THE AGING TSUNAMI:
A Blueprint for the Quality of Life for Older New Yorkers

An Age Equality Agenda

Executive Summary, 201

By: Council of Senior Centers and Services of New York City, Inc.
Letter from Council of Senior Centers & Services of NYC, Inc.

December 2013

Dear Colleague,

Council of Senior Centers and Services (CSCS) is proud to share this executive summary of our transition policy and programmatic paper, “The Aging Tsunami: A Blueprint for the Quality of Life for Older New Yorkers – An Age Equality Plan” as a guide to addressing the concerns of older adults and their caregivers. Broken into six sections, this is a blueprint for aging in NYC. Please see the full report at www.cscs-ny.org.

In the next few decades, the composition of New York City’s population will change dramatically as a result of the aging “Baby Boom” population, increases in life expectancy, and New York’s increasing diversity. As these changes occur, the needs of the elderly will continue to expand and change. By 2030, New York’s 60+ population will significantly increase to a projected 1.84 million, a 47% increase from 2000. This group will comprise 20% of the total population compared with 15.6% in 2000.

While the United States has experienced a decline in the national poverty rate for older people, New York City’s older adults have experienced an increase in poverty with data showing that 1 in 3 are currently poor. Further, the average annual income for older New Yorkers is often inadequate to cover the high cost of living in New York City but does not allow many to qualify for public assistance benefits.

This dramatic shift and transformational change is having several consequences for New York City. The sheer number of older adults requires more resources in each community. Also, the ability of older adults to remain in the fabric of their communities necessitates their input into areas such as transportation options, affordable housing and community events. The population increase also means that many more people of all ages are finding themselves as family caregivers. Many caregivers are being confronted with aging issues for the first time and rely on community services and supports so that they can continue their employment as well as care for their loved ones.

At the same time, we see New York’s older population as an asset. Older adults make up the backbones of community life. They have varied and vast experiences from which we can learn. Through volunteerism, raising grandchildren and ongoing employment, maximizing the wealth of older adults’ experience, expertise and compassion is an opportunity for New York City.

Given the trends and the need to support our oldest community members, we all must take responsibility by creating and sustaining a true city for all ages. The time is now for leadership on aging. The time is also now to ensure that each older adult, regardless of income, race, ethnicity, orientation, language or ability, is able to age with dignity and independence.

We would like to thank Bobbie Sackman, Director of Public Policy, the Author of this report. Ms. Sackman can be contacted at bsackman@cscs-ny.org or (212) 398-6565 x226. We would also like
to thank John White for writing the executive summary and Allison Nickerson for editing and formatting this report.

Please do not hesitate to contact CSCS for more information regarding this report and aging issues. We look forward to working with Mayor Bill de Blasio, City Council, and other City and State stakeholders to ensure that we understand, plan for and address the needs of older New Yorkers.

Sincerely,

Joan Ryan
President

Igal Jellinek
Executive Director
Challenges: Aging Issues Faced by the New Administration

With the population of older New Yorkers swelling in the coming years, the time is now for leadership to enact an age equality agenda—one that strengthens communities by including seniors in policy planning, programming, and funding. It is time to raise the bar on addressing ageism.

New York City’s population is aging. Driven by increased life expectancy and aging baby boomers, the city’s 60+ population will grow to a projected 1.84 million by 2030, a 47 percent increase from 2000 (see Figure 1). In fact, by 2030, this group will comprise 20 percent of the city’s total population, compared with only 15.6 percent in 2000.

The composition and financial status of the city’s elderly population are also changing. Diversity is increasing, and while the poverty rate of the overall U.S. elderly population has declined, it has increased in New York City. One in three older New Yorkers are now poor, with many having annual incomes too high to qualify for public assistance, but too low to cover the high cost of living in New York City.

As these dramatic changes occur, the challenges facing the elderly—and city overall—will continue to expand. For instance, more community resources and services will be needed, as will support for first-time family caregivers of all ages. In addition, older New Yorkers will need to maintain their valuable connection to the community, requiring seniors’ input into issues such as transportation options, affordable housing, and community events.

Opportunities: A Population of Strength and Stability

The city’s senior population also presents Mayor Bill de Blasio and other elected leaders with a valuable resource in addressing the city’s most critical issues: domestic violence, housing, immigration, hunger, public benefits outreach, transportation, family issues, and employment.

Seniors are the backbone of families and communities. Many volunteer, work, and raise grandchildren. Further, when divorce, illness, or other family issues arise, it is often the parent or grandparent on which people depend.

To maintain stable communities, older adults
must be involved in the policymaking process. Doing so will greatly benefit elected leaders, providing you with the vast experience needed to build a blueprint for all New Yorkers.

Recommendations: A Blueprint for Action to Addressing the Needs of Older New Yorkers

The future success of New York City depends on creating and maintaining a true city for all ages. To provide optimal support to older adults and their ability to age with independence and dignity, elected leaders must enact policies and funding priorities to accomplish six main goals (see Figure 2).

Figure 2: Key Recommendation Areas for Creating and Sustaining a True City for All Ages

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Recommendation Areas

Programs funded by the Department for the Aging (DFTA) are the only long-term care services available for elderly New Yorkers above the Medicaid level. However, over the past seven years, the DFTA has been cut by $57 million, 20 percent of its current budget. Meanwhile, adults gain access to these and other services—health programs, nutritious meals, case management, home care, transportation, cultural programs, socialization, and education—mainly through the city’s nearly 250 senior centers. Like the DFTA, senior centers have been besieged by greater demands and a lack of public funding.

Baseline Current and New DFTA Funding.

It is critical to first address the challenges of discretionary funding through City Council restorations. While it is beneficial that the City Council restores DFTA funds each year, the lack of baselining has led to loss of services, late
receipt of funds, and an inability to plan.

**Invest in DFTA Services.** To strengthen our community-based infrastructure, DFTA’s historically underfunded services should receive a critical infusion of funding—$100 million over four years. In addition, all current and new DFTA funding should be baselined to stabilize the services provided to seniors.

**Grow Baselined Funding for Senior Centers.** Adequate baselined funding should be established based on how many seniors are served daily. The average neighborhood senior center budget is $400,000, well below what is needed to retain trained staff. An additional $35 million in funding is needed for senior centers to have the facilities, personnel, staffing, and meals (congregate and home-delivered) to serve as a true driver of health prevention.

**Devote Capital Dollars to Senior Centers.** Capital funding regulations should be amended, including lowering the $500,000 minimum threshold for a project, to give senior centers access to funds for renovations and handicapped accessibility.

**Expand Innovative Senior Centers (ISC).** Beginning in 2010, DFTA began creating ISCs, each built on the concept of innovation and robust programming. With $8 million funding 10 completed ISCs and up to 10 more, the current funds should remain baselined. Further, additional ISCs must be funded to keep pace with the growing needs of older adults.

**Reinstate Funding for Meals and Day Care.** Nearly $1 million in funding should be reinstated for one weekend takeaway meal from senior centers. In addition, nearly $1.9 million in funding should be reinstated to fully fund social adult day care, small group programs providing services to people with Alzheimer’s/dementia and disabilities.

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**II. Support Core Services to Allow Homebound Elderly to Remain Home**

Case management, homecare, and meals-on-wheels programs provide vital support to 18,000 homebound elders in New York City. However, U.S. Census data shows that 65,000 more are in need. **Expanded In-Home Services for the Elderly Program (EISEP) provides case management and homecare to seniors with incomes above the Medicaid level, but funding has been cut by 30 percent, resulting in less case managers, higher caseloads, and longer waiting lists.**

**Invest in EISEP Case Management.** While the City Council restored most of the $6.6 million in case management cuts, funding should be fully reinstated and baselined to stabilize the program. Also, an infusion of additional funding should be provided to eliminate waiting lists and lower burdensome case management loads, allowing case managers to bring in more federal dollars to the city through benefits.

**Restore EISEP Homecare Funding.** EISEP clients now receive only 10 hours per week on average. Full funding is needed to address waiting lists and the growing 85+ population.
The $10 million EISEP homecare cut resulted in no new homebound clients for 2.5 years, a thought unimaginable in the Medicaid homecare program.

Restructure the Meals-on-Wheels Program. In addition to ensuring full funding for the program, smaller districts should be created, allowing for improved flexibility and closer contact with recipients. If this is achieved, DFTA should also pilot catering contracts for home-delivered meals, which would keep costs down while local, private caterers make a profit.

III. Ensure Basic Public Services Are Adapted for Older Adults

With an elderly population growing in number and diversity, New York City must expand and adapt its basic public services to ensure that every older adult, regardless of income, race, ethnicity, orientation, language, or ability, can remain central to the fabric of family and community life.

Expand Cultural Competency in Services. Elderly immigrants, who have a median income of only $9,900, now account for 46 percent of the city’s older adult population. To adequately serve this population, funding should be provided to hire bilingual staff for all senior services, and funding should be reinstated for ESL/citizenship classes at senior centers.

Training should be provided for senior services staff regarding cultural and gender identity, and services should be increased to the rising population of LGBT adults. Meanwhile, outreach to immigrant communities should be strengthened by the community-based network and Mayor’s Office of Immigrant Affairs, and a task force should be created to find ways to improve services to elderly immigrants.

Provide Accessible Transportation. Transportation is essential for older adults to remain independent. To address the rising costs of operating vans for senior centers and home-delivered meals, $4 million in DFTA funding must be restored and baselined. Also, Access-a-Ride should start allowing seniors with mobility disabilities to use vouchers for car services and senior center vans.

Improve Access to Hunger Resources. Nearly 50 percent of the city’s seniors who are eligible for SNAP benefits (food stamps) do not utilize them. Using CSCS’s map of underutilization by community district, a campaign should be launched to increase enrollment. Also, the Human Resources Administration’s (HRA) SNAP application process should be examined to identify efficiencies, and working relationships should be created between community services and city hunger resources.

Better utilization of the SNAP program by older adults could provide an extra $500 million of federal funds to seniors, resulting in $1 billion spent at local businesses across New York City.

Increase Affordable Senior Housing. With thousands of seniors on waiting lists for limited Section 202 and other publicly financed buildings, older adults must be a part of the
administration's plan for affordable housing.

The Senior Citizen Rent Increase Exemption (SCRIE) program should increase the income eligibility level, lower the tenant's share of rent to 30 percent, rent should be frozen, and regulations should be changed to prevent thousands of rent-regulated apartments from going to market rate. Further, additional housing support should be provided to older adults, including a right to legal counsel in Housing Court, an expanded Naturally Occurring Retirement Communities program, and a program to help increase the habitability of living spaces as physical needs change.

**Expand Employment Opportunities.**

Although older adults have life experience and reliability, they often face age discrimination and training barriers when seeking work. Therefore, a Workforce1 site should be created for workers age 50+, and job training should be developed to address issues unique to older workers. Age discrimination laws must be enforced, and campaigns and financial incentives should be implemented to encourage city businesses to hire older workers.

**Fund Effective Crime Prevention Programs.**

Funding for the Safe Streets/Elderly Crime Victims program, a successful model of community policing instituted under the Dinkins administration, should be restored to $2 million. As part of this effort, formal relationships between senior centers and local police should be fostered through training on elderly crime victim assistance.

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**IV. Support Specialized Needs of Older Adults/Family Caregivers**

An alarmingly high number of older New Yorkers struggle with issues such as elder abuse, mental health, money management, and overburdened family caregivers. The time has come to address these hidden crises and fund efforts to alleviate them.

**Protect Seniors from Elder Abuse.** More than 120,000 New Yorkers experience elder abuse each year, with only one in 24 cases reported. In addition to baselining and increasing funding for DFTA victim services (now only $800,000), elder abuse should be incorporated into the Office of Domestic Violence, and training should be provided for police to improve recognition, treatment, and reporting of abuse.

Also, S.5779-A/A7892-A, which passed the Senate and is awaiting Assembly consideration, should be enacted, requiring banks to disclose information when there is suspected financial elder abuse (while giving banks liability protection when acting in good faith).

**Making S.5779-A/A.7892-A a priority in the Mayor’s state legislative agenda is critical to enactment of this key financial elder abuse legislation.**

**Fund and Expand Mental Health Services.**
Mental health problems are not part of normal aging, and proper treatment is effective. The current $2 million in geriatric mental health funding should be baselined and increased, and policies should be created to address the rapid growth of Alzheimer’s and related dementias.

**Integrate Money Management Services.** To allow older adults to age safely in their own communities, bill-paying assistance should be integrated into DFTA case management and Medicaid managed care. Further, a funding stream should be established for the costs of a volunteer bill-paying and budgeting program for individuals identified by case managers.

**Expand Support to Family Caregivers.** Without family caregivers, more than 50 percent of older adults would likely be placed in nursing homes largely paid for by Medicaid. To provide caregivers with the resources they need, New York City should establish a Community Care Navigator program and participate in the statewide NY Connects program. Caregivers should also be provided with training and access to competent legal assistance, and efforts should be made to provide workforce security via affordable elder care. In addition, family and medical leave policies should be reviewed to assist working caregivers and support businesses.

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**A 2006 MetLife study found that each year companies lose nearly $33.6 billion in worker productivity due to employees’ caregiving obligations.**

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**V. Plan for Future and Emergency Needs—Creating Age Equality**

*With one in three older New Yorkers living in poverty and thousands more financially struggling, a citywide plan is needed to ensure economic security and access to services—now and in the future.*

**Develop a Multi-Year Plan for Aging.** In preparation for the swelling senior population, a comprehensive plan should be built that expands the DFTA’s role, implements an interagency task force for 2015–2020 planning, and establishes a team in City Hall to ensure coordination of all city agencies impacting the lives of older New Yorkers.

**Improve Emergency Preparedness.** As shown during Hurricane Sandy, aging services providers should be designated as first responders, allowing them to more easily deliver meals and reach seniors during disaster situations. Also, funds should be appropriated for senior centers to be reimbursed for serving as emergency cooling/warming centers.

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**VI. Provide Capacity-Building Assistance for Community-Based Aging Services Network**

*In addition to funding and legislation, addressing the challenges of an aging tsunami will require efficiency, knowledge, and awareness. With the administration’s support, each is possible.*
Expand Group Purchasing Programs. The administration should support expanded group purchasing programs without mandating one purchasing organization, allowing savings to be reinvested in services to our city's older adults.

Invest in Technology and Assistance. In addition to investing in training and technical assistance for community-based aging services, the administration should ensure a smooth implementation of the new DFTA reporting system, STARS, which will increase the capacity to report and capture data.

Launch a Citywide Marketing Campaign. Dignity and visibility are the essence of age equality. Therefore, the new administration should embark on a citywide campaign to raise public awareness of the issues of aging in New York City.

For More Information

To read the full report, “The Aging Tsunami: A Blueprint for the Quality of Life for Older New Yorkers—An Age Equality Agenda,” visit CSCS’s website at www.cscs-ny.org.

If you have questions regarding the report or need more information on an aging issue, please contact Bobbie Sackman, CSCS Director of Public Policy, at 212-398-6565 x226 or bsackman@cscs-ny.org.

About CSCS

Founded in 1979, Council of Senior Centers and Services of New York City, Inc. is the city’s central advocacy organization for the rapidly growing and diverse older adult population. CSCS’s membership comprises more than 100 community-based organizations, which operate more than 600 programs and serve 300,000 older New Yorkers. CSCS’s work ranges from economic justice, hunger, and supportive housing to healthy aging and community engagement. Through its network and initiatives, CSCS serves older adults from every community district and virtually every socioeconomic background in the city.