



**Written Testimony of Ann Marie Cook
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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 also 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 28,000 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.

“Tony” is currently at Strong Memorial Hospital (Rochester). We need your help with a discharge plan. He owns his own home but lives alone. Her adult children live out of the area, and he has no other family members living in Rochester. He needs home care, help with meal preparation and personal care. He 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 increased by 37.4 percent over the past decade.
- 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. Family caregivers 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 ([AARP](#)). 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, 80% 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.

I could give you hundreds of stories:

Romance Scam:

We received a call from a family member of an 81-year-old man who lives alone. “John” lost his wife about 3 years ago. He became very isolated and lonely. John got on an online dating app and met a “36-year-old woman overseas” and fell in love with her. As of January 2023, when Lifespan received the first referral on him, he had sent approximately \$500,000 to this person.

Tech Scam / Bank Impersonator Scam:

A 77-year-old woman who lives alone received a fraudulent alert on her computer. The message said that the computer had been infected with a virus and she needed to call a number and speak to “tech support.” The imposter took remote control of her computer and told her it would be a one-time fee to fix the problem. She paid for it. Within a day or two, another imposter called her and told her that he was an employee at the bank she used, and he had “inside information” that her bank was about to fold. The imposter stated he could help move all of her money to the “Federal Reserve System” for safekeeping. She went to two separate branch locations of her bank, withdrawing \$30,000 in cash at the first location, and \$12,000 in cash at the second location. When the bank employees asked her what these large withdrawals were for, she used the lie that the imposter had told her to: “Tell them you are having work done on your house and that it is cheaper if you pay the contractor in cash.” As instructed, she placed the cash in a cardboard box on her front porch so that “bank employee’s associate” could pick it up. She did this twice. The imposter was threatening her, stating that she could not tell anyone, because if she did, it would be a federal offense, and she would be arrested. She decided to go to the NY State Police and make a report. A special investigator was assigned, and a stake-out was set up for the third time an imposter was coming to the house to pick up the cash. Two arrests resulted in this case, which turned into a federal case because one of the fraudsters was running the same scam in Arizona. Lifespan’s Fraud / Scam Prevention Coordinator filed two NY State Office of Victim Services claims in hopes of getting a total of \$200.00 back for the victim.

Government Impersonator Scam:

A 76-year-old man, who lives alone, received a call from an imposter claiming to be from the Social Security Administration. The person announced that his monthly Social Security check was going to increase by an additional \$1,000 dollars monthly starting the following month. All he had to do was confirm his personal information, including his Social Security Number. He did so. Shortly after the call ended, the man realized he had made a mistake and called

Lifespan to seek assistance. Fraud / Scam Prevention Coordinator at Lifespan walked him through the necessary steps to recover from identity theft.

5. Workforce shortages 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.

2025-26 Budget Request:

First, I want to thank the Governor for the \$45 million to address waiting lists this year, but after years of not increasing the NYS Office for the Aging budget while there is a huge increase in the number of older adults, this is hardly enough and does not address the needs of those most vulnerable.

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

\$44M for Core Services Inflation and COLA: Due to inflation, providers face higher costs for food, gas, and other essentials, eroding their ability to serve existing clients and preventing them from meeting new demand. A recent COLA intended for programs was redirected to meet minimum wage requirements for home care workers, leaving Area Agencies on Aging and non-profit providers struggling to sustain vital services. This investment would offset these rising costs and stabilize service delivery.

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 \$375,000

Additional \$500,000 to help prevent and intervene when someone has been a victim of a scam.

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. There is a \$375,000 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. We also need money to address the sophisticated scams targeting older adults. We are asking for the restoration of these funds.

\$500,000 to help dually eligible older adults address the social determinants of health and

navigate health care. Lifespan's Community Care Connections program helps older adults

struggle to navigate both health care systems and community-based services. We know that

when we address the social determinants of health and help people navigate healthcare, they

have better healthcare outcomes and a better quality of life. We focus on serving low-income, vulnerable, medically complex older adults who have no family caregiver to help them. The absence of a family caregiver makes navigating all systems more difficult and people tend to have poorer outcomes. We have proven, through evaluations by the NY Academy of Medicine that we can reduce hospitalizations, emergency room use and observations by an average of 25%. (See attached results.)

\$12.5 Million increase to Long Term Care Ombudsman Program (LTCOP)

This crucial program addresses complaints of residents in long-term care facilities and advocates for improvements in the long-term care system. Unfortunately, the program is severely underfunded and reliant on volunteers. LTCOP volunteers are restricted in the scope as well as the number of facilities they can visit. This limits the program's ability to cover all facilities. The program needs more professional staff to conduct weekly visits so all facilities can have a regular ombudsman presence, leading to improved quality of care.

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 not address some of these critical issues. 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.