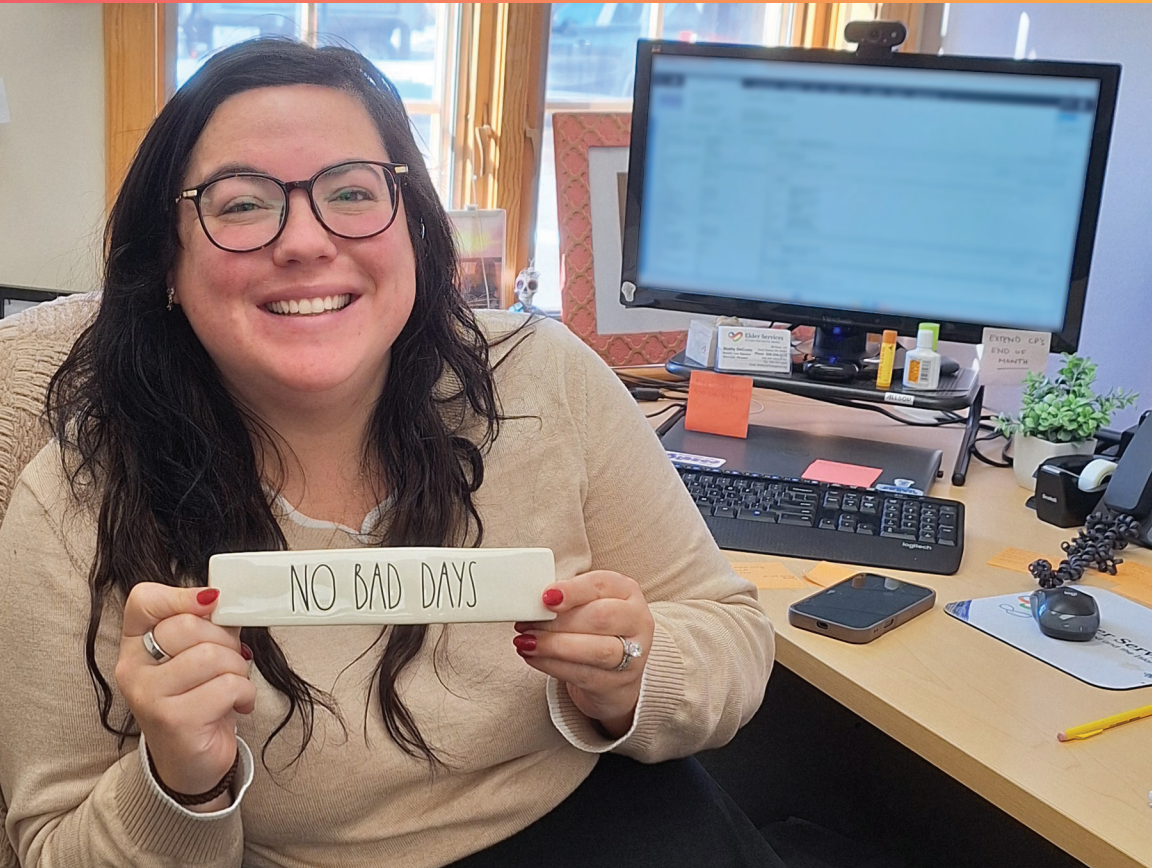




Elder Services

of Cape Cod and the Islands

2025 Annual Report



**Kindness, Integrity,
Accountability, and Teamwork
Are the Cornerstones of Our Success**

Dear friends,

Everyone at Elder Services of Cape Cod and the Islands works hard. With the aging of our region's population, the workload can seem overwhelming. While our jobs are sometimes difficult, they are often joyful as well. If you ask any one of our employees about their job, they are likely to start talking about the satisfaction they take from seeing the positive impact their efforts have on our clients and consumers.

Shelby Maciel-DeCosta, shown on our cover, embodies that spirit. As Senior Manager of our Senior Care Options/One Care program, Shelby leads a team of 10 care coordinators serving more than 1,125 low-income older adults and people with disabilities dually eligible for both Medicare and MassHealth. Their health plans include benefits like meals, medical transportation, and in-home help. When cases become complex or colleagues need support, Shelby steps in willingly because it lets her connect more directly with the people at the heart of the work. Human connection is Shelby's north star. And when there is connection, there truly are no bad days.

This annual report tells the story of the past year. The heroes of this story are our frontline workers who every day find solutions to help us all age with dignity, connection, and self-determination.

As we reflect on 2025, we thank our providers, community partners, volunteers, and funders for their ongoing support. We greet the coming year with sincere gratitude for the dedication of every employee and our CFO Judy Sokoloski, who navigated the financial turbulence of 2025 with grace and compassion, and whose expert management yielded a small year-end surplus for our emergency reserves.

Sincerely,



Maryanne Ryan, CEO

Our Work Over The Past Year Included:

Over

285,000

Meals-on-Wheels delivered by over

1,100



volunteer drivers trained to conduct unobtrusive safety checks and respond to crises



10,934

Individuals and families assisted by professionally trained and certified Information & Referral Specialists providing reassurance and unbiased help

6,215

Home health and SCO clients supported with care management plans and services



2,508

Allegations of elder abuse and neglect screened and investigated



317

Family caregivers supported with counseling and resources



And so Much More

Advocacy and Uncertainty

It was a roller coaster of a year—and at times, a real nailbiter.

Questions hovered for months. Would federal funds materialize? When would the state reimburse us? At one point, we faced the possible loss of more than \$200,000 in federal funding for our Nutrition Program. At another, we were unsure when—or if—nearly \$4 million in state Home Care reimbursements would arrive. Shifts in Medicaid, SNAP, and Medicare policies, along with growing pressure on state Home Care funding, created uncertainty not just for our agency, but for the older adults and families who rely on these services every day.

At our Annual Meeting, Board President Mary McKenna reminded us that advocacy doesn't have to be complicated. "Tell your stories," she urged. "Just tell them what you do and what you encounter every day." Alongside our day-to-day advocacy for individual clients, we began thinking more intentionally about how to protect essential services—and how to invite the wider community into that work.

Using Mass Aging Access's Take Action toolkit, hundreds of our clients and family members contacted their elected officials, sometimes repeatedly, urging passage of a supplemental budget to address critical funding shortfalls for Elder Services and other Aging Services Access Points across the state.

In April, representatives traveled to Washington with USAging to educate members of Congress about the work of Area Agencies on Aging. In May, Elder Services joined colleagues at the Statehouse for Older Adults Lobby Day, showing up in support of the everyday services that help older adults remain safe, nourished, and at home.

In late June, the state legislature approved a supplemental budget allocating \$60 million for Home Care services statewide. The uncertainty did not disappear—but neither did our resolve to speak up, stay engaged, and stand with the people we serve.



Senior Nutrition Program

Our Senior Nutrition Program is supported through a mix of federal, state, and municipal funding, supplemented by private and foundation contributions. In 2025, we were fortunate to receive significant first-time grants from the Ahold Delhaize USA Family Foundation, the Martha's Vineyard Bank Charitable Foundation, Nourish Nantucket, the Martha's Vineyard Community Foundation, and the Farm Neck Foundation.

Even with this outpouring of community support, we recognized early in the year that we needed to make some careful changes to protect the long-term health of this essential program, which includes Meals-on-Wheels. Our goal was simple: to be good stewards of the resources entrusted to us while continuing to show up, meal after meal, for the people who rely on us.

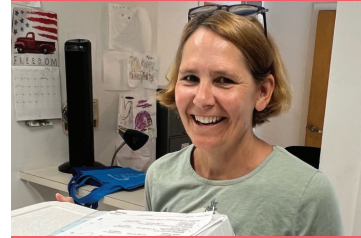
One step was the adoption of an Unserved Meals Policy. Unserved meals—those ordered but not delivered because a recipient was unavailable or forgot to cancel—add up quickly. Under this policy, consumers who miss multiple deliveries meet with a Care Manager to talk through what's working, what's not, and whether adjustments to their meal plan make sense.

We also launched Spring for a Meal, a grassroots campaign to build awareness of elder food insecurity and support for Meals-on-Wheels. Eighteen dining establishments across Cape Cod and the Islands partnered with us, helping spark conversation and encouraging small, spontaneous gifts from many first-time donors. This campaign may grow into an annual event.

Additional changes included discontinuing Tuesday meal deliveries on June 1, with a frozen meal option added to Monday delivery, and consolidating several nutrition sites to improve efficiency. Throughout these transitions, Nutrition staff stayed closely connected with consumers, helping ensure continuity of service and sharing information about other local food resources when needed.



**Site Coordinator
Mary Bernardo and
Meals-on-Wheels
volunteer Bill Holcomb**



**Meals-on-Wheels
volunteer Liz Novak**



**Meals-on-Wheels
volunteer Gerry Zeich**



**Nico Sylvester at
Knock Out Pizza**



Trust, Connection, and Protection

Intervening in complex situations begins with trust. That's why we encourage community members to get to know us before they need help—so concerns are recognized early and support is accepted. Sometimes that support means arranging housecleaning to prevent eviction or guiding someone through a lengthy court process to escape financial exploitation by a family member. Other times, it's as simple—and as vital—as making sure someone has money for groceries.



Financial scams targeting older adults have surged in recent years. Ed Murphy, Director of our Protective Services unit, was invited to speak at the Elder Fraud and Abuse Awareness Summit at Cape Cod Five in Hyannis, the largest of several public forums focused on expanding the District Attorney's capacity to prosecute these crimes. Last year, 300 incidents were reported, yet limited resources allowed only 15 cases to move forward.

Elder Services works upstream to prevent fraud through our Money Management and Senior Planet programs. Money Management is a state-funded initiative that trains and matches volunteer bill payers with clients who need help managing their finances. Volunteers review monthly bank statements for accuracy and suspicious activity and assist clients in reporting potential scams to banks, credit bureaus, and law enforcement.

Senior Planet workshops help older adults build digital confidence, with a strong emphasis on online safety and privacy. In 2025, more than 266 participants attended free classes at 16 Councils on Aging, libraries, and community centers. These programs were supported by the Comcast NBCUniversal Foundation, Cape Cod Healthcare Foundation, Cape & Coast Bank Charitable Foundation Trust, and the Kelley Foundation. In July, we expanded this work by offering one-on-one tech help and digital navigation to individuals enrolled in Elder Services clinical programs.

These connections reflect our respect for older adults and the life-enhancing—and sometimes life-saving—work we do. As government funding grows increasingly strained, Elder Services relies on the generosity of foundations, businesses, and individuals to sustain this vital work. We are deeply grateful to those who help bridge the gap.



**Elder Abuse Awareness Walk
in Hyannis, June 2025**

Our staff members feel most rewarded by the human connections they make. They are motivated by the positive changes in our clients' condition and quality of life that result from the supportive services our organization can put into place. When they receive a note of thanks, they know their hard work has impact—not just on the individual client but on the community—because when a person ages well in their community, the whole community benefits.



When David Treanor was ready to transition from an extended hospital stay to life at home, Options Counselor Kerri Lyford worked with Care Manager Tudor Payson and Nurse Susan Rumul to smooth the way. Tapping into special demonstration project funds, Lyford procured a powered recliner and air conditioning unit with a remote control, among other things. **“Elder Services helped me get out of rehab and back home with the care and equipment I needed to be comfortable—they even made sure my new recliner was the color I wanted.”**

“I have taken two computer courses, now. They are what kept me going in the winter months while undergoing chemo. Denise was a great teacher, and it was easy to learn so much. Elenita knew how to loosen up the class and then get down to business. Before taking the courses, I couldn't navigate the internet now I am comfortable doing so.”

— Kevin Grant, South Dennis, Mid-cape Veteran in his 70s.
Yarmouth Computer Essentials Class with Instructor Denise Magnett and Kevin.



“I first got involved with Elder Services when I became a full-time caregiver to my mother. I didn't know where to find help for my mother or how to navigate the system. I am forever grateful for the services she has been receiving and the care managers she has had over time.

Then came the volunteering and after that, being hired. I'm proud to be a part of our mission. And if I can be a helping hand, well that's a good thing!”

— Valerie Dubois, Yarmouth Nutrition Site Coordinator



Statement of Activities

Fiscal Year Ended June 30, 2025

REVENUES, GAINS, AND OTHER SUPPORT

Earned Income	\$3,419,850
Individual Contributions and Grants	\$801,443
In-Kind	\$929,319
Investment Revenue	\$622,947
Program Services Fees and Government Grants	\$62,774,064
TOTAL REVENUE	\$68,547,623

EXPENSES & LOSSES

In-Kind	\$929,319
Occupancy, Professional Fees, and Direct Administrative	\$2,385,777
Program Expenses	\$48,996,022
Salaries and Benefits	\$12,840,962
Travel—Staff and Volunteers	\$424,552
TOTAL EXPENSES	\$65,576,632

CHANGE IN NET ASSETS **\$2,970,991**

CHANGE IN NET ASSETS

Net Assets—Beginning of Year	\$15,805,249
Change in Net Assets	\$2,970,991
NET ASSETS—END OF YEAR	\$18,776,240

Statement of Financial Position

Fiscal Year Ended June 30, 2025

ASSETS

Cash and Cash Equivalents	\$3,790,501
Net Accounts Receivable and Program Services	\$14,454,584
Prepaid Expenses	\$214,157
Net Land, Buildings, and Equipment	\$1,937,836
Investments	\$5,328,151
TOTAL ASSETS	\$25,725,229

LIABILITIES AND NET ASSETS

Accounts Payable	\$1,537,761
Subcontract Payable	\$2,392,180
Accrued Expenses	\$1,176,277
Deferred Revenue	\$1,832,091
Other Current Liabilities	\$10,680
TOTAL LIABILITIES	\$6,948,989

NET ASSETS

Without Donor Restrictions	\$17,436,712
With Donor Restrictions	\$1,339,528
TOTAL NET ASSETS	\$18,776,240

TOTAL LIABILITIES AND NET ASSETS **\$25,725,229**

Board of Directors

Mark Berson
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Doug Bolton
Mark Dennen
Carol DiBona
Lyndsay Famariss
Susan Flanagan
Lauren Haddad
Kelly Howley
Kerri Kelly
Daniel Kiley
Robert Kucharavy
Linda Landry
Susan Marancik
Mary E. McKenna
James Monti
Nancy Najmi
Lori Nelson
Eva M. Orman
Donna Sbardella

Area Agency on Aging Advisory Council

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Gina Paglucia Morrison
Donald Peters
Michelle Peterson
Nancy C. Warner



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