniors, greater food insecurity, and seniors aging without retirement savings to pay for rising health care costs. Over the next 30 years, the number of homeless seniors in America will more than double. Since the beginning of this decade, the number of food insecure seniors has increased by 130%. Younger seniors also face a bleak economic forecast, as one-third of U.S. heads of households age 55 and older have no pensions or retirement savings and a median annual income of about $19,000.

Our Focus: Fighting Senior Poverty

Economically vulnerable seniors need assistance connecting to programs and services that can deliver quality health care and basic income supports. Therefore, our work has two core program areas: health care and economic security. Within these programs, we work to bridge gaps for low-income older adults, connecting those most in need to the programs, services, and supports they rely on—and we make sure those programs work.

Health Care

Our health care team helps poor seniors qualify for programs (like Medicare and Medicaid) that cover health care costs. We are also building a health care and long-term services and supports delivery system that honors choice and provides opportunities to age in place. In our work, we focus on ensuring programs and systems do not discriminate against seniors of color, LGBT older adults, women, and those that are limited English proficient.

Economic Security

Our economic security team helps poor seniors qualify for income support programs like Social Security and SSI. We ensure that the beneficiaries of these programs are afforded their full legal rights to notice and appeal when there is any problem with getting their benefits. As with our health care work, we focus on dismantling the barriers facing LGBT older adults, women, and those that are limited English proficient.

Making Ends Meet on SSI

We spoke to Ortencia—an 85-year old Oakland, California resident—about what it’s like to try to stretch her monthly SSI to cover rent, food, medication, utilities, transportation, and all other expenses of living. Watch the video here.
Our Unique Model of Change and Impact

We fight senior poverty by training other advocates on the details of government programs, discovering systemic problems in the administration of those programs and fixing the problems through advocacy that includes litigation.

We train and provide resources to tens of thousands of local legal service lawyers, social workers, medical professionals, and advocates a year. Through these trainings we hear about systemic problems that keep seniors from accessing the health care and income supports they need. In 2015, our team of Justice in Aging attorneys trained over 13,000 advocates through webinars, case consultations, in person trainings, and presentations.

When administrative advocacy efforts don’t work to enforce the rights of low-income older adults, we turn to high-impact litigation. We are actively pursuing multiple cases against the Social Security Administration (SSA), Medicare, and the states of Ohio and California that promise to recover hundreds of thousands of dollars in benefits for poor seniors across the country. One case against the SSA challenges the agency’s use of medical reports from a disqualified doctor to deny disability benefits. Another challenges the Medicare practice of misclassifying hospital patients under observation status, resulting in tens of thousands of dollars in surprise charges for unsuspecting seniors and their families.

When we learn about problems from advocates on the ground, we go directly to the government agencies and other policymakers to push for needed changes and improved policies. In 2015, we fixed dozens of administrative problems that prevented seniors from accessing their benefits, and worked with lawmakers to advance several new policies (see following pages for details).
Impact Highlights from 2015

Our unique model of impact combines education, advocacy, and litigation to protect and improve the lives of this nation’s older adults.

Health Care

- We protected older adults in California from dangerous transfers between nursing facilities by securing new guidance from the state that requires health plans to involve seniors and the LTC ombudsman in decisions about transfers.

- We prevented dual eligibles across the country from being illegally billed for health care costs by training over 1200 advocates and convincing the responsible federal agency to increase its training and enforcement efforts.

- We filed and won a lawsuit at the District Court level that would protect Ohio assisted living residents from gaps in Medicaid coverage that saddle residents with hundreds or thousands of dollars of unaffordable assisted living charges. The state has appealed the ruling and we are now defending this victory in appellate court.

- We partnered with advocates in Kansas to stop health plans from cutting long-term services and supports provided to poor seniors.

Raising Awareness

Our attorneys got the word out about the growing problem of senior poverty and its solutions. We testified in front of Congress and State Legislatures, presented at conferences across the country, appeared on national television, and were quoted in a wide variety of prominent news publications.

Economic Security

- We preserved Social Security and SSI benefits for millions of people with disabilities by working to convince Congress to extend the Social Security Disability trust fund, through our key testimony to the Senate Budget Committee in support of these important benefits.

- We led successful efforts to defeat The Cuff Act, a federal bill that would have cut hundreds of millions of dollars in benefits for hundreds of thousands of poor seniors and people with disabilities.

- We worked with Senators Elizabeth Warren (D-MA), Bernie Sanders (D-VT), Sherrod Brown (D-OH), and Representative Raúl Grijalva (D-AZ) to introduce the SSI Restoration Act of 2015, a bill that would increase the incomes of two million seniors currently living below the poverty line.

- We protected same sex couples who rely on SSI from having their benefits retroactively terminated and recouped by the Social Security Administration, saving these couples tens of thousands of dollars.
Here’s what some of the advocates we’ve trained have to say about our trainings and materials:

Thanks for ALL you do. Justice in Aging, you have no idea how helpful you are.

Justice in Aging provides extremely valuable support and legal advice and counsel to our staff at Bet Tzedek Legal Services. We rely on their expertise and support in a wide variety of matters.

I want to take a moment to let you know that I found the Balanced Billing webinar to be one of the best webinars I have participated in…Excellent education and advocacy work!

I cannot thank you enough for the many ways that Justice in Aging has assisted Kansas Medicaid beneficiaries, advocates, and consumers.

We amplify our work by conducting trainings and case consultations all over the country with individual advocates. In 2015, we worked in 41 states plus DC, helping millions of low-income seniors access the benefits they need.

The states where we worked directly with advocates are represented in solid blue.

Celebrate Justice in Aging | April 16, 2015 | Los Angeles

We celebrated our new name and renewed commitment to fighting senior poverty with friends and partners at the City Club in downtown LA. Thank you to our event underwriters, Munger, Tolles, & Olsen, LLP and all of our other sponsors (see donor listings on following pages). Congratulations to our honorees, David Fry and Bob Johnson on receiving the Justice Award and Rigo Saborio from St. Barnabas Senior Services for the Paul Nathanson Distinguished Advocate Award.

Advocacy Starts at Home | November 12, 2015 | Washington, DC

Family caregivers are often an older adult’s number one advocate. We honored Lynn Friss Feinberg from AARP with the Paul Nathanson Distinguished Advocate Award, and family caregivers everywhere. Thanks to our event underwriters, AARP and Arnold and Porter, and all of our other wonderful sponsors (see donor listings).
Thank you to our valued supporters for helping fight senior poverty.

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The Atlantic Philanthropies
The SCAN Foundation
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The State Bar of California Legal Services Trust Fund Program

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Full audited financial statements for fiscal year 2015 with comparisons to 2014 are available on Justice in Aging's web-site at www.justiceinaging.org. The difference between the formal income and expenses for fiscal year 2015 results from the use of grant funds which were received in previous years but which were designated by the funders for expenditure in 2015.

### FY2015 Revenues by Category

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Foundation Grants &amp; Contracts</td>
<td>$1,702,536</td>
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<tr>
<td>Government Grants &amp; Contracts</td>
<td>$257,692</td>
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<tr>
<td>Contributions</td>
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<tr>
<td>Other Program Income</td>
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<tr>
<td>Total Revenues</td>
<td>$2,220,016</td>
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### FY2015 Expenses by Category

<table>
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<th>Category</th>
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</thead>
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<tr>
<td>Health/Economic Security Programs</td>
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<tr>
<td>Litigation</td>
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<tr>
<td>Management &amp; General Expenses</td>
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<tr>
<td>Development Expenses</td>
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<tr>
<td>Total Expenses</td>
<td>$2,266,542</td>
</tr>
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*asterisks indicate event sponsorship*
A lack of affordable housing and higher costs for health care and other necessities are pushing greater numbers of older adults into homelessness. A Special Report by Justice in Aging, created in partnership with The National Alliance to End Homelessness, outlines the problem and recommends policy solutions to ensure that all older adults have a safe place to age in dignity, with affordable health care, and sufficient income to meet their basic needs. Watch the video here.

Margaret and Sadie are like many families who rely not only on one another, but a system of services and supports that ensure Sadie can age at home, safely and with dignity. But it all hangs in the balance. Watch the video, read the blog, and read the report to learn more about the solutions that can make the lives of family caregivers and the older adults they care for better.

Selections from Our Blog

Sandwich Generation Celebrates the OAA

Aging in Film and TV: Writing the ‘World as it Actually Is’

Five Steps to Resolving Common Nursing Home Problems

Big Win For Married LGBT SSI Recipients

Watch More Justice in Aging Videos