

Home and Community-Based Services for Florida's Seniors: Understanding the Older Americans Act of 1965¹

Muthusami Kumaran, Katlyn Diamond, Rachel Gatto, and Patricia Boyd²

Introduction

This article is part of the Home and Community-Based Services for Florida's Seniors series, a collection of educational resources designed to inform the public about home and community-based support services available to seniors in Florida.

The Older Americans Act of 1965 (OAA) provides a variety of home and community-based services for eligible older Americans (those aged 60 years or older, as defined by the OAA) that are channeled through the Administration on Aging (AoA) and state-level units on aging. In the state of Florida, these services are administered and implemented through Florida's Aging Network which comprises the Florida Department of Elder Affairs (DOEA) and a host of approximately 58 nonprofit organizations.

As the older adult population of Florida continues to grow rapidly, it is increasingly important that the state's seniors, their caregivers, other stakeholders, and the general public understand the home and community-based services and protections available through the 58 nonprofits — 11 Area Agencies on Aging (AAAs) and 47 Community Care for the Elderly (CCE) lead agencies — that make up Florida's Aging Network.

This publication is intended for older adults, their families and caregivers, and other stakeholders. It provides a clear introductory overview of the OAA and the programs it has made possible. There are many acronyms that represent the names of organizations and agencies. Readers may use this resource to better understand the purpose and impact of the OAA, identify services that may be relevant to their needs, and become more informed advocates for aging-related support in their communities.



Figure 1. A smiling older couple.

Credit: © luciano/Adobe Stock.

The OAA was passed by Congress on July 14, 1965, in response to the lack of community-based social services for older adults. It laid the foundation for a coordinated national response to aging issues and led to the creation of the AoA. Today, the AoA administers newly created grant programs and serves as the main federal entity overseeing older adult initiatives. The AoA operates within the Administration for Community Living (ACL) under the U.S. Department of Health and Human Services (ACL, 2024).

Overview of the OAA

The OAA provides funding for a variety of services that help older adults maintain their independence, health, and well-being within their communities. The act authorizes a nationwide Aging Network, which includes State and Territorial Units on Aging (SUAs), 622 AAAs, tribal organizations, and local service providers (DOEA, 2023). Through a variety of services such as home-delivered meals, caregiver support, transportation, elder abuse prevention, and employment training, the OAA supports the senior citizens of the nation (Colello & Napili, 2024).

The OAA is made up of seven different titles describing the focus areas and funding allocations. The three main titles that fund services for older adults are Title III, Title V, and Title VII (ACL, 2024).

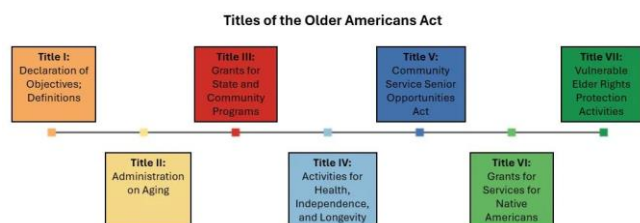


Figure 2. The seven titles of the Older Americans Act. Credit: Muthusami Kumaran, Katlyn Diamond, Rachel Gatto, and Patricia Boyd.

Summary of Older Americans Act Titles

Title I: Declaration of Objectives; Definitions

Title I outlines the broad policy objectives and definitions of terms in the OAA, which aims to improve the quality of life for all older Americans by ensuring they are protected, provided for, and included in American society. It is the only title in the OAA that does not authorize appropriations (Colello & Napili, 2024).

Title II: Administration on Aging

Title II of the OAA establishes the AoA as the primary federal agency advocating for older adults. The AoA is led by the assistant secretary for aging, who is appointed by the president of the United States with Senate confirmation. This title also sets up SUAs and AAAs, which are responsible for planning, developing, and coordinating services for older individuals at state and local levels. SUAs oversee the implementation of state plans, while AAAs manage services within designated areas, either directly or through contracts with local providers. Collectively, these entities form the National Aging Network, ensuring the delivery of comprehensive services to support the well-being of older adults across the United States (Colello & Napili, 2024).

Title III: Grants for State and Community Programs on Aging

Title III determines the amount of money the federal government will give to each state for direct services. The state will then disburse funds, determined by a formula, to each SUA and AAA. Each SUA and AAA will create programs to provide direct services to eligible persons or provide financial assistance to other organizations in their area that offer community-based services. These include supportive services, preventative services, nutrition services, and family caregiver services for people aged 60 and older (Colello & Napili, 2024).

Title IV: Activities for Health, Independence, and Longevity

Title IV of the OAA authorizes the assistant secretary for aging to award funding for training, research, and demonstration projects in the field of aging. This title supports a broad range of initiatives that promote the health, independence, and well-being of older adults. These include projects related to income security, health, housing, retirement, long-term services and supports, and workforce development (Colello & Napili, 2024).

Title V: Community Service Senior Opportunities Act

Title V funds the Community Service Employment for Older Americans (CSEOA), also known as the Senior Community Service Employment Program (SCSEP), with the purpose of promoting part-time community service opportunities for unemployed low-income individuals aged 55 and older (Colello & Napili, 2024). This program works with local organizations that aim to keep older individuals financially independent and involved in the workforce by providing them with training and experience to transition into unsubsidized employment (U.S. Department of Labor, 2025).

Title VI: Grants for Services for Native Americans

Title VI provides direct funding from the ACL to tribal organizations, Alaska Native groups, and Native Hawaiian nonprofits to deliver culturally appropriate services to older Native Americans and their caregivers. These programs include case management, in-home and community services, transportation, caregiver support, health promotion, and nutrition services such as home-delivered and congregate meals (ACL, 2024).

Title VII: Vulnerable Elder Rights Protection Activities

Title VII provides funding to state programs that promote and protect the rights of older adults, especially those living in long-term care facilities. It authorizes the Long-Term Care Ombudsman Program, which advocates for individuals in nursing homes, assisted living, and similar settings by investigating and resolving complaints. It also supports initiatives to prevent elder abuse, neglect, and exploitation through public education, legal assistance development, and training (Colello & Napili, 2024).

Conclusion

For over five decades, the OAA has served as the cornerstone of the nation's commitment to supporting older adults in aging with dignity, independence, and community connection. Since its passage in 1965, the OAA has evolved through multiple reauthorizations and legislative amendments to meet the changing needs of

older Americans and their caregivers. From launching foundational programs such as nutrition services and elder rights protections to expanding support for family caregivers and tribal communities, the OAA and its title programs reflect an enduring federal-state-local partnership dedicated to aging well.



Figure 3. A smiling and laughing older couple in a park.

Credit: © lordn/Adobe Stock.

As former President Lyndon B. Johnson declared when signing the original Older Americans Act, the OAA's mission is not only to safeguard the well-being of older citizens, but also to enrich the lives of all Americans (Gordon, 2019). Today, the Aging Network delivers a comprehensive system of services that remains vital to the health, autonomy, and quality of life of millions of older adults across the country.

Acronym Key

AAA = Area Agencies on Aging

AoA = Administration on Aging

ACL = Administration for Community Living

CSEOA = Community Service Employment for Older Americans

OAA = Older Americans Act

SCSEP = Senior Community Service Employment Program

SUA = State and Territorial Units on Aging

References

- Administration for Community Living (ACL). (2024). Administration on Aging. U.S. Department of Health and Human Services. <https://acl.gov/about-acl/administration-aging>
- Colello, K., & Napili, A. (2024). Older Americans Act: Overview and funding. Congressional Research Service. <https://sgp.fas.org/crs/misc/R43414.pdf>
- Florida Department of Elder Affairs. (2023). Federal Older Americans Act (OAA) program. Elder Affairs Florida. <https://elderaffairs.org/programs-services/federal-older-americans-act-oaa-program/>
- Gordon, F. (2019). The Older Americans Act and home and community-based services. National Center on Law & Elder Rights. https://pfs2.acl.gov/strapib/assets/OAA_Services_Ch_Summary_c1e78c11a8.pdf
- U.S. Department of Labor. (2025). Senior Community Service Employment Program. <https://www.dol.gov/agencies/eta/seniors>

¹ This document is FCS3475, a publication of the Department of Family, Youth and Community Sciences, UF/IFAS Extension. Original publication date August 2026. Visit the Ask IFAS website at <https://ask.ifas.ufl.edu> for the currently supported version of this publication. © 2026 UF/IFAS. This publication is licensed under [CC BY-NC-ND 4.0](https://creativecommons.org/licenses/by-nc-nd/4.0/).

² Muthusami Kumaran, associate professor, nonprofit management and community organizations, UF/IFAS Department of Family, Youth and Community Sciences, Gainesville, FL; Katlyn Diamond, clinical director, Council on Aging of Martin County, Stuart, FL; Rachel Gatto, undergraduate research intern, UF College of Agricultural and Life Sciences, Gainesville, FL; Patricia Boyd, undergraduate research intern, UF College of Agricultural and Life Sciences, Gainesville, FL; UF/IFAS Extension, Gainesville, FL 32611.

The Institute of Food and Agricultural Sciences (IFAS) is an Equal Opportunity Institution authorized to provide research, educational information, and other services only to individuals and institutions that operate in compliance with applicable federal and state non-discrimination laws and policies. For more information on obtaining other UF/IFAS Extension publications, contact your county's UF/IFAS Extension office. U.S. Department of Agriculture, UF/IFAS Extension Service, University of Florida, IFAS, Florida A&M University Cooperative Extension Program, and Boards of County Commissioners Cooperating. Andra Johnson, Dean for UF/IFAS Extension.