

# Confusion & Chaos:

2025 & President Trump's Betrayal  
of America's Seniors



A Report by The Minority Staff of  
The U.S. Senate Special Committee on Aging,  
Ranking Member Kirsten Gillibrand (D-NY),  
March 2026



## Note to Reader

The following report was developed by the Minority staff of the United States Senate Special Committee on Aging at the direction of Ranking Member Kirsten Gillibrand (D-NY). This document has been developed for informational purposes. It does not represent findings or recommendations formally adopted by the Committee.



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# Introduction

On January 20, 2025, Donald Trump began his second term as president of the United States. As he took office, the president was tasked with leading a nation that is rapidly aging,<sup>1</sup> and facing critical decisions about the policies and resources needed to support a sizable demographic change. The United States must decide how to ensure the independence of its seniors, how to support caregivers, and how to assist entire aging communities. After one year in office, President Trump has failed at his obligations to America’s seniors. In fact, the president has actively harmed the wellbeing of seniors and broken his promises to them – such as his promises to stop inflation,<sup>2</sup> not touch Social Security,<sup>3</sup> and leave Medicaid alone.<sup>4</sup>

The following Minority staff report by the Senate Special Committee on Aging (Aging Committee) reviews eight ways President Trump, and his administration, actively harmed seniors in 2025. This report could have addressed additional topics, including the Trump administration’s attack on heating assistance<sup>5</sup> or its assault on a program that helped modernize affordable housing for seniors.<sup>6</sup> However, this report is not intended to be comprehensive. Rather, it elevates a handful of examples of how President Trump has failed our nation’s older adults.

The Senate Aging Committee is tasked with “a continuing study of any and all matters pertaining to problems and opportunities of older people.”<sup>7</sup> That includes matters related to the health, income, employment, housing, and care of seniors.<sup>8</sup> With this mission in mind, Ranking Member Gillibrand, and her Aging Committee staff, will continue to closely monitor the Trump administration in 2026 and fight back when the president harms America’s seniors. The ranking member and her staff will also seek ways to actively improve the lives of America’s seniors – including through bipartisan cooperation, when possible.

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In the meantime, it is important to document how President Trump has undermined the wellbeing of our nation's older adults. Maintaining a record of the administration's failures promotes accountability, encourages public action, and will help the public and Congress determine what must be changed. With those goals in mind, this report focuses on eight harms that are representative of how President Trump failed seniors in 2025:

1. President Trump broke his promise to tame inflation and expressed disdain for concerns about the cost-of-living;
2. President Trump created the so-called "Department of Government Efficiency," which attacked the infrastructure that supports Social Security;
3. President Trump decimated Medicaid, which provides critical health coverage to older adults and people with disabilities, to help slash taxes for wealthy Americans;
4. President Trump repealed key nursing home safety standards after being lobbied by wealthy nursing home executives;
5. President Trump disrupted services authorized by the *Older Americans Act* (OAA), including programs such as Meals on Wheels;
6. President Trump created new red tape for seniors to access food assistance, as another way to fund tax cuts for wealthy Americans;
7. President Trump proposed steep cuts for nonprofits that protect people with disabilities – which also serve many seniors; and
8. President Trump attempted to dismantle the agency that guards Americans against financial crimes, including financial crimes that target older adults.



# Part 1

## The Affordability Crisis: Out of Control Costs for Seniors



*Source: Bureau of Labor Statistics, as reported by Fox News, America's Newsroom on January 13, 2026, 9:25 AM.*

**A**s a candidate, Donald Trump promised repeatedly to lower costs,<sup>9</sup> yet price increases are eating away at the wallets of America's seniors. President Trump took office in January 2025, and between December 2024 and December 2025, consumer prices increased 2.7 percent.<sup>10</sup> Costs for medical care services increased 3.5 percent, while costs for food increased 3.1 percent, housing 3.2 percent, and electricity a whopping 6.7 percent.<sup>11</sup> Meanwhile, President Trump called affordability a "hoax,"<sup>12</sup> claimed that inflation has "stopped,"<sup>13</sup> and called questions about rising prices "dramatic."<sup>14</sup>

America's seniors are being financially squeezed, and that pressure seems unlikely to ease in 2026. This year, Medicare Part B premiums are seeing their largest increase in four years, consuming roughly a third of the cost-of-living adjustment for Social Security.<sup>15</sup> Meanwhile, 2026 premiums for *Affordable Care Act* (ACA) health insurance increased by an average of 20 percent.<sup>16</sup> The ACA premium increase occurred, in part, because congressional Republicans refused to extend an enhanced tax credit that helped working families cover the cost of their insurance premiums.<sup>17</sup> Loss of the enhanced tax credit will significantly increase what enrollees pay on their own<sup>18</sup> and particularly harm adults ages 50 to 64.<sup>19</sup> Older adults who do not yet qualify for Medicare often rely on ACA coverage because they run a small business or work as contractors and do not receive coverage through an employer.<sup>20</sup> President Trump also shares in the blame for these higher costs, as he threatened to veto any extension of the enhanced tax credit.<sup>21</sup>



## **Part 2**

# **Confusion and Chaos: DOGE Attacks Social Security**

In December 2024, then-President-elect Trump announced that he was “not touching Social Security.”<sup>22</sup> Just weeks later, President Trump empowered the so-called “Department of Government Efficiency” (DOGE) to slash agencies that serve ordinary Americans, including seniors.<sup>23</sup> DOGE arrived at the Social Security Administration (SSA) in early 2025 and launched an unprecedented assault on Social Security’s supportive infrastructure.<sup>24</sup> Although SSA staffing was already at a 50 year low,<sup>25</sup> SSA, under DOGE, implemented the largest staffing cut in SSA history – roughly 7,000 positions, totaling 13 percent of SSA’s workforce.<sup>26</sup> SSA also changed policies to make it more difficult for older adults to access their Social Security benefits.<sup>27</sup> In some cases, the Trump administration rapidly altered or backtracked on policy and operational changes after public outcry or after discovering that the changes worked poorly or were not needed.<sup>28</sup> The resulting chaos sparked confusion and fear among Social Security beneficiaries.<sup>29</sup> Concerns were heightened by allegations that DOGE compromised Americans’ Social Security data.<sup>30</sup> The Trump administration initially denied the allegations,<sup>31</sup> only to later admit in court filings that DOGE improperly shared and stored sensitive personal data.<sup>32</sup>

DOGE’s attacks on SSA left the agency diminished and backlogged.<sup>33</sup> Customer services at SSA worsened, including callback times and in-person appointments.<sup>34</sup> The degradation in service was a result of SSA’s new roadblocks for benefit applications, massive staffing cutbacks at SSA field offices, multiple reorganizations, and SSA employees who were reassigned without proper training.<sup>35</sup> During this time, SSA ushered in a less transparent era by removing key performance benchmarks from its website, including the number of people waiting for callbacks from SSA, and the wait time for those callbacks.<sup>36</sup> Ultimately, the Social Security program entered 2026 in an uncertain and precarious state, with Americans concerned about the security of their personal data and access to their hard-earned Social Security benefits.

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**Part 3**  
**Sicker, Less Independent Seniors:  
Crippling Medicaid**

**A**s a candidate, Donald Trump promised not to “play around” with Medicaid.<sup>37</sup> Months later, President Trump signed the *One Big Beautiful Bill Act (OBBBA)*,<sup>38</sup> which slashed funding for Medicaid by nearly \$1 trillion<sup>39</sup> to cut taxes for the wealthiest Americans.<sup>40</sup> Medicaid is the largest payer of long-term care in the United States.<sup>41</sup> It is critical for the nearly eight million older adults and people with disabilities who rely on home and community-based services (HCBS) through the program, allowing them to live and age in the setting of their choice.<sup>42</sup> Cuts to Medicaid reduced access to HCBS in the past,<sup>43</sup> and the Trump-backed cuts are again poised to limit access.<sup>44</sup> The OBBBA further undermines Medicaid by limiting how states can finance Medicaid, a change that risks leading 2.4 million people to lose Medicaid coverage while shuttering local hospitals.<sup>45</sup>

Medicaid is especially important to nearly 13 million seniors who are “dual-eligible” for Medicare and Medicaid.<sup>46</sup> Dual-eligible people are more likely to be lower income, have long-term disabilities, or have multiple chronic conditions.<sup>47</sup> For dual-eligible individuals, Medicaid can help pay Medicare premiums and cost sharing, and may be necessary to obtain services such as eye exams, cavity treatments, bathing assistance, and help moving to avoid bedsores.<sup>48</sup> Of an estimated 2.3 million people projected to lose Medicaid coverage under the Trump-backed changes, roughly 60 percent are expected to be dual-eligible beneficiaries.<sup>49</sup>

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**Part 4**  
**Seniors at Risk:**  
**Letting Nursing Homes Off the Hook**

Over 1.2 million Americans live in nursing homes, and the vast majority of nursing home residents are age 65 or older.<sup>50</sup> Nursing homes with higher staffing levels have higher ratings, provide higher quality of care, and have fewer instances of neglect and abuse towards residents.<sup>51</sup> In 2024, the federal government established the first national minimum staffing standards for nursing homes.<sup>52</sup> The standards required nursing homes to provide residents with a minimum amount of direct care each day and required a registered nurse to be on site 24 hours per day.<sup>53</sup> Only 19 percent of nursing facilities met all the new standards at the time they were issued,<sup>54</sup> making the standards a vital step toward reform. Yet, in 2025, President Trump and his allies in Congress set about dismantling the new standards, which were projected to save roughly 13,000 lives annually.<sup>55</sup>

With the help of his congressional allies, President Trump attacked the national staffing standards for nursing homes through the *One Big Beautiful Bill Act* (OBBBA). Along with cutting taxes for wealthy Americans,<sup>56</sup> the OBBBA delayed the nursing home staffing standards for nearly ten years.<sup>57</sup> While the delay would have effectively killed the policy without revoking it through the formal process, the Trump administration later issued a rule that repealed the standards.<sup>58</sup> The decision to repeal the standards followed sustained lobbying by the nursing home industry – including nearly \$4.8 million in donations from the industry to President Trump.<sup>59</sup>

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## **Part 5**

# **Essential Programs at Risk: Undermining Services for Seniors**

**S**igned into law in 1965, the *Older Americans Act* (OAA) authorizes a broad range of services for America’s seniors, including home delivered meals (such as Meals on Wheels), family caregiver support, and elder abuse prevention programs.<sup>60</sup> Most OAA programs are administered by the federal government’s Administration for Community Living (ACL).<sup>61</sup> In March 2025, the Trump administration announced plans to close ACL entirely and scatter its responsibilities among other agencies.<sup>62</sup> Congress has not endorsed shuttering ACL, yet the Trump administration is reportedly holding “secretive planning meetings” on the reorganization.<sup>63</sup> Further, at least 40 percent of ACL staff received layoff notices in April 2025 as part of the effort.<sup>64</sup>

President Trump’s plan to eliminate ACL will remove advocates for seniors and people with disabilities from the federal government, raising the risk that programs for those populations will not be prioritized.<sup>65</sup> The reorganization will also end an effort to combine federal programs that serve older and younger people with disabilities – an effort that reduced program duplication and conflict between advocates.<sup>66</sup> The Trump administration capped its efforts to scrap ACL by delaying congressionally approved funding for OAA services.<sup>67</sup> The delay meant that community organizations that provide OAA services suffered budget shortfalls, hiring freezes, waitlists, and service reductions.<sup>68</sup>

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## **Part 6 Hungry Communities: Restricting Food Assistance for Older Adults**

**T**he Supplemental Nutrition Assistance Program (SNAP) is designed to help low-income households afford an adequate, low-cost diet.<sup>69</sup> SNAP helps over 11 million adults age 50 or older, and it serves as a crucial safety net for the 1 in 10 older Americans who have trouble affording nutritious food.<sup>70</sup> In July 2025, President Trump signed the *One Big Beautiful Bill Act (OBBBA)*,<sup>71</sup> which cut taxes for the wealthiest Americans.<sup>72</sup> To pay for those tax cuts, the OBBBA shrank access to SNAP, including for certain older adults.<sup>73</sup>

Thanks to President Trump and the OBBBA, older adults between the ages of 55 and 64 must now jump through hoops for help getting the food they need.<sup>74</sup> In an average month, President Trump's changes will mean roughly 800,000 more older adults without dependent children will go hungry, along with roughly 300,000 caregivers of children age 14 or older – including grandparents raising grandchildren.<sup>75</sup> The vast majority of SNAP recipients are not expected to work because they are children, older adults, or have a disability.<sup>76</sup> However, most SNAP participants who can work do so, and workers who participate in SNAP are more likely to hold low-wage jobs with limited or no benefits.<sup>77</sup> Ultimately, President Trump's SNAP changes deny food to the older adults who serve Americans every day, such as cashiers, salespeople, and waitstaff.<sup>78</sup>

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## **Part 7**

# **Silencing At-Risk Voices: The Attack on Protection & Advocacy Organizations**

**P**rotection and Advocacy Organizations (P&As) are state-based organizations that advocate for the rights of people with disabilities.<sup>79</sup> P&As were created by Congress through the *Developmental Disabilities Assistance and Bill of Rights Act of 1975* and are generally private non-profits.<sup>80</sup> P&As have the authority to investigate suspected abuse or neglect within institutional settings, access facility records, pursue litigation, and provide people with disabilities information on their rights.<sup>81</sup>

P&As monitor nursing homes,<sup>82</sup> provide help navigating the long-term care system,<sup>83</sup> and monitor payments to certain at-risk Social Security beneficiaries.<sup>84</sup> They play an invaluable role in protecting people with disabilities, a group that includes many seniors.<sup>85</sup> Yet, the same year President Trump signed a massive tax cut for wealthy Americans,<sup>86</sup> he also proposed a 53 percent decrease in funding for the P&A system.<sup>87</sup> The proposed cut follows a Trump administration freeze on P&A money already authorized by Congress.<sup>88</sup> The freeze delayed funding to the P&As, which caused some to halt certain services.<sup>89</sup>

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## **Part 8**

# **Buyer Beware: Empowering Crooks and Undermining Consumers**

**T**he Consumer Financial Protection Bureau (CFPB) leads efforts to enforce America's consumer financial protection laws, a responsibility once divided among several agencies.<sup>90</sup> The CFPB has returned over \$21 billion to consumers and sent over 6.8 million consumer complaints to companies for a response.<sup>91</sup> The agency is also required to maintain an Office of Financial Protection for Older Americans,<sup>92</sup> which monitors consumer complaints relevant to older adults and educates older consumers on financial products.<sup>93</sup> The CFPB's actions on behalf of older Americans range from efforts to protect Social Security recipients from junk fees<sup>94</sup> to an examination of the effects of reverse mortgages on seniors.<sup>95</sup> Seniors are uniquely at risk from predatory financial behavior, and there is evidence they are commonly mistreated by financial companies.<sup>96</sup>

Yet, upon taking office, the Trump administration began rapidly dismantling the CFPB. In February 2025, President Trump's Acting CFPB Director, Russell Vought, suspended all CFPB enforcement activities.<sup>97</sup> He also requested \$0 to fund the agency, which would have shuttered most of the CFPB's critical functions.<sup>98</sup> In April 2025, Acting Director Vought attempted to fire roughly 88 percent of the CFPB's staff,<sup>99</sup> including all but one employee at the Office of Financial Protection for Older Americans.<sup>100</sup> The courts have forced the Trump administration to continue funding the CFPB,<sup>101</sup> and the mass firings at the CFPB remain subject to a lawsuit.<sup>102</sup> Despite the court rulings, the CFPB's future is uncertain in 2026.

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# Conclusion

In 2025, President Trump and his administration actively undermined the wellbeing of America's older adults. The Trump administration's harms to seniors were wide-ranging and would be difficult to detail completely in a brief report. Instead, this report outlined just eight ways President Trump failed our nation's seniors in 2025.

In 2026, the Senate Aging Committee Minority, and Ranking Member Kirsten Gillibrand, continue to track potential harms to seniors by the Trump administration. Potential harms include further attacks on Social Security, such as possible Social Security field office closures or potential cuts to benefits for older adults and people with disabilities. They include further attempts to disrupt OAA services by making changes that are not authorized by Congress. They include attempts to rush the use of artificial intelligence in programs like Social Security and Medicare, without enacting safeguards for seniors or collecting public feedback. They also include ongoing harm to Medicaid, and other programs, caused by President Trump's tax cuts for wealthy Americans. Ranking Member Gillibrand and her staff will continue to fight back if the president advances those policies – or any other scheme that might harm or undermine our nation's seniors.

Throughout 2026, Ranking Member Gillibrand and her staff will also work to advance proposals that secure the health and financial wellbeing of older adults and help our nation's communities serve an aging population. Ranking Member Gillibrand's priorities include:

- **S. 2703, the *Protecting Older Americans Act*.** Introduced by Ranking Member Gillibrand, the *Protecting Older Americans Act* would ensure that older workers who experience age discrimination are able to seek justice and hold employers accountable.
- **S. 3337, the *Strategic Plan for Aging Act*.** Introduced by Ranking Member Gillibrand, the *Strategic Plan for Aging Act* would support states' efforts to create and implement Multisector Plans for Aging and Aging with a Disability.
- **S. 3355, the *National Strategy for Combating Scams Act*.** Introduced by Ranking Member Gillibrand, this bipartisan legislation would require the Federal Bureau of Investigation to develop an interagency strategy for combating scams, including scams that target older adults.

- **S. 2544, the *Guarding Unprotected Aging Retirees from Deception (GUARD) Act*.** Introduced by Senator Katie Britt and Ranking Member Gillibrand, the bipartisan *GUARD Act* would boost the ability of state and local law enforcement to use the blockchain to investigate financial scams that use cryptocurrency.
- **S. 2763, the *Keep Billionaires Out of Social Security Act*.** Introduced by Senator Bernie Sanders and cosponsored by Ranking Member Gillibrand, this bill seeks to rebuild the Social Security Administration from last year's Trump-backed cuts. It would also protect beneficiaries by properly funding the agency; assuring adequate staffing to support claims processing and customer service, including at field offices; and requiring the safeguarding of beneficiary data and information.
- **S. 1036, the *Senior Hunger Prevention Act*.** In 2026, Ranking Member Gillibrand plans to reintroduce the *Senior Hunger Prevention Act*, which would enhance food assistance for older adults through the Supplemental Nutrition Assistance Program (SNAP) and make it easier for older adults to access SNAP. The *Senior Hunger Prevention Act* was introduced as S. 1036 in the previous Congress.

Ranking Member Gillibrand will also continue to support policies to help older adults age in their own homes and communities. The ranking member's efforts include cosponsoring the *HCBS Relief Act* (S. 2076), which would boost funding through Medicaid for home and community-based services (HCBS). They also include introducing the *Domestic Workers Bill of Rights Act* (S. 3396) and agreeing to cosponsor the *Fair Wages for Home Care Workers Act* when it is introduced. Both bills would formalize minimum wage and overtime protections for home care workers. Finally, Ranking Member Gillibrand has previously cosponsored two bills that have not yet been introduced in the current Congress. One, the *Better Care, Better Jobs Act*, would provide significant new funding for state efforts to expand HCBS. The other, the *HCBS Access Act*, would require state Medicaid plans to cover home and community-based services for all who are eligible, while also boosting funding for those services.

The ranking member's priorities are commonsense proposals that would help our nation's seniors age with dignity and respect, while assisting communities that seek to plan for an aging population. Current policies under President Trump undermine America's older adults and keep communities unprepared and underfunded in their efforts to aid an aging America.

# Endnotes

- 1 An estimated 89 million Americans will be age 65 or older in 2060, which is an increase of over 50 percent compared to 2022. See Administration for Community Living, *2023 Profile of Older Americans*, Washington, D.C., May 2024, at 5, [https://acl.gov/sites/default/files/Profile%20of%20OA/ACL\\_ProfileOlderAmericans2023\\_508.pdf](https://acl.gov/sites/default/files/Profile%20of%20OA/ACL_ProfileOlderAmericans2023_508.pdf).
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- 3 "Trump Says 'We're Not Touching' Social Security in Proposed Cuts to Government Spending," interview by Kristen Welker, posted December 8, 2024, by *Meet the Press*, forty-eight seconds, at 00:38, (hereinafter "Welker Trump Interview"), <https://www.nbcnews.com/meet-the-press/video/trump-says-we-re-not-touching-social-security-in-proposed-cuts-to-government-spending-226493509716>.
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- 5 The Low-Income Home Energy Assistance Program (LIHEAP) provides energy assistance for over 6.7 million households each year, 40 percent of which include seniors. The Trump administration fired the entire staff that oversees LIHEAP in April 2025 and proposed ending LIHEAP entirely in its fiscal year 2026 budget. See "LIHEAP in Crisis: State Leaders, Advocates Warn HHS Cuts Put Low-Income Families at Risk of Utility Shutoffs and Health Emergencies," National Consumer Law Center, April 23, 2025, <https://www.nclc.org/liheap-in-crisis-state-leaders-advocates-warn-hhs-cuts-put-low-income-families-at-risk-of-utility-shutoffs-and-health-emergencies/>; J.J. McCorvey, "Entire Staff Responsible for Utility Assistance Included in HHS Cuts, Sources Say," *NBC News*, April 1, 2025, <https://www.nbcnews.com/business/business-news/trump-admin-fires-staff-liheap-agency-utilities-assistance-program-rcna199177>; Craig LeMoult, "Trump Budget Proposal Would End Energy Assistance Program for Low-Income Americans," *NPR Morning Edition*, May 15, 2025, <https://www.npr.org/2025/05/15/nx-s1-5389917/trump-budget-proposal-would-end-energy-assistance-program-for-low-income-americans>.
- 6 Jennifer Ludden, "For These Seniors, DOGE's Affordable Housing Pause Means Suffering Longer Without AC," *NPR Morning Edition*, April 6, 2025, <https://www.npr.org/2025/04/06/nx-s1-5332142/doge-hud-affordable-housing-funding-air-conditioning-seniors>. President Trump's Congressional allies eventually passed legislation that eliminated the Green and Resilient Retrofit Program entirely. See Andy Winkler, "2025 Reconciliation Debate: Senate Housing Provisions," Bipartisan Policy Center, July 1, 2025, <https://bipartisanpolicy.org/explainer/2025-reconciliation-debate-senate-housing-provisions/>.
- 7 "Rules," Senate Special Committee on Aging, last accessed February 12, 2026, <https://www.aging.senate.gov/about/rules>.
- 8 *Id.*
- 9 For examples, see *Supra*, note 2, Trump Asheville Rally, at 34:15; Matt Egan, "Trump Promises to Make Prices Plunge Again. That's a Dangerous Proposal," *CNN Business*, August 20, 2024, <https://www.cnn.com/2024/08/20/business/trump-inflation-prices-deflation>; and Alicia Warren, "Trump Explains How He Will Bring Down Housing and Grocery Prices, Vows 'No Tax for Seniors' or on Tips," *Fox Business*, August 7, 2024, <https://www.foxbusiness.com/media/trump-explains-bring-down-housing-grocery-prices-tax-seniors-tips>.
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- 18 *Id.*
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- 22 *Supra*, note 3, Welker Trump Interview, at 00:38.
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