

## Governor Andrew M. Cuomo's 2017 State of the State Supports Older New Yorkers and their Families

Governor Andrew M. Cuomo's commitment to older New Yorkers is unprecedented. His 2017 State of the State initiatives show a continued dedication to older New Yorkers and their families. Core aging programs and services administered by the State Office for the Aging continue to grow under his administration, increasing access to services statewide while other initiatives direct state agencies to work together to solve more complex problems.

To view Governor Cuomo's 2017 State of the State policy book, please visit <https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/2017StateoftheStateBook.pdf>.

### HEALTHY AGING

Healthy aging includes exercise, good nutrition, meaningful social connections, access to affordable and safe housing, transportation options, health and community services, civic participation, and social inclusion. Communities that are designed and designated as "age friendly" are communities that promote healthy aging for older adults and individuals of any age.

#### **Revitalize Our Downtowns (p. 82)**

Governor Cuomo launched the Downtown Revitalization Initiative in 2016, which invested \$10 million in downtown neighborhoods in each region of the state—bringing new life to more communities in New York. In 2017, he is proposing another round of \$10 million grants for 10 new downtown initiatives. The Downtown Revitalization Initiatives contain elements of age friendly communities ([www.who.int/ageing/publications/Age\\_friendly\\_cities\\_checklist.pdf](http://www.who.int/ageing/publications/Age_friendly_cities_checklist.pdf)) in their application designs, incentivizing the approach that cities implement features that make communities a good place to grow up and grow old across the age-spectrum.

Downtown cities have key elements to support older New Yorkers and their families: compactness, walkability, access to services, and opportunities for personal and community connections. Investing in infrastructure and services in downtowns ensures that those areas will be great places to live, work, and age.

#### **Proposal: Expand the Innovation Economy by Enabling Ride Sharing across NYS (p. 85)**

Governor Cuomo has proposed expanding the availability of ridesharing services to all New Yorkers by establishing a uniform statewide regulatory framework that will be overseen by the Department of Motor Vehicles.

Thousands of older New Yorkers give up driving each year due to a medical issue, visual impairment or other reason. Transportation options are essential to maintaining connections to the community and to getting to doctors' offices, grocery stores, pharmacies, and other settings. Without these options, older New Yorkers face isolation, increased depression, and adverse health outcomes that are preventable. Ridesharing in Upstate New York is a common sense, affordable solution that can help older New Yorkers maintain their health and their connections to friends, family, and community.

**Proposal: Complete the Empire State Trail to Create the Nation's Longest State Multi-Use Trail Network by 2020 (p. 91)**

Governor Cuomo proposes to complete the Hudson River Valley Greenway and Erie Canalway Trails to create the Empire State Trail by 2020, the nation's longest multi-use state trail network. The Governor's strategic plan will develop nearly 350 new trail miles, ultimately creating a 750-mile trail network that will span the Empire State.

Physical activity is essential to the well-being of older adults. It is recommended that older adults spend 150 minutes each week doing moderate intensity aerobic activity to maintain mental and physical health. Studies have shown that spending time in nature can help increase concentration and creativity. Sunshine increases Vitamin D production within the body, which is essential for bone growth, immune function, and cell growth. The Empire State Trail will expand access and encourage New Yorkers of all ages to get out and walk, exercise, and explore all that New York has to offer.

**Proposal: Expand Needed Assistance to 390,000 Families across NYS (p. 155)**

To maximize the amount of Supplemental Nutrition Assistance Program (SNAP) benefits that eligible households receive, Governor Cuomo is directing the Office of Temporary and Disability Assistance (OTDA) to keep the Low-Income Home Energy Assistance Program (HEAP) season open year-round so eligible families are able to immediately access the maximum SNAP benefit. These same families will then be eligible for the remaining HEAP benefit during winter months when they begin to incur heating expenses. This programmatic change of extending the availability of HEAP year-round is a win-win strategy that will incur no additional costs to the state while generating an additional \$228 million annually in federal SNAP benefits for low-income households across New York.

In New York State, nearly one in four adults over the age of 60 and living at home is considered nutritionally at risk. The average SNAP benefit in New York State exceeds \$150 a month. Estimates indicate that less than 60% of older New Yorkers who are eligible take advantage of SNAP benefits.

**Proposal: Leverage Federal Funds to Fight Food Insecurity (p. 157)**

Governor Cuomo is directing the Office of Temporary Disabilities Assistance (OTDA) to develop a new Supplemental Nutrition Assistance Program (SNAP) Outreach Partnership Initiative. OTDA will issue a new request for proposals for SNAP outreach, with a goal of securing plans for a SNAP outreach campaign and private funding commitments totaling \$5 million. With secured support, the state's SNAP outreach budget will increase by \$10 million, from \$7 million to \$17 million, through the federal match program.

Despite the more than 23 million meals provided to older New Yorkers this past year through NYSOFA's nutrition programs, it is estimated that as many as 500,000 older adults who are eligible for SNAP are not signed up for it. This proposal will increase outreach to identify and secure benefits for those eligible but not receiving SNAP.

**Proposal: Increase the Number of Low Income Homes Retrofitted to be Over 20,000 Statewide (p. 158)**

This year, the state will take another step to reduce utility bills by increasing the number of low-income homes that are weatherized or retrofitted by more than 25 percent, from approximately 16,000 to more than 20,000.

Older adults, most of whom are on a fixed incomes and who may own older, less energy efficient homes, are sometimes forced to make dangerous choices when they can't afford their home heating and cooling costs. Weatherizing a home will help older New Yorker reduce their energy utilization 25% to 35%—putting money back in their pockets to help with other expenses.

**Expanding Homelessness Services (p. 199)**

Governor Cuomo proposes a three-part strategy that will enhance and expand services for homeless families and individuals, including those suffering from mental illness, across New York State.

88,000 New Yorkers across the state are homeless—a crisis that impacts people regardless of race, gender or age. For older adults, homelessness is particularly serious, as increased stress, decreased nutrition, and lack of access to medical and transportation services may have dangerous consequences, especially for people with fragile mental and physical health.

**NY Wellness (p. 217)**

To combat the growing threat of health problems caused by poor overall wellness, Governor Cuomo will launch a comprehensive agenda to promote health and wellness through five interconnected strategies: controlling the exorbitant prices of prescription drugs; increasing the supply of healthy food; creating opportunities for physical activity; encouraging healthy behaviors; advancing a "health across all policies" approach to public health; and using the Brooklyn community health and wellness transformation initiative as a showcase for demonstrating how systems of care for New Yorkers of the highest need can be strengthened.

Chronic conditions are the major cause of illness, disability, and death in the United States. By the year 2040, the cost of chronic conditions is estimated to reach a staggering \$864 billion annually. Chronic conditions among older adults often are preventable and in many cases manageable through evidence-based programs such as those offered by the county-based area agencies on aging.

**Proposal: Increase Food Donation and Recycling of Organic Waste (p. 235)**

Governor Cuomo will implement a comprehensive program to reduce the quantity of food wasted in New York State by: introducing legislation to require large generators of food waste to donate edible leftover food and recycle food scraps starting in 2021; providing grants to municipalities to expand and establish composting programs for food waste; supporting capital infrastructure improvements for food generators to divert excess food and food waste; helping food banks and other providers to improve capacity to collect and receive food donations; and directing the Department of Environmental Conservation to develop and maintain a database to connect volunteers who collect and deliver food, like food banks, with generators of excess food, like supermarkets.

In 2014, 1 in 7 Americans faced the threat of hunger. Thirty-three percent of households that use food pantries have at least one member age 60 or older. The Governor's initiative will increase donations to food banks and meal programs, helping alleviate hunger and food insecurity among older New Yorkers.

**Proposal: Protect People from Exorbitant Prescription Drug Prices (p. 256)**

Governor Cuomo proposes a three-pronged plan to make New York State a national leader in protecting consumers and taxpayers from the health and economic consequences of the rapidly rising cost of prescription drugs. The plan includes creating a price ceiling for certain high cost prescription drugs reimbursed under the Medicaid program; protecting consumers from abusive business practices of pharmacy benefit managers; and imposing a surcharge on high-priced drugs when they are sold into the state.

More than one third of prescription drugs used in the United States are taken by older adults, often on fixed incomes, who spend on average more than \$12,000 a year in prescription drug costs. Older adults average 9-13 prescriptions a year, and take more than five different regular prescription medications. This initiative will help protect older New Yorkers, who are the most vulnerable to inflated prescription costs.

**Proposal: Increase Access to Healthy Fresh Food in Underserved Communities (p. 264)**

Recognizing the severity of the hunger problem and seeing an opportunity to expand access to fresh local food for distressed communities and vulnerable populations, Governor Cuomo proposes to establish the Food Desert Elimination grant program to assist communities across the state where local independent grocery stores have closed; expand Fresh Connect Checks to include healthy food options for patients when prescribed by a physician; and establish a Fresh Connect Mobile Markets Grant Program to fund project costs, including food trucks and space for community food safety and prep training.

Older adults are particularly vulnerable to malnutrition and food insecurity, as aging requires people to reduce certain nutrients, but increase others. Additionally, many older adults have chronic conditions, such as diabetes and arthritis, which are impacted by poor nutrition. Increasing access to affordable, nutritious foods will help improve health outcomes for older New Yorkers across the state.

### **Proposal: Expand Urban Farming and Pop-Up Parks on Surplus and Vacant Land in Urban Spaces (p. 275)**

Governor Cuomo has signed legislation to facilitate creation and expansion of community gardens in New York. Under the Governor's direction, the Department of Agriculture and Markets helps to identify vacant public land for community gardening purposes, while supporting and encouraging networking among the more than 1,000 registered or permitted community gardens in New York's cities.

Community gardens offer an innovative solution for cities, providing fresh, healthy, locally-grown produce. They also serve as important settings for physical exercise and building social ties among neighbors. Gardening has great physical and mental health benefits for older adults. It is an enjoyable form of exercise, increasing strength, endurance, and flexibility, and also reduces stress and social isolation.

### **Proposal: Advance a Health Across All Policies Approach to Public Health (p. 277)**

To make New York the healthiest state in the nation, Governor Cuomo will advance a "Health across All Policies" initiative. Health Across All Policies is a collaborative approach to improving health and wellness by incorporating health considerations into decision making across sectors and policy areas. The Governor will charge the Health Across All Policies effort with implementing actions to make New York the first age-friendly state in accord with the eight Age Friendly/Livable Community Domains outlined by the World Health Organization and AARP.

The number of New Yorkers 60 and older is expected to grow from more than one in five in 2010 (3.7 million) to just under one in four (5.3 million) by 2030. Older New Yorkers bring social, economic, and intellectual capital to their communities. It is critical that New York prepare for this demographic trend, and the Governor wants to support communities looking to help older individuals successfully age in place. New York has seen a dramatic outmigration of retirees over the past decades, which has had a large impact on the health of local and state economies, as well as a loss of critical intellectual and social capital. Data continue to show that 90 percent of older adults want to retire in New York and people of all ages are interested in community design features that make communities attractive places to live.

### **Expanding Efforts to End the AIDS Epidemic by 2020 (p. 288)**

To build on the progress to end HIV/AIDS as an epidemic and reduce the number of people who become infected with HIV by 2020, Governor Cuomo proposes the following new initiatives in 2017: broadening HIV testing and treatment consent laws for minors; mandating nPEP availability in all emergency departments & urgent care facilities; and mandating electronic reporting of HIV antiretroviral therapy prescription fills.

People 50 and over make up 31% of people living with AIDS and HIV. They are also the fastest growing population of people living with HIV and AIDS. Older adults who are exposed to HIV are at greater risk than younger people due to weakened immune systems, and are more likely to have complicating chronic conditions.

## RETIREMENT SECURITY

Historically, financial security in retirement has depended on three factors: Social Security, a pension from a company plan, and savings and investments. Retirement security also means having enough resources to pay for housing, medical bills, food, utilities, taxes, and leisure.

### **Modernizing Our Workforce (p. 131)**

Over the last six years, Governor Cuomo's state workforce training efforts have focused on a series of successful workforce programs to connect New Yorkers with stable jobs in high-demand sectors. The Governor is committed to modernizing New York's workforce and ensuring workers have access to training—for both the jobs of today and the jobs of tomorrow.

New Yorkers over age 45 contribute significantly to the economy, generating nearly \$379 billion in household income. Older adults in the workforce maintain social and professional networks and increase their income above what it would be if they fully retired. They are also often the most reliable and dedicated employees.

### **Proposal: Incentivize Employers with Tax Credit for Incumbent Worker Training (p. 135)**

To help employers invest in New York's workforce, under Governor Cuomo's leadership, the Empire State Development will overhaul the Employee Training Incentive Program. The revised program will incentivize companies to include incumbent worker training as part of their expansion and retention projects, without a requirement to create new jobs. Businesses will be eligible for Excelsior Tax Credits if they train incumbent workers as part of their project; companies will include training costs in the total project budget.

Nearly 60% of New Yorkers aged 55-64 are employed, and many are working into their 70s. Approximately 23% of older workers in New York have college degrees. Valuable workforce training for older New Yorkers, including on-the-job opportunities, will help to increase wages for older workers, and enhance the state's workforce, supporting New York families.

### **Proposal: Reduce Local Property Taxes by Empowering Voters to Approve Locally-Designed Plans Lowering the Cost of Local Government (p. 140)**

Governor Cuomo's property tax proposal requires county officials to develop localized plans that find real, recurring property tax savings by coordinating and eliminating duplicative services and proposing coordinated services to enhance purchasing power. In addition, the Governor's initiatives to relieve counties of the cost of growth in Medicaid will save local property taxpayers \$3.7 billion over five years, and when combined with reforms to the State's pension system will save \$61 billion more over 30 years.

Faced with rising property taxes, many older adults living on fixed incomes are forced to make a difficult decision about whether they can afford to stay in their home, which is often where they have lived for many years and where they may have raised their family.

### **Proposal: Protect Seniors from Foreclosure (p. 164)**

To safeguard older adults from the risks of reverse mortgages and provide equal protections to all homeowners, Governor Cuomo proposes closing consumer protection loopholes by amending the real property actions and proceedings law and civil practice laws and rules to include reverse mortgages. The Governor will also direct the Department of Financial Services to revisit and revise any rules and regulations pertaining to reverse mortgages. This will help to prevent future foreclosures and further protect New York homeowners.

Many New Yorkers over the age of 60 utilize lending products known as reverse mortgages. Misled and misinformed by advertisements and predatory lenders, older adults often choose reverse mortgages for an additional income without fully understanding that payments are still required for all taxes, insurance, and home maintenance. As a result of these deceptive practices, many older adults face foreclosure because of a missed tax or insurance payment.

### **Proposal: Eliminate the Wage Gap in New York State (p. 166)**

Governor Cuomo is directing the Department of Labor to analyze the wage gap in the New York State and make recommendations, including industry specific steps, to eliminate wage disparity. The recommendations will be due to the Governor by the end of 2017.

While the wage gap between men and women is an issue for New Yorkers of all ages—its effects are much more concentrated for older adults, particularly older women, who often left the workforce to care for young children and serve as primary caregivers in later life. Women earn 80 cents on the dollar compared to men, but for older women, age 65 and older, that drops to 72 percent. Closing the wage gap will help ensure financial and retirement security for older women.

## **ELDER JUSTICE**

### **Proposal: Protect Seniors from Financial Exploitation (p. 286)**

To help ensure older New Yorkers are protected from financial exploitation, Governor Cuomo proposes a comprehensive approach that includes launching an elder abuse certification program to train bank employees on how to recognize the signs of financial abuse; proposing new legislation that further empowers banks to place holds on potentially fraudulent transactions to protect their consumers; and once potential fraud is identified and a transaction hold is applied, requiring banks to report to the appropriate state agencies to take action.

A study conducted in New York State in 2013 found the statewide impact of financial exploitation to be at least \$1.5 billion. Financial exploitation of older adults is one of the biggest forms of elder abuse, with a rate of 41 per 1,000 older New Yorkers reporting that they've been a victim of crimes such as theft, impersonation to get access, forced or misled to give money, bank cards, accounts, and power of attorney.

### **Reducing Crime and Victimization (p. 335)**

Since 2011, Governor Cuomo has worked to ensure that the criminal justice system upholds the state's highest ideals of fairness and equality. New York State will build on its successes and respond to the most pressing and sophisticated criminal threats facing New Yorkers, including cybercrimes, gun-involved offenses, and domestic violence.

**Proposal: Modernize Cybercrime and Identity Theft Laws (p. 346)**

Governor Cuomo will advance legislation to ensure New Yorkers are protected from both present and emerging iterations of cybercrime and identify theft by strengthening computer tampering punishments; strengthening identity theft punishments, and expanding computer intrusion laws to better protect private citizens.

As technology has evolved to enable New York businesses to thrive, so too has the risk posed to these institutions by cybercrime. Today, a person's identity is stolen every three seconds. Cybercrime cost the global economy an estimated \$400 billion in 2014. Older adults are often more susceptible to these crimes, because they grew up in a different time where this technology did not exist and where trust levels were higher.

**UTILIZING TECHNOLOGY TO SUPPORT OLDER NEW YORKERS**

**Proposal: Leverage Technology to Accommodate the Needs of the Aging (p. 283)**

Under the leadership of Governor Cuomo, the Department of Health and the Office for the Aging will jointly launch five regional hotlines modeled on the successful Silver Line program in the UK. New York's regional hotlines will be available for older New Yorkers to call for information, advice, or friendly conversation. In addition, Governor Cuomo, through the New York State Department of Health, Empire State Development, and the State University of New York (SUNY), will collaborate with the State's colleges and universities, innovators, and industry to create technological solutions, so that aging New Yorkers can live independently and age-in-place. These initiatives will work closely with NY Connects to provide a link to community-based resources and services such as senior centers, community centers, and transportation.

Research now shows that loneliness in older adults is a major public health concern, with more than 43 percent of adults over age 60 reporting feeling lonely. Older adults need access to meaningful interpersonal relationships to reduce isolation and loneliness and improve physical and mental health. Our state's growing aging population and evolving family characteristics increase the need to address isolation risks and the associated poor health outcomes through innovative and collaborative solutions. Technology can help the aging population combat loneliness and help older adults and their caregivers remain in their home, or the least restrictive setting, for as long as possible.

## OTHER INITIATIVES

### **Launching the We Are All Immigrants Initiative (p. 168)**

To ensure that New York State is well-positioned to support the success of immigrants and their families, Governor Cuomo will create the New York State We Are All Immigrants Initiative, which will expand the services of the Office of New Americans; implement the recently announced Empire State Immigrant Defense Project; and help more eligible New Yorkers become naturalized citizens.

One in five New Yorkers came here from foreign soil. Of those foreign born New Yorkers, 24% are age 60 or older. Expanding the services of the Office of New Americans, New York State will better support people who may not be New Yorkers by birth, but by choice.

### **Proposal: Respond to the Needs of the State’s Aging Incarcerated Population (p. 196)**

Governor Cuomo will direct the Department of Corrections and Community Supervision to invest nearly \$500,000 to create a 50-bed dormitory at Ulster Correctional Facility to house eligible individuals aged 55 years or older. This dormitory will operate under a therapeutic community model for senior living with programs focused on life skills, technology use, family unification, and health and wellness. Individuals placed in the dormitory will benefit from the age-appropriate environment to better prepare them to return to their neighborhoods.

The population of incarcerated individuals in state prisons who are over 50 years old has increased by 81 percent since 2000, from 5,100 to almost 9,300. This “graying” population is nearly three times more costly to take care of than younger individuals under custody. Moreover, these older individuals are often limited in their ability to develop the skills—such as using modern technology—necessary to successfully reenter society. After their release, these people are at the lowest risk of re-offense, but are often at a disadvantage in receiving appropriate health care, obtaining a job, and finding housing.

### **Proposal: Reduce Highway Fatalities through a Comprehensive Motorist Safety Effort (p. 350)**

Governor Cuomo proposes a multifaceted approach to address highway safety and stem the rise in highway deaths by changing roadway behavior, and will advance legislation addressing the root causes of highway fatalities, including: electronic distraction, impairment, shared use of roadways, and seatbelt use. In addition, the Governor proposes a new work zone camera pilot program, which would place cameras in Department of Transportation (DOT) work zones and signage alerting people to the video monitoring. DOT will use this pilot to compile statistics and study ways to better enforce the law and to make works zones safer.

Older drivers are typically the safest motorists on the highway. Compared to drivers over the age of 65, almost twice as many drivers aged 24 and under were involved in vehicle crashes, however almost twice as many of the older drivers died, and they were 50% more likely to be injured in their crashes than the younger drivers. Efforts to increase motorist safety will benefit older drivers.