



**New York State
Joint Legislative Budget Hearing
Human Services
February 9, 2021**

My name is Katelyn Andrews and I am the Director of Public Policy at LiveOn NY. Thank you to both the Senate and the Assembly for the opportunity to testify today.

LiveOn NY's members include more than 100 non-profit community-based organizations that provide core services to older adults across the State. These programs include senior centers, home-delivered meals, affordable senior housing with services, elder abuse prevention services, caregiver supports, NORCs, case management, and homecare. Through policy efforts, LiveOn NY, with our members, advocates to make New York a better place to age.

LiveOn NY also administers a citywide benefits outreach program that assists thousands of older adults each year in communities where benefits, such as SNAP and SCRIE, are most underutilized. Additionally, thanks to the generous support of the legislature, LiveOn NY administers the Rights and Information for Senior Empowerment (RISE) program, an outreach program designed to support professionals serving older adults and offer direct assistance and information to older New Yorkers.

In all, we believe that aging creates momentum that drives our state forward, with older adults powering local economies, political systems, and communities. Older people are the anchors in our neighborhoods, providing invaluable volunteerism, caregiving, and civic engagement across the state.

Unfortunately, despite older New Yorkers being an asset to our state, they have not been invested in. Today, New York's older adult population is greater than the total populations of 21 other states, yet it isn't reflected in the New York State Office for the Aging (NYSOFA) budget. **New York State's older adult population is more than 1.6 million with the Executive Budget allocating NYSOFA only \$271.6 million in aging funding, \$3.12 million less than in Fiscal Year 2020-2021, amidst a global pandemic in which seniors have been hardest hit.**

While the older adult population continues to be the fastest growing demographic, and despite seniors having been particularly vulnerable to the impacts of COVID-19, the programs that are built to serve older New Yorkers remain chronically underfunded, even more so than last year given the cuts and lack of accounting for inflation and increased demand. This pervasive underfunding of NYSOFA has real implications for our ability to keep older New Yorkers safe in communities through a global pandemic. Illustrative of this, is the existence of waiting lists for services that deter the need for higher levels of care, in settings that proved particularly vulnerable to the virus. This further represents a missed opportunity to find cost-savings that would otherwise be imposed at higher levels on our Medicaid and Medicare systems.

It is important to illustrate just *why* increased support for senior services is so critical to New York State's ability to further assert itself as a bastion of progressive policy. There is a reason that one in seven older adults are living in poverty throughout New York State, **time acts as a compounding**

factor to inequities experienced throughout the life course.¹ For an older woman of color, decades of earning less per dollar than their male counterparts compounds to inadequate savings to make ends meet when she reaches old age. Evidence to this, today, 19% of African American seniors live in poverty. For an LGBTQ senior, closed doors due to discrimination in the workplace or in housing, compound fiscal insecurity throughout a lifetime. Today, one in five LGBT adults are living on less than \$12,000 a year.² For an older Chinese immigrant, linguistic isolation and a lack of access to benefits lead to limited resources in old age. Today, Chinese seniors in New York City have an estimated annual income of \$7,000 a year, a number not vastly different from other older immigrant populations.³ For all seniors, of whom the average social security payment is only \$1,470 a month, we as a state must do more to, at the very least, provide high quality services for all older New Yorkers to redress such vast inequities in old age.

These inequities were reflected in the impacts of COVID-19. Data from the CDC highlights this, with Black and brown Americans representing 30% of COVID cases, despite accounting for only 13% of the population. Black workers made up a significant portion of the frontline workers deemed essential throughout COVID-19, placing these individuals and their families at greater risk throughout the pandemic. Consequently, hospitalizations and deaths due to COVID disproportionately affected people of color all over the country. The COVID-19 pandemic further exposed the ongoing racial inequities that were already prevalent.⁴

To begin to address such inequities, the following represents LiveOn NY's Fiscal Year 2021-2022 budget recommendations:

Fund Services for the more than 11,500 Older Adults on Waiting Lists

Budget Ask: A significant investment towards the \$27 million needed to fully address waiting lists

Currently, more than 11,500 older adults are on waiting lists for State Office for the Aging (SOFA) community based services, particularly waiting lists for home-delivered meals, case management, home care, and transportation that have arisen throughout the COVID-19 pandemic. Such services enable older adults in counties across New York to age safely and independently in their communities, avoiding unwanted moves to costlier institutional care settings. This is likely the tip of the iceberg in regards to demand across the state, as federal stimulus funds have helped keep larger waiting lists at bay, and the mere presence of a waiting list is often untenable for an older adult in need, forcing the individual to make the immediate decision to enter an institutional setting.

Given the exorbitant strain COVID-19 has placed on the older adult population, the prospect of adding further stress to the lives of older New Yorkers by forcing them to wait for critical services is untenable and must be redressed through a significant, immediate investment. For many older adults, it is only through the delivery of a daily hot meal, a visit from a home care attendant to assist with activities of

¹ <https://nycfuture.org/research/new-yorks-older-adult-population-is-booming-statewide>

² justiceinaging.org/wp-content/uploads/2016/06/How-Can-Legal-Services-Better-Meet-the-Needs-of-Low-Income-LGBT-Seniors.pdf

³ <https://nycfuture.org/research/planning-for-new-yorks-aging-immigrant-population>

⁴ <https://www.epi.org/publication/covid-19-inequities-wilson-testimony/>

daily living, or the support and referrals from a case manager, that one is able to live fully and safely in community. To delay a single older adult from getting such support—particularly during a global pandemic that has left older New Yorkers most at risk—is to deny them the opportunity to age with dignity and respect. We as a State must ensure that funds are available to address this waiting list, not only for the older adults in need, but for the non-profit community-based service professionals who so desperately wish to serve but lack the funds to do so.

Further, by investing in these supports, New York will not only be ensuring an improved quality of life to those in need, but will inevitably help balance the State’s budget by reducing Medicaid expenditures. Findings indicate that for every 1% increase in home-delivered meal service to the older adult population, there is a significant savings to Medicaid through the reduction of higher cost care. More specifically, findings indicate that in New York, savings from just a 1% increase in meal service would lead to \$11,427,143 Medicaid savings—proving that waiting lists for such services actually cost more than the cost of the meal service itself.⁵

Ensure Older New Yorkers and Professionals Have Access to Key Information

Budget Ask: Restore \$200,000 in historically legislative funding for LiveOn NY’s “Rights and Information for Senior Empowerment” (RISE) program

The Governor’s Budget eliminated \$200,000 in funding for LiveOn NY’s RISE program. This cut will put at risk our ability to ensure that older New Yorkers receive vital information regarding COVID resources, benefits and entitlement changes, scams, and ways to remain active and safe. The timing of this move is particularly distressing as COVID-19 has had a disproportionately deadly impact on older New Yorkers, who have also faced new and frequently daunting barriers when trying to access meals, groceries, medicine, support services, and now the COVID vaccine. Even prior to the pandemic, older adults have often struggled to receive basic, trustworthy information on how to get vital services, including benefits such as SNAP and SCRIE, which LiveOn’s RISE program works tirelessly to promote and make accessible for older adults.

At this critical juncture, LiveOn NY seeks a restoration of funding to bridge these gaping information holes through a multi-faceted approach. This approach will include:

- Providing citywide training and education for the senior service workforce (primarily through virtual techniques that LiveOn successfully implemented during the lockdown and beyond), so that they know about benefits, programs, and services, as well as how to best help their clients on such matters.
- Serving as a “constituent services” partner with local elected officials’ offices to bring needed information to the community (e.g. through information for elected officials’ newsletters, webinars, and other communications efforts).
- Provide updated, free, culturally competent information to seniors, including through digital methods (including LiveOn’s website, social media, and newsletters), as well as extensive

⁵ <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2013.0390>

engagements with a variety of media sources.

Restore Funding to Combat Elder Abuse

Budget Ask: Restore \$340,000 in funding for Lifespan and the NYS Coalition on Elder Abuse

Lifespan is the convener of the New York State Coalition on Elder Abuse and works to provide training, public awareness, and direct social work intervention in all forms of mistreatment, with an emphasis on financial exploitation—the fastest growing form of abuse and often the most devastating for vulnerable older adults. New York State is a leader in the field because of the decades-long support in the State Budget.

The Governor’s Executive Budget proposal eliminated \$340,000 in funding for Lifespan. These funds are critical for our overall ability to address elder abuse prevention & intervention throughout New York State. This service is particularly important during COVID-19 as the pandemic has led to: an increase in scams nationwide; the potential for increased proximity of perpetrator to victim due to more individuals “staying home;” and growing economic challenges nationwide that may increase a perpetrators willingness to commit financial abuse.

More specifically, these funds provide services to combat elder abuse such as, case management, education and intervention, shelter for victims, respite for caregivers, statewide education and training, statewide multidisciplinary teams, forensic accounting in cases of financial exploitation, statewide financial exploitation consultation, and management of the New York State Coalition on Elder Abuse.

Increase funding for the Long-Term Care Ombudsman Program

Budget Ask: Increase the program budget by \$4.81 million

The Long Term Care Ombudsman Program (LTCOP) is an advocate and resource for older adults and persons with disabilities who live in nursing homes, assisted living and other licensed residential facilities. The importance of this program was seen during the COVID-19 crisis. Throughout this pandemic, the LTCOP staff and volunteers have remained engaged with residents, families, and facilities to provide information and support to ensure that resident rights are protected but, without access, it was hard. Older adults in long-term care have proven *the* most vulnerable and *the* most at-risk. If fully supported, ombudspersons can act as advocates and sources of strength on behalf of increasingly distraught family members seeking information about their loved one. *It is time to modernize and strengthen this critical program.*

Today ombudspeople help residents understand and exercise their rights to good care in an environment that promotes and protects their dignity and quality of life. The program advocates for residents at both the individual and systems levels to address issues that have the potential to impact their health and wellness. Ombudspeople investigate and resolve complaints; promote the development of resident and family councils; and inform government agencies, providers and the public about issues and concerns that impact facility residents. Ombudsmen’s activities also greatly enhance the footprint of DOH facility

surveillance activities by sharing resident concerns and quality of care issues observed during regular interactions with residents.

Support Naturally Occurring Retirement Communities (NORCs)

Budget Ask: Restore \$325,000 in historically legislative funding

We are pleased that the Governor's Executive Budget proposal includes \$8.055 million in support for NORC programs, but unfortunately, it fails to include \$325,000 that the Legislature added in FY 2019-2020 and FY 2020-2021 to support nursing services in NORCs. Restoration of this funding is critical as it enables NORCs to provide key nursing services to older residents in need. During COVID-19 in particular, despite physical NORC spaces being closed, staff have continued to assist residents remotely throughout the pandemic, including through: frequent wellness calls to monitor health and safety and to reduce social isolation; case management services to assist older adults in accessing food, medical supplies, in-home healthcare, and more. NORC nurses are providing remote support over the phone, particularly focusing around COVID-19 concerns. In this remote environment, NORCs serve as essential services for older adults, helping them stay safe, healthy, and connected.

Invest in Affordable Senior Housing & the Empire State Supportive Housing Initiative (ESSHI)

Budget Ask: Commitment to a new \$3 Billion investment over 5 outyears towards Affordable Housing Capital, including affordable senior housing and service coordination for older residents

LiveOn NY supports the Governor's Executive Budget commitment to another year of supportive housing through a \$250 million investment, as well as the commitment to extend low-income housing credits for five years. However, as we are now in the final year of New York State's Five-Year Housing Plan yet the need is greater than ever. It is important for the state to signal a commitment to consistent, predictable, and robust funding to maintain a pipeline of production, including for critical senior and supportive housing projects.

Deepening investments in affordable senior housing with services is critical in future years, not only to improve the quality of life of older New Yorkers and address rising senior homelessness, but as a cost-savings measure against increased Medicaid and Medicare spending. **Service coordinators in senior housing residences have proven to reduce health care costs, including reducing Medicaid expenditures.** LiveOn NY's member, Selfhelp Community Services, released a study of the residents in their senior affordable housing program. The study compared Medicaid data for residents in their housing in two zip codes to other seniors living in the same zip codes over two years.⁶ This research found that seniors living in Selfhelp's affordable housing had demonstrably positive outcomes including:

- 68% lower odds of being hospitalized
- \$1,778 average Medicaid payment per person, per hospitalization for Selfhelp residents, versus \$5,715 for the comparison group

⁶ <https://www.wellhome.org/wp-content/uploads/2019/01/hlthaff.2018.0070.pdf>

- 53% lower odds of visiting an emergency room compared to a non-resident

Additionally, a 2016 study of residents in affordable housing in Oregon showed that Medicaid costs declined by 16% just one year after seniors moved into affordable housing communities. Results also showed that primary care visits increased by 20%, while emergency room visits decreased by 18%, and that properties with on-site health services produced the largest decrease in emergency room visits. These examples demonstrably show that an investment in service coordinators makes good fiscal sense, while supporting older New Yorkers.

Invest in Technology for Older New Yorkers

Budget Ask: \$5 Million in funding to invest in technology services for older adults

COVID-19 has shown the vast digital divide in the older population. The most vulnerable older residents have been without interaction for months, and having the ability to create and implement a robust virtual platform for our clients is paramount. There needs to be a substantial investment to purchase and implement technology to bridge the gap in social isolation and loneliness. Our network stands prepared to implement a variety of programs, including expanding virtual senior centers across the state, with an investment.

In Conclusion

In this difficult budget year, we are especially proud to recommend investments with proven cost-savings to Medicaid and health care more broadly, while remaining quality and mission-driven in approach. We appreciate the legislature's support of the above recommendations and look forward to seeing a budget that responds to the devastating impact COVID-19 has had, and continues to have, on the older adult population. LiveOn NY stands ready to work with New York State to make New York a better place to age, and we appreciate all efforts by the State to provide equity, reduce wait lists, and improve quality of life for *all* older New Yorkers. Thank you again for the opportunity to testify.

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