

Table of Contents

Senior Citizens Handbook



Welcome to the 21st Edition of the Senior Citizens Handbook. Legal Services of Eastern Missouri (LSEM) is so grateful to all the contributors to this edition and those who contributed over the years to many prior editions. The first edition of this book was published in 1977.

Below is a list of the chapters concerning vital information to senior citizens in Missouri. You can open or download a pdf copy of the manual at the bottom of this page.

Chapter 1 - Supplemental Security Income

Chapter 2 – Social Security Survivor Benefits

Chapter 3 – Federal Income Tax and Tax Relief for Older Adults

Chapter 4 – Supplemental Nutrition Assistance Program (SNAP)

Chapter 5 – Private Retirement Plans

Chapter 6 – Employment Discrimination

Chapter 7 – Unemployment Insurance Benefits

Chapter 8 – Medicare

Chapter 9 – Medicaid (MO HealthNet)

Chapter 10 – Nursing Homes and Other Care Options

Chapter 11 – Veterans Benefits

Chapter 12 – Power of Attorney, Personal Custodian, and Guardianship

Chapter 13 – Advanced Directives and Durable Power of Attorney for Healthcare

Chapter 14 – Property & Other Asset Transfers After Death

Chapter 15 – Protective Services and Adult Abuse

Chapter 16 – Adult Abuse Law

Chapter 17 – Housing Discrimination

Chapter 18 – Landlord and Tenant Relationships

Chapter 19 – Tips for Being an Informed Consumer

Chapter 20 – Predatory Loans

Chapter 21 – Health and Life Insurance Information for Consumers

Chapter 22 – Reverse Mortgages

Chapter 23 – Expunging Criminal Records Resources – Area Agencies on Aging

[Senior Citizens](#)

Files

[SeniorLegalHandbook 21stEd 2024.pdf](#)

Print

Table of Contents

NEWS

News & publications

The news about recent activities for needed peoples.

[More News](#)

28 Jul 2025



See what cuts to LSC would mean to your community

Actions speak louder than words. Last week, members of Congress sent a powerful...

[Continue Reading about See what cuts to LSC would mean to your community](#)

18 Jun 2025



Key Groups Send Support Letters to Congress for LSC

Amid threats to LSC's funding, key groups are stepping up to urge Congress's...

[Continue Reading about Key Groups Send Support Letters to Congress for LSC](#)