

Approaching Retirement: Resource Guides and Federal Forum

Increasing Older Adults' Access to Decision-Making Support

As we age, we face many new challenges and opportunities — and a sea of decisions to make about housing, health care, and finances. Many people, especially those with fewer resources, find it stressful to understand and make these critical choices. Information overload, bureaucratic complexity, financial worry, and health concerns can add to the challenges. Without adequate information and support, people may make compromised decisions, leading to missed benefits and penalties.

Driven by [Executive Order 14058](#), an [exploratory research project](#) identified opportunities for federal agencies to collaborate to better meet the needs of older adults. As a result, a collective of federal agencies joined forces to develop and test two outreach models: resource guides for consumers and a forum to benefit professionals.

Resource Guides

With help from community stakeholders, the contributing agencies combined their expertise and materials to create [guides to the most important information](#) on available federal benefits, services, and programs. Each resource guide provides practical, plain insights — and while the guides were developed with older adults in mind, they can benefit people of all ages.

- ◆ **Debt & Loans:** Financial transitions, student loan and medical bill repayment, paying mortgage and utility bills in times of financial strain, and credit report error disputes
- ◆ **Food Resources:** Applying for the Supplemental Nutrition Assistance Program (SNAP), locating local food banks and other resources, and options for those who cannot access food stores
- ◆ **Health Care:** How and when to enroll and change coverage, financial assistance to help pay for Medicare, and options if you don't qualify for Medicare
- ◆ **Homeowners:** HUD-approved counselors, how mortgage servicers can help during tough times, and home modification options for accessibility
- ◆ **Renters:** Tenants rights, state rental assistance and counseling agencies, HUD's Support Housing for the Elderly Program, and requesting changes for accessibility and safety



- ◆ **Social Security:** Eligibility, when to start receiving benefits, Supplemental Security Income (SSI), and transition from Social Security Disability Insurance (SSDI) to retirement benefits
- ◆ **Taxes:** Free preparation tools and services to help with filing, options for resolving tax debts, and support from organizations like the Taxpayer Advocate Service

Federal Forum

While community-based organizations (CBOs) are trusted resources for one-on-one support, disjointed information can limit their efficiency and impact. CBO stakeholders involved in the project expressed a desire to learn from each other and to have an opportunity to hear more frequently from federal partners. That's where the new Federal Forum on Serving Older Adults comes in. The forum is a pilot project focused on bringing together staff from CBOs to learn from federal agencies about a broad range of topics that matter to the communities they serve. The forum will also strengthen agencies' understanding of engaging with hard-to-reach populations and provide an opportunity to connect with others doing similar work nationally.

Coordinated by ACL in its pilot year, quarterly forum workshops will be facilitated jointly by federal benefits experts from the agencies who contributed to the resource guides. Meetings will cover a range of subjects important to people approaching retirement age. Select materials from workshops will be posted on ACL's forum webpage to benefit professionals in the aging services network and beyond.

These resource guides and the federal forum are pilot projects of the Increasing Access to Decision-Making Support for Older Adults initiative. The contributing agencies are the Consumer Financial Protection Bureau, General Services Administration, Office of Management and Budget, Social Security Administration, U.S. Department of Agriculture, U.S. Department of Health and Human Services, U.S. Department of Housing and Urban Development, U.S. Department of Labor, and U.S. Department of the Treasury. If you have feedback on the pilot, please email ohic@acl.hhs.gov.

