

Written Testimony of Ann Marie Cook President/CEO of Lifespan of Greater Rochester Budget Hearing - January 31, 2024

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I am Ann Marie Cook, President/CEO of Lifespan of Greater Rochester. I would like to thank you for allowing me to submit budget testimony related to services for older adults and family caregivers in New York State and to thank you for all your past support.

To give you some background, Lifespan was formed in 1971 and is a nonprofit organization dedicated to providing information, guidance, and services to help older adults take on the challenges and opportunities of longer life. Our agency offers over 30 services for older adults and family caregivers. Our services range from providing older adult centers, to care management, to health care navigation to elder abuse prevention and intervention to the long-term care ombudsman program. Last year, we served over 30,000 people. While most of our clients live in the Finger Lakes region, we also operate the NYS Elder Abuse Coalition, the NYS Enhanced Multi-Disciplinary Teams program to combat elder abuse and the NYS Caregiving and Respite Coalition in conjunction with NYSOFA.

The stress of the current service system is at a near breaking-point and we need to communicate this to you and we need your help.

I want to share with you the email I received last week.

"Pam" is currently at Strong Memorial Hospital (Rochester). We need your help with a discharge plan. She owns her own home but lives alone. Her adult children live out of state, and she has no other family members living in Rochester. She needs home care. She will also need a ramp, Hoyer lift, hospital bed, and is unable to self-administer insulin. Pam is also unable to feed, cloth, or perform her own personal hygiene. She lives on Social Security and has a small savings account. There are no nursing home beds available and she wants to stay in Rochester. Can you help?

If this was an unusual email, I would not be telling you this story. This is the work the aging services network is being called upon to do every day. Honestly, far more intense, and far more involved than ever before.

There is a convergence of issues that is making our work more challenging:

1. Dramatic Change in the Demographics:

According to a report issued by the Center for an Urban Future in January 2023, "New York State is home to more residents ages 65 and above—nearly 3.5 million—than the entire population of 21 states. Older adults are also driving most of the state's population growth. The over-65 population is booming in every corner of the state, with the fastest increases over the past decade occurring in Rochester (+64 percent), Saratoga County (+50 percent), Syracuse (+43 percent), Queens County (+39 percent), Dutchess County (+37 percent), and Orange County (+36 percent).

In fact, the growth of New York's older adult population is outpacing overall population growth in every one of the state's 19 largest counties. **New Yorkers ages 65 and over grew by an incredible 31 percent in the last 10 years."**

We simply cannot ignore these dramatic population shifts and the needs of older adults.

- 2. More and more older adults are living in poverty.
 - Again, quoting the same study, nearly 1 in 8 older New Yorkers is living in poverty.
 - The number of older New Yorkers living below the poverty line <u>increased by 37.4</u> <u>percent over the past decade.</u>
 - Hispanic New Yorkers age 65 and older are experiencing the highest rates of older adult poverty. Asian older adults have the second-highest poverty rate, at 19.1 percent, followed by African American older adults at 16.6 percent.
- 3. <u>Family caregivers</u> are the backbone of the system and their backs are breaking.

There are an estimated 4.1 million unpaid caregivers in New York State. They spend an average of \$7,000 a year on out-of-pocket costs (<u>AARP</u>). Families are smaller and are more geographically dispersed. The family members caring for loved ones are stretched to the limit and using their own funds to care for their loved ones.

In addition, it is a women's issue. Women are the major providers of long-term care. Women who are family caregivers are 2.5 times more likely to than non-caregivers to live in poverty.

4. The rise in older adults being scammed.

I have come before other Assembly and Senate committees to talk about elder abuse. I have explained that most of it is still a hidden problem and that 300,000 older New Yorker's are abused each year. The most dramatic issue we have seen since COVID is the

rise in older adults being scammed. According to the US Federal Trade Commission, <u>80%</u> of scam victims are over 65 years of age with a cost of \$36 billion/year nationally. At Lifespan, we have three times the number of staff working on this issue than we did five years ago. The cases keep coming in. We have seen everything from romance scams, to "grandchildren in jail" to now the use of AI to imitate voices of loved ones.

One story from a month ago:

A 73-year-old man, John, received a phone call from his "daughter," who was getting married in New Jersey in two days' time. The scammers had <u>used voice cloning</u> technology and the voice sounded exactly like his daughter. The daughter indicated that she had gotten a DWI and was in jail and needed \$20,000 bail money to be released. There were also two imposters that spoke to this father, claiming to be lawyers. John arrived at the rehearsal dinner in New Jersey, approached his daughter and expressed his relief that she was okay and had gotten out of jail in time for the wedding. His daughter, of course, had no idea what he was talking about. He explained what had happened and then realized that the scammers had used voice cloning technology to acquire the funds.

5. <u>Workforce shortages</u> across the health care and human services systems. The workforce shortages are alarming. In the Finger Lakes region, we have up to 1,000 nursing home beds closed at any given time because of workforce shortages. This is backing up our hospitals and impacting every aspect of the system – including the aging services network.

2024-25 Budget Request:

When you look at the NYS Office for the Aging budget, there is a net increase of 11.9 percent compared to 2023-24 budget. The net increase is mainly driven by a 1.5 percent COLA and anticipated increases in federal funding, and a \$11.5 million in decreases from the elimination of various legislative grants. While the COLA is helpful, it really does not put any funds to help us deal with the rising needs of older adults.

We respectfully request the following restoration in funding and increases to reduce current waiting lists for services:

Funds to Address the Waiting Lists in Aging Services:

18,000 older New Yorkers are waiting for services. These services help keep individuals in their communities and neighborhoods. We must address the waiting list issue or we will never be able to keep pace with the rising number of older adults.

I would also highlight a few specific issues. I request the restoration of all of the legislative additions in last year's budget, in particular:

Restoration of Lifespan of Greater Rochester's Elder Abuse funding \$335,000

Financial exploitation is the most common form of abuse and now, we are seeing not only financial exploitation by trusted family members/friends but also a huge increase in scams. In the there is a \$335,000 reduction in funding for statewide elder abuse prevention from last year's enacted budget. This is critical funding to protect older adults from all forms of elder abuse and address the sophisticated scams targeting older adults. We are asking for the restoration of these funds.

Restore \$1,250,000 million to the Long-Term Care Ombudsman Program (LTCOP)

Last year's enacted budget included an increase for the LTCOP. This program is often the ONLY option for residents in long-term care to get help with quality of care and quality of life issues. The NYS Comptroller released an audit of the program in 2019 and stated, "Many residents of LTC facilities in the State lack regular access to ombudsman services, due in part to a decline in the number of volunteers combined with a lack of paid regional program staff." That remains true today. The situation will only get worse if the program is cut.

In closing, a friend of mine asked me," At what age do people become irrelevant? At what age do we stop caring about people?" I hope in NYS our answer is NEVER. We cannot look at the convergence of issues impacting older adults and cut the NYSOFA budget. The New York State Legislature has always made a strong commitment to supporting older adults, their families, and caregivers in the New York State Budget. Thank you so much for your support as we all work to meet the needs of older New Yorkers.