



AARP New York

**Testimony before the
Joint Legislative Budget Committee
Senate Finance and Assembly Ways and Means**

**Human Services Budget
February 9, 2021**

Introduction

Good afternoon Senator Krueger, Assemblymember Weinstein, and members of the Committee. I am Beth Finkel, and I am the State Director for AARP New York. AARP is a social mission organization with 2.5 million members in New York State. I would like to submit the following testimony regarding the Human Services portion of the Executive Budget, and other critical budget items impacting older New Yorkers and their families.

I would like to start by thanking you all for all the work you have done to help New Yorkers push forward in these unprecedented times. Unfortunately, our state's older adults continue to be disproportionately burdened by this pandemic. The most recent Centers for Disease Control and Prevention (CDC) data estimates that 95 percent of [COVID-19](#) deaths in the U.S. have occurred among people who were 50 or older. And the number across New York is over 95%, according to the most recent State Department of Health [data](#). **Therefore, this year's budget must prioritize the needs of struggling older New Yorkers.**

New York State Office for the Aging (NYSOFA)

Addressing the Un-Met Need

AARP strongly believes that older New Yorkers must be given the opportunity to stay in their homes as the vast majority want where they are happier, and where care can be delivered less expensively. Given the sky-high number and rate of deaths in nursing homes, funding to provide the programs and services that keep people in their homes and out of institutional settings must be a priority. In addition, we must do all we can to help family caregivers, who

play a key role in determining an older person's ability to remain in his or her home and community and out of taxpayer-funded institutional care settings such as nursing homes for as long as possible.

Unfortunately, there is statewide waiting list totaling more than 11,000 older New Yorkers who are currently unable to receive vital services such as home-delivered meals, home care, and case management administered by NYSOFA (attached please see a letter that was signed by over 158 organizations last December asking for the Governor's help in reducing this waiting lists).

That is why AARP strongly supports enhancing funding for NYSOFA-administered home- and community-based services by providing an additional \$27 million to address the growing waitlist for these services, which now numbers over 11,000 people statewide.

Senior Financial Exploitation

Unfortunately, many older adults fall victim to financial exploitation when unscrupulous individuals misuse a vulnerable person's wealth and assets for their own personal gain. This can result in older adults losing their often limited income, and with that, their ability to pay for necessities such as food, housing and health care.

Lifespan is the convener of the New York State Coalition on Elder Abuse and works diligently 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 elders. New York State is a leader in the field because of the decades long support in the New York State Budget.

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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. Core services within the Upstate Elder Abuse Center at Lifespan include: • Case Management • Scam Education & Intervention • Shelter for Victims • Respite for Caregivers • Statewide Education & Training • Statewide Multidisciplinary Teams • Forensic Accounting in cases of financial exploitation • Statewide Consultation.

AARP recommends that the legislature add \$340,000 for this important program that the Governor excluded in this year's budget proposal.

NORCS AND NNORCS

Classic and neighborhood Naturally Occurring Retirement Communities (NORCs), collectively known as the NORC program, coordinate a broad range of health and social services to help support older residents to age in their own homes, as well as incorporate the needs of the older residents in the design, implementation, and prioritization of services and activities. The intent of the NORC program is to facilitate and integrate the health and social services already available in the community, as well as organize those necessary to help meet the goal of enabling older adults to remain at home. In light of the widespread deaths that occurred in our nursing homes during this pandemic, restoring funds to the NORCs is vital. AARP recommends that the \$325,000 that was cut from the program last year be restored.

Funding is necessary to continue the current level of services, and NORC's allow for older residents to remain in the community at a lower cost than the higher levels of care they would otherwise need.

The Long Term Care Ombudsman Program

The Long Term Care Ombudsman Program 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 program advocates for residents at both the individual and systems levels to address issues that have the potential to impact their health and wellness. Ombudsmen 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.

The program is mostly volunteer-based and helps residents understand and exercise their rights to good care in an environment that promotes and protects their dignity and quality of life. During the pandemic these ombudsman were not allow into facilities as many volunteers are older and feared catching the virus.

AARP strongly recommends that the **the State add \$5 million dollars** to the program's current funding level of \$1.19 million to hire and train more professional staff, and allow the professional ombudsmen into facilities during a pandemic to do their job as the voice of residents. It is clear that nursing home residents' voices were lost in this pandemic, and we cannot allow that to happen again.

Broadband Affordability

AARP strongly supports policies that would create access to affordable, high-speed internet service. In addition, AARP urges lawmakers to address the need to map New York to determine where high speed internet service gaps exist, so we can work to ensure all New Yorkers have access to the high-speed internet they now need more than ever in light of the pandemic.

Moratorium on Termination of Utility, Phone, Television and Broadband Services

AARP supports the executive budget language regarding moratoriums on the termination of utility, phone, television and broadband services in the event of a declared state disaster emergency.

Expanding Telehealth

AARP supports proposals to enhance and provide additional flexibility for telehealth services. The pandemic has shown that telehealth is a safe option to obtain health care services from the comfort and safety of a person's home.

Office for Children and Family Services (OCFS)

Kinship Care

Kinship care refers to grandparents, other relatives, and family friends who are raising children whose parents are unable to do so. More than 200,000 children live in kinship families; fewer than 3,700 are in foster care, despite the similar causes for care.

The New York State Kinship Navigator program has noted that the heroin/opioid crisis is forcing more children into the arms of non-parent relatives, and that Kinship care has become one of the state's most valuable child welfare resources and plays a vital role in providing safe and stable homes for children impacted by the opioid epidemic.

Currently, the 14 OCFS-funded kinship care programs cover 25 counties, with the Navigator covering the remaining counties. The local programs and the Kinship Navigator are

vital to the local kinship communities, enabling new kinship families to care for children, especially those whose parents have succumbed to drug/opioid abuse.

AARP requests that the legislature restore the legislative addition for local kinship programs of \$1,900,000 to fully fund the 14 local kinship care programs for total finding of \$2,238,750. We also request an additional \$100,000 for the NYS Kinship Navigator for total funding of \$310,000.

Middle-Class Family Caregiver Tax Credit

The creation of a family caregiver tax credit offers a new approach to helping people age in their communities while supporting family caregivers. While respite is essential to providing caregivers relief from their duties, caregivers also need help with the financial toll of caring for their loved ones.

Caregiving expenses include payments the caregiver makes for goods and services, such as home health agency services, adult day care, personal care attendant services, homemaker services, respite care, health care equipment, home modifications, and transportation. All of those help keep the older person living independently in his or her home.

AARP conducted a national study in 2016 of family caregivers caring for an adult over the age of 18 to determine their out-of-pocket costs and the financial strain on the family caregiver. The study found that more than three quarters (78%) of family caregivers are incurring out-of-pocket costs related to caregiving, spending an average of \$6,954 per year on such costs. However, among Hispanic/Latino family caregivers, the average is much higher at \$9,022, or

44% of their total income per year. African American/Black family caregivers spend \$6,616, or 34% of their annual income, and White family caregivers spend \$6,964, or 14%.

AARP recommends including a middle-class caregiver tax credit in the final state budget. AARP proposes a tax credit for individuals who have a gross income of \$75,000 or less and couples with a gross income of \$150,000 or less. The credit we propose would not exceed \$3,500, or 50% of the total amount expended. This modest but well-deserved tax break for the middle class saves all New York taxpayers money in the long run by keeping older adults out of taxpayer-funded institutions across the state.

Housing and Nutrition Services

Ending my testimony I wanted to mention several issues directly impacting older persons, caregivers, and New York families that AARP supports.

Emergency Rental Assistance

AARP is in full support of the Emergency Rental Assistance Program included in the budget which is funded with \$1.28 billion in new federal funds. Funding would support future rent and rental arrears payments for households that have experienced financial hardship, are at risk of homelessness or housing instability, and have income lower than 80 percent of the area median income (AMI). **Priority would be given to those who have been out of work for 90 days or more, and who have income at or below 50 percent of AMI.**

Mortgage Forbearance

AARP is supporting the mortgage forbearance proposal in the budget. The proposal extends the covered period for residential mortgage relief through December 31, 2021, or until

the Executive Orders issued during the COVID-19 pandemic are no longer in effect, whichever is later.

Nourish NY

The Executive proposal would increase funding for the Nourish NY program, which helps people who are food insecure to access nutritious food from New York farmers, by \$25 million, for a total of \$60 million.

New York State's Homeowner Protection Program (HOPP)

Housing and legal services are vital to helping vulnerable homeowners fight foreclosure and mortgage-related fraud, both of which can cost them their homes. Aging New Yorkers and New Yorkers of color remain particularly vulnerable to the many foreclosure “rescue” and deed theft scams, and to reverse mortgage foreclosures. Neighborhoods with high foreclosure risk continue to occur disproportionately in communities of color. AARP requests that the Legislature to restore the \$20 million to continue vital housing counseling and legal services programs that assist older homeowners and all New Yorkers in fighting foreclosure and mortgage-related frauds.

Conclusion

Thank you again for allowing AARP to submit testimony on behalf of our 2.5 million New York State members and their families regarding the Human Services Budget in New York State. The priorities I have outlined will enhance the quality of life for all New Yorkers as we age and help create a climate in a post-pandemic world in which all of us can live with dignity and purpose, fulfilling their goals and dreams right here in the Empire State.