

REAL-WORLD IMPACTS OF FEDERAL ACTIONS AND POLICY CHANGES ON OLDER ADULTS IN MASSACHUSETTS



May 2025



Federal Policy Impacts

OLDER ADULTS' CONCERNS COLLECTED STATEWIDE

MCOA is obtaining on-going survey response data from Councils on Aging across the state, gathering specific information about concerns being expressed by older adults regarding the actions and policy changes that have been made and are being implemented by the federal administration as well as how those actions and policy changes are impacting older adults in the commonwealth.

"A senior came to me about her SNAP benefits being cut. She has been receiving the same amount (\$203) for 5 years. Suddenly, they stopped giving her any money on her EBT card. She called the phone number and was able to reach someone to assist her, but the result was a decrease of \$120 a month. She then asked me about whether she could qualify for the local food pantry."

SOCIAL SECURITY ACCESS

OLDER ADULTS REPORT INCREASING DIFFICULTY NAVIGATING AND ACCESSING SOCIAL SECURITY AND RELATED SUPPORTS.

FOOD INSECURITY

CONCERNS INCLUDE REDUCED ACCESS TO FOOD PANTRIES, SNAP BENEFITS, AND HOME-DELIVERED OR CONGREGATE MEALS.

BEHAVIORAL HEALTH & ANXIETY

COA STAFF ARE SEEING INCREASES IN ANXIETY, UNMET BEHAVIORAL HEALTH NEEDS, AND MORE OLDER ADULTS PRESENTING WITH MENTAL HEALTH CONCERNS.

TRANSPORTATION GAPS

MANY OLDER ADULTS FACE DIFFICULTIES GETTING TO MEDICAL APPOINTMENTS, GROCERY STORES, AND ESSENTIAL SERVICES.

FINANCIAL SECURITY

RISING COSTS OF LIVING, PRESCRIPTION DRUGS, AND UNSTABLE RETIREMENT FUNDS ARE MAJOR FINANCIAL STRESSORS.

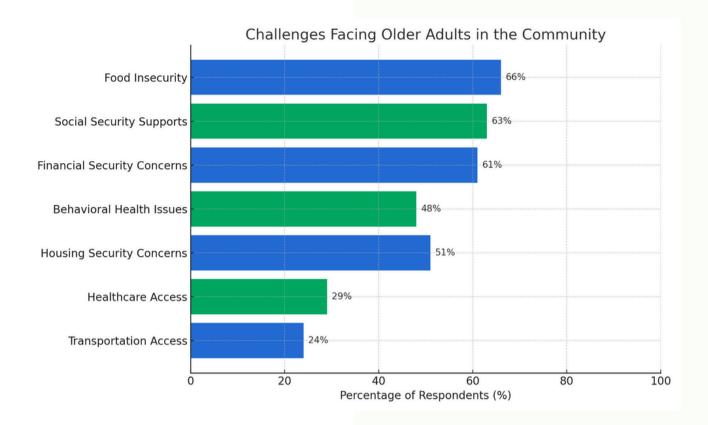
∀ HEALTHCARE ACCESS

CHALLENGES INCLUDE DELAYS IN ACCESSING VACCINES, SPECIALTY CARE, AND GENERAL HEALTH SERVICES.

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COAS REPORT GROWING REQUESTS FOR HOUSING SUPPORT AND CONCERNS ABOUT SAFE, AFFORDABLE HOUSING AVAILABILITY.

*Note: Housing and Transportation considered in context of cost-of-living framework and overall Financial Security: Older adults faced with rising costs for food and goods (tariffs) on fixed incomes, may not be able to afford to maintain their homes, or use costly transportation. COAs are reporting more older adults are seeking the COA's assistance with heating and electricity bills.



- 66% of respondents report that the older adults in their community have been impacted by Food Insecurity
- 63% of respondents report that the older adults in their community have had difficulties accessing Social Security supports
- 61% of respondents report that older adults in their community have concerns about their financial security
- 48% of respondents report that there is an increase in anxiety, depression, isolation, or unmet behavioral health needs; and/or are more older adults are presenting in their communities with behavioral health issues.
- 51% of respondents report that more older adults are expressing concerns about housing security, and/or are seeing an increase in requests for housing assistance
- 29% of respondents report that older adults are expressing concern regarding access to regular healthcare, vaccines, and specialty services.
- 24% of respondents report that older adults in their communities are reporting challenges with accessing transportation



FOOD INSECURITY

"I received a call from an older adult whose monthly food assistance was reduced from \$198 to \$88 a month and she was in a state of panic"

"We've had several seniors who've had their SNAP award reduced to between \$7-\$13 dollars and have stated it's not worth doing the paperwork to try to keep that amount or increase. I've referred multiple people to our local food pantry"

"Some of our Meals on Wheels seniors have been put on a waitlist. Many of our seniors express concerns regarding their financial security and fears about cuts to social services"

"This week 10-15 seniors have expressed concerns about the Meals on Wheels program being cut, one called our Coordinator of Support Services directly to be sure their meals would continue, another asked if the meal allotments would be cut. More seniors are turning to our Food Rescue program and food pantries. The demand keeps growing"

"Our COA has seniors who are running out of social security money before the end of the month, thus not able to buy groceries by the 3rd week. People have canceled shopping trips for this reason"

"We participate in the federal Commodity Supplemental Food Program (CSFP)
Box program on a monthly basis. For the first time, we had to put 2 people on a
wait list. This was not the case in months past. These are very low-income folks
who could certainly use the nutritious food. Hunger doesn't recognize wait lists!"

"Multiple older adults have told us that their SNAP benefits were cut, and many have seen less fuel assistance rewards. We have several who have inquired about farmer's market coupons, and we are unsure what that will look like this summer"



FINANCIAL SECURITY

"We have more older adults coming into our center to complete applications for RAFT, SNAP and general financial needs"

"Our seniors are worried about their rising electricity bills in their homes, and afraid that Fuel Assistance will not be available if needed.

We have also seen general anxiety about affording food with rising costs and choosing food over medications"

"Many of our older adults are visiting food shelters and requesting help with heating costs and electric bills"



HOUSING INSECURITY



"More and more Older adults are coming to COA to apply for subsidized housing as they cannot afford market rate on fixed income" "a number fear that they will not be able to stay in their home because of rising costs"

"I am currently helping 2 people facing eviction. I know that may not seem like a lot, but this is a significant increase as I have only helped a handful of folks with this issue over the past year and a half"

"We have had a huge uptick in housing applications. The property taxes in town have gone up and soon to go up again with the building of a new school and we have more and more seniors worried about how to pay their property tax increases."



SOCIAL SECURITY

"An Older Adult called with concerns of how she could provide proof and verification to SS as she did not have transportation to go to a local office. She does not have an email address"

"The wait time to get someone at Social Security on the phone is over 4 hours. Also, those who receive a pension and were to finally going to receive their social security payment that was held from them for years, are still waiting"

"Our Outreach staff member has been straight out helping seniors navigate their Social Security accounts"

"Our Local SSA office (Gardner) is not responsive by phone, Residents must rely on the 800 number or in-person visits, creating barriers for elderly or mobility-limited individuals"

"Multiple people have expressed frustration with contacting Social Security, and I've not had great success in helping. When we try to call the phone either rings without being answered or goes straight to voicemail. Seniors get frustrated and go directly to the office where they are turned away. I've reached out to our State Rep regarding this"

"It is becoming more challenging for older adults to get results from resources we are providing. No one answers the phones at SS, and you don't receive call back. We have many who are falling behind on rents and mortgages. Older adults are being referred to the COA's as the place to get results. As we all know, we will go above and beyond to help someone, but it is difficult when we ourselves cannot get the support"

"Seniors are saying it is taking much longer than usual to reach someone at Social Security - which is requiring them to have to go in-person, and this creates challenges due to mobility/transportation issues"

"We had one gentleman stop receiving his social security checks in early in the year and is just now going to receive his back payments with his May check. He spent days here at the COA using the phone to try to resolve it with the social security office, as his phone and utility services had been shut off due to non-payment (because he is low-income and did not have funds to pay his bills as he had no income from his social security)"

"At our COA, a number of older adults have needed assistance after expressing concerns about accessing the Social Security office, as no one answers in person, and these folks do not use computers"

HEALTHCARE

"Insurance companies are denying or delaying necessary home-based care"

"Our COA is experiencing a significant increase in seniors needing assistance to access healthcare and housing.

In general the need for assistance in numerous areas has increased over the past 5 months and each day we are seeing more and more clients!" "We've had in increase in phone calls regarding Medicare and Medicaid, and the anxiety around potential changes impacting that. We're also had an increase in calls regarding veteran's benefits and services and federal cuts supporting our veterans"



BEHAVIORAL HEALTH

"I have had many phone calls about what is going to happen with Social Security and Health Care... My seniors are scared and do not know what's going to happen"

"Our seniors are struggling with access to behavioral health resources (trouble getting responses from practitioners/ and copays are generally high)" "We have had significant delays in accessing Medicare and Social Security, loss of food security due to increased prices and funding cuts, and we have many seniors who have expressed feelings of worry and anxiety brought on by the actions of the Federal government"

"I have noticed a change in behavior of seniors over the past 3 months. Some participants of my Senior Center have shared their concerns about their ability to stay in their homes (or apartments) with the rising costs of food, housing, insurance and medications. The uncertainty of the future has certainly impacted their behaviors. One of the Senior Housing communities sent a notice to residents that income requirements may change in January and the seniors are fearing they will have nowhere to live that they can afford"

"Finding a therapist is very challenging, and some older adults have given up on trying because it is so hard to navigate the system"