



MONDAY ALERT

New York State Alliance *for* Retired Americans

800 Troy Schenectady Rd., Latham, NY 12110 | 518-783-6231 | www.newyorkstateara.org

November 3, 2025

LiveOn NY Updates

Federal Updates

Shutdown: The government shutdown has now entered its 31st day and is expected to continue through the weekend as the Senate adjourns. Resources on the shutdown: a) Catholic Charities of New York: [Furloughed Worker Relief Program](#), b) Shutdown Report: [Tracker of Impacts Broadly + by State](#), and c) NCN: [Government Shutdowns Impact; What Should Nonprofits Do?](#)

SNAP Freeze: At the federal level, growing pressure is mounting on USDA Secretary Brooke Rollins to release SNAP contingency funds and grant transfer authority to ensure full November benefits. Urgent letters calling for action have been sent by Senate Appropriations Chair Susan Collins, House and Senate Democrats, the Circle of Protection (a coalition of faith-based groups), and the U.S. Conference of Mayors, among others. Take Action by using [FRAC's digital toolkit](#) to put pressure on USDA to use its authority to ensure that full November SNAP benefits are released.

Older Americans Act Hearing: Next Wednesday, November 5, the Senate Special Committee on Aging will hold a hearing on how the Older Americans Act (OAA) supports families living with aging-related diseases. Ranking Member Kirsten Gillibrand will underscore the need to reauthorize the OAA to sustain community-based services that help older adults and people with disabilities live independently. The Ranking Member is inviting input: please send suggested questions for witnesses to Catherine_Paul@gillibrand.senate.gov by Monday, November 3, and statements for the record to Hans_Hansen@aging.senate.gov by Wednesday, November 12.

Health Care Affordability Crisis: The Republican reconciliation bill (HR 1) would raise health costs and reduce coverage for older adults. With ACA tax credits at risk, a new [KFF analysis](#) details how these changes could impact adults 50 and older. Read more from Medicare Rights Center [here](#).

State Updates

State of emergency due to SNAP: [Gov. Hochul Declares State of Emergency, over \\$100M in State Funds](#). The funds include \$25 million for Hunger Prevention and Nutrition Assistance Program (HPNAP), \$25 million for Emergency Food Providers (EFPs), \$10 million for the Nourish New York program, and \$5 million to expand food distribution capacity. Read our statement [here](#). LiveOn NY urges federal, state, and city leaders to release the \$5–6 billion in SNAP contingency funds to New York, provide additional resources to close the \$2–3 billion gap left by federal cuts, and fully fund senior center and home-delivered meal programs to ensure older New Yorkers don't go hungry.

HEAP: The Home Energy Assistance Program (HEAP) which provides financial help for heating, cooling, and energy-related costs for over 1.4 million New York households, has delayed its application period because of the federal shutdown. This delay affects other state programs that depend on HEAP eligibility, leaving many older and low-income New Yorkers without critical energy assistance as colder weather begins. The Public Utility Law Project (PULP) and AARP-NY wrote [this letter](#) to Governor Hochul, urging the state to open HEAP on November 3rd, as originally scheduled, and to provide the necessary funding to maintain benefits until federal funds are restored. See PULP's roundup of the status of winter utility resources [here](#) or for spanish [here](#).

Snap Benefits at Risk Because of Administration's Choice Not to Use Contingency Fund Dedicated for SNAP

Because of the threat to the Supplemental Nutrition Assistance Program by the Administration's refusal to use a contingency fund of \$5 - 6 Billion dollars Snap Benefits were slated to end Saturday November 1 but on Friday a Federal judge ordered the administration to continue paying SNAP (food stamps) To be sure the statistics on Snap benefits to New Yorkers include:

1 in 6 New Yorkers, 2.9 million people who make up 15% of NYS population relied on SNAP in 2024

More than 52% families with children

More than 46% in families with older adults or the disabled

More than 31% are in working families

NY provided \$6.5 billion in SNAP federal funds

Senator Gillibrand's office put out this information:

Despite the critical importance of SNAP, President Trump is refusing to fund the program in November and refusing to negotiate with Democrats to lower healthcare prices. This is unacceptable and not the first time that Republicans have attacked SNAP. Earlier this year, Republicans' so-called "One Big Beautiful Bill" slashed about \$186 billion from the program. With this law, President Trump and Republicans are kicking millions of Americans off federal food assistance programs. Now, President Trump and Republicans are using the shutdown to cut the program even further. Here's what the Senator and our office are doing:

On the legislative front:

1. The Senator has cosponsored the *Keep SNAP and WIC Funded Act of 2025*, which would make sure that SNAP benefits continue uninterrupted and requires the federal government to reimburse states for covering food aid during this Republican shutdown. However, Senate Republicans blocked the passage of this bill on October 29th.
2. She is also cosponsoring the bipartisan *Keep SNAP Funded Act of 2025*.
3. Yesterday, the Senator signed onto a letter, from the NY Democratic delegation to Secretary Rollins urging the USDA to take immediate action to ensure that SNAP recipients receive their November benefits without delay. I want to emphasize that the letter notes there is a contingency fund and precedent supporting the use of that contingency fund to keep SNAP funded.

On the state and local front:

4. New Yorkers in need of food assistance information and resources may open a case with our Constituent Affairs department by visiting <https://www.gillibrand.senate.gov/help/help-for-new-yorkers/>.
 1. Referrals will be provided for state and local resources, including food banks and pantries.
5. We continue to be in contact with local and state stakeholders regarding New York's response to the upcoming lapse in funding.

**Social Security Benefits Support 12 Million US Jobs and
Generates \$2.6 Trillion in Economic Output**

WASHINGTON, D.C., October 30, 2025 – New research from the National Institute on Retirement Security ([NIRS](#)) finds that Social Security benefits play a powerful role in supporting the U.S. economy, generating \$2.6 trillion in total economic output and supporting more than 12 million American jobs in 2023 alone.

Quantifying the Economic Impact of Social Security Benefit

Spending examines the national and state-level economic impact of Social Security benefits paid to retired workers, surviving spouses and children, and Americans with disabilities. The analysis shows that \$1.38 trillion in benefits paid to more than 67 million beneficiaries supported \$804.6 billion in labor income, \$1.6 trillion in value added (GDP), and \$363 billion in tax revenues for federal, state, and local governments.

The report also models what could happen if Social Security benefits were cut due to the program's projected trust fund shortfall. A hypothetical 19 percent reduction in benefits would shrink the program's economic impact by more than 16 percent, reducing GDP by hundreds of billions of dollars.

To complement the national analysis, NIRS also is releasing a series of state fact sheets highlighting the economic impact of Social Security in each state, including the number of jobs supported, total output generated, and tax revenues contributed. These fact sheets illustrate how critical Social Security is to sustaining local economies nationwide.

“Social Security is more than just a retirement benefit. It’s a vital contributor to the national economy,” said [Dan Doonan](#), NIRS executive director and report co-author. “Every dollar paid out in Social Security benefits supports two dollars in total economic activity. These benefits not only provide financial security for millions of Americans, but they also sustain jobs, generate tax revenue, and keep local economies strong, particularly in small towns and rural communities. As policymakers debate how to ensure the long-term solvency of Social Security, they should remember that benefit cuts wouldn’t just harm retirees: they would ripple through every community in America,” Doonan said.

The report finds that Social Security benefit expenditures have large multiplier effects, especially in sectors such as food services, healthcare, and retail trade. The

economic impacts are felt in every state, with California leading in total output and employment supported. In states such as Florida, West Virginia, and Michigan, Social Security benefit spending supports more than seven percent of the total labor force.

“Social Security provides an irreplaceable stabilizing force for the economy, especially during economic downturns,” said [Tyler Bond](#), NIRS research director and report co-author. “Because benefits are paid consistently, even when the economy weakens, Social Security helps keep consumer demand steady and supports jobs across the country. Its impact reaches far beyond retirees and other beneficiaries. Social Security benefits everyone from coast to coast.”

Key Findings

- \$1.38 trillion in benefits paid to 67 million beneficiaries in 2023.
- Supported 12.2 million jobs and \$804.6 billion in labor income.
- Generated \$2.6 trillion in total economic output and \$1.6 trillion in GDP.
- Produced \$363 billion in federal, state, and local tax revenues.
- Each \$1 in Social Security benefits supports \$2 in total economic activity.
- State-level fact sheets reveal strong economic impacts in all 50 states and D.C.

Methodology

The analysis uses IMPLAN, an input-output modeling system widely employed by economists to assess local and national economic impacts. NIRS modeled Social Security benefit payments as household income expenditures, accounting for state-level differences in taxes, savings, and spending patterns. The model measures impacts across four key dimensions — employment, output, GDP, and tax revenues — both nationally and for each state.

This research was made possible through generous funding from AARP.

The National Institute on Retirement Security is a non-profit, non-partisan organization established to contribute to informed policymaking by fostering a deep understanding of the value of retirement security to employees, employers and the

economy as a whole. Located in Washington, D.C., NIRS membership includes financial services firms, employee benefit plans, trade associations, and other retirement service providers. More information is available at www.nirsonline.org.

Last Day for In Person Registration: Alliance Annual Retirement Security Symposium is on November 19

There's only one more day left to register to attend our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, in person on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

Liz Shuler, President of the AFL-CIO, Rep. **John Larson** (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, and **Dan Doonan**, Executive Director of the National Institute on Retirement Security, have been invited to speak at the event. Alliance Executive Director **Richard Fiesta**, Legislative Representative **David Simon** and Field Director **Maureen Dunn** will also give presentations.

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111925> by **November 1, 2025**. A continental breakfast and lunch will be provided. The event will also be livestreamed. Respondents who RSVP to attend virtually will receive the link for the livestream.

If you have any questions, please contact Joni Jones at jjones@retiredamericans.org / 202-637-5377.

Social Security Callers Waiting Hours, Or Sometimes Days, for Help

Seniors and people with disabilities calling the Social Security Administration (SSA) face endless looping music, long wait times, useless robot messages, and extended periods between a request and an actual callback, according to a [new report](#) from *the Washington Post*.

The Administration claims the agency has improved call wait times and experiences when it shifted more staff to answer the 1-800 number in July, but reporters spoke with nearly three dozen callers whose stories don't match this portrayal. A

beneficiary calling to report income had multiple unhelpful conversations with an AI chatbot before she was finally able to get help from a human representative.




Callers to Social Security wait for hours to get help.

The Washington Post

“It’s like I just don’t care anymore, you know, in fact I’m about to cry as I say this. I just can’t deal with it anymore. Just, I’m ready to just give up on so many things, and I just gave up on Social Security.”

“I think it’s a lot more stressful for any person — not just someone with my condition — to have to wait for over two hours with the anticipation of the other line coming on.”

“The wait music was electronic and played in a loop, restarting every five or ten seconds. The tune just kept playing and I was thinking, ‘Is this like some kind of torture that they do in prisons to make people crazy?’”



One caller working to get back pay described being on the phone with the agency for 20 hours in order to get help. Another caller stayed on the line even though her estimated call wait time was more than 120 minutes – only to have the call dropped an hour later. She ended up having to call SSA multiple times a day for five days before finally being given the option for a callback.

Even if beneficiaries are able to request a callback, it often takes hours or sometimes days or weeks before a worker can actually respond due to understaffing. According

to SSA data, the agency had 19.3 million callbacks this year, up from 6.8 million the previous year when the callback option was first introduced. In some cases, beneficiaries who waited hours on the phone suddenly receive a “polite disconnect” pre-recorded message saying the line is too busy and then the call abruptly ends. Agency data shows that this happened for more than 3.3 million of the 76.4 million calls between January and September this year.

“Older Americans shouldn’t have to worry about having to turn to unreliable AI chatbots or jumping through hoops to get their important Social Security questions and concerns addressed by an SSA worker. It’s time for Congress to demand full staffing at the agency,” said **Robert Roach, Jr.**, President of the Alliance.

Rural Seniors Start to Feel Impacts of GOP Tax Law

Carolyn Kaiser and her husband, **Gary Kaiser**, [were recently interviewed by WEAU-TV](#) about the chaos that unfolds when rural care options are limited.

In March, **Carolyn** drove her husband to a hospital in Eau Claire, WI after he started having chest pain and difficulty breathing. The ER staff informed them that **Gary** had a severe blockage in his carotid artery that required immediate surgery, but they had no beds available and he would have to be moved to a different one.

An ambulance drove **Gary** to another hospital, but it was also full. It took more than three days and traveling to more than three different places before the couple found a hospital that could help: the Medical Center in Marshfield, WI, more than 100 miles from where they started.

“They’ve told you this is life threatening, they’ve told you this is very serious, and yet you feel kind of stranded,” said **Carolyn**. “Our legislators, sometimes I don’t know what they are looking at but they are not looking at people and so that’s a hard thing. You need them to know that you are affecting other people and it’s your job to help keep our community safe, have the services available.”

The Republican tax law will [make matters even worse](#) by slashing nearly \$1 trillion from Medicaid, which covers more than 16 million rural and older Americans.

“Unfortunately, stories like the Kaiser’s will become more common,” said **Richard**

Fiesta, Executive Director of the Alliance. “Republicans voted to slash health care spending to give massive tax breaks to the wealthiest Americans. We won’t stop fighting to restore Medicaid funding before any more harm is done.”

KFF Health News: Trump Team Takes Aim at State Laws Shielding Consumers’ Credit Scores From Medical Debt
By Noam N. Levey

The Trump administration took another step Tuesday to weaken protections for Americans with medical debt, issuing new guidance that threatens ongoing state efforts to keep that debt off consumers’ credit reports.

More than a dozen states, including Washington, Oregon, California, Colorado, Minnesota, Maryland, New York, and most of New England, have enacted laws in recent years to keep medical debt from affecting consumers’ credit.

And more states — including several in conservative regions of the Midwest and Mountain West — have been considering similar protections, spurred by bipartisan concerns that medical debt on a credit report can make it harder for people to get a home, a car, or a job.