



# Aging is Everyone's Business

Policies for Building a New York for All Ages

**LiveOn NY**  
Making New York a better place to age

**HUNTER** | Brookdale Center  
for Healthy Aging

# Acknowledgements

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**LiveOn NY** is a membership and advocacy organization. LiveOn NY's membership includes more than 100 community-based nonprofits that provide core services which allow all New Yorkers to thrive in our communities as we age, including senior centers, home-delivered meals, affordable senior housing, elder abuse prevention, caregiver support, NORCs and case management. With our members, we work to make New York a better place to age. Visit us at <https://www.liveon-ny.org>.

**Hunter College's Brookdale Center for Healthy Aging** is CUNY's aging research and policy center, located at Hunter College. Since 1974, the Brookdale Center has been working to improve the lives of older adults through research, professional development, and advancements in policy and practice. We work to ensure that aging is framed not as a disease, but as another stage in the life course. Visit us at <https://brookdale.org>.

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# Introduction

**As we age, we build momentum.** Older New Yorkers across the five boroughs are tapping into that momentum to power local economies and contribute to communities. From civic engagement to caregiving, older New Yorkers both in and out of the workforce continue to find ways to improve society.

Unfortunately, New York City is missing the opportunity to harness the knowledge, energy, and skills of older adults. The city is falling short in taking care of New Yorkers throughout their lives to give everyone a chance to age well.

**That's why we're proposing a policy agenda that declares that Aging is Everybody's Business.** Created by LiveOn NY and Hunter College's Brookdale Center for Healthy Aging, this policy agenda envisions a role for not just the government, but also businesses, nonprofits, and others in making New York a great place to age.

This agenda presents recommendations that put aging into the conversation in every domain of policy, including housing, infrastructure, healthcare, financial security, and technology. Our agenda centers equity by considering first and foremost the needs and experiences of the most marginalized older adults, including those who are lower-income, racial minorities, LGBTQIA and gender non-conforming, immigrants, and those living with disabilities. We believe that the struggle against social inequities is also a struggle for everyone to age as well as they can.

With New Yorkers living longer and healthier lives, our city is presented with the opportunity to foster a better future for us all as we age. This is critical because the population of New Yorkers age 60 and older is growing five times faster than the under-18 population. By 2040, more than 1 in 5 New Yorkers will be age 60 and older. And right now, there are more New Yorkers age 60 and above than children under the age of 17.

**The good news: Our city is experiencing a moment of unprecedented change that represents our best opportunity to truly make New York a better place to age.** Between an historical election that will bring in almost entirely new leadership across all levels of city government and a recovery process from a pandemic that exposed our existing inequities, the time has never been more ripe for change.

The aging of our city can represent an opportunity or a problem, depending on the policy choices and the investments that New Yorkers demand of our leaders and of each other. The decisions and investments that take good care of New Yorkers throughout their lives will help them maintain their health and financial security as they grow older. Access to higher education, healthy food, good jobs, accessible transportation, and opportunities to stay engaged all contribute to healthier, happier aging.

Older New Yorkers are our coworkers, neighbors, and family members. Ensuring that we can all maintain a high quality of life as we age is everyone's responsibility. But it is especially important that the future leaders of our city become champions for healthy aging. At stake is the health and well being of the oldest members of our communities as well as that of the older New Yorkers of the future.

This agenda envisions a future where older New Yorkers not only have access to their basic needs as they age, but are respected and engaged in society for the knowledge, experience, and social connections they bring. Growing older should build momentum in our lives, rather than slow us down. Such a future depends on every New Yorker knowing that the resources for living well will be there for them as we grow older.

# Guiding principles for making New York a better place to age:

No New Yorker should have to worry about how they will get their basic needs met as they grow older.

Every policy decision made on behalf of older New Yorkers should consider first and foremost its effect on the most marginalized older adults, including those who are lower-income, Black and Brown people, LGBTQIA, gender non-conforming, immigrants, and those who are living with disabilities. New York City must affirmatively promote equity and dismantle racism, sexism, ableism, ageism, and other biases.

Policies and investments for older adults must recognize that not every person ages in the same way and support them wherever they are. Some will need almost no assistance throughout the course of their lives; some will need community-based services to meet certain needs, and about a quarter to a third will need more intensive services like home care or nursing homes.

Older New Yorkers should be especially protected from disasters caused by the effects of climate change, future pandemics, and other calamities.

# 1

## Leverage the work of all City agencies

### The Challenge

New York City has never had as many older people as it does today. That's why it's time for every City agency to examine its programs, policies, and communications strategies to ensure that they are supporting older adults, as well as building the lifelong economic security and good health that all New Yorkers need to live and age well.

Currently, not all City agencies' offerings serve older New Yorkers equitably. And older New Yorkers are often unaware of the City resources that exist in their own communities and miss out on federal, state, and local programs that could improve their quality of life.

A citywide effort to focus on the needs of an aging population will require City agencies to coordinate their efforts. But sister agencies cannot easily direct one another's work. This means that

coordination must be led from the top. New York's future mayor must commit themselves to being a champion for older New Yorkers. Only then would every agency receive the mandate that the needs of New York's older adults are a top priority.

This coordination is especially critical for fighting ageism. Eradicating ageism means fighting back against the stereotypes that devalue older adults, the prejudices that exclude them from full participation in society, and the discrimination that hurts their chances of living a good life. No one City agency can address this problem alone; it must be a cross-cutting effort across the city. And it is an effort that will benefit not just older adults, but all New Yorkers.



# 1

## Solutions

### **Supporting older New Yorkers is the business of every city agency.**

1. The next mayor must empower a single deputy mayor to promote aging across all agencies by ensuring that all City programs serve older New Yorkers well and creating partnerships across agencies.
2. The deputy mayor must lead the coordination of agencies to remove barriers that prevent collaboration and to provide more seamless services for all New Yorkers, including by preparing cross-agency plans for serving older New Yorkers when disasters strike New York.
3. Review and update City programs and social services at every agency to ensure they are easily accessible by older New Yorkers, including those with limited technology proficiency.
4. Make information on City resources for older adults widely available by funding and maintaining an accessible searchable database of programs and services that is populated with information from across City agencies.

### **Eradicating ageism is everyone's business.**

1. Adopt the Reframing Aging Initiative principles across all City communications through coordination at the deputy mayor level. [1]
2. Expand the Task Force on Racial Inclusion and Equity to explicitly address ageism.
3. Include content about ageism in City discrimination training programs.



# 2

## Ensure that no New Yorker goes hungry as they get older

### The Challenge

More than 200,000 older New Yorkers rely on food banks for all or most of their nutrition needs. Though New Yorkers aged 65 and above constitute 15 percent of the city's population, they are 27 percent of the New Yorkers who visit the city's food banks. [2] Life changes in older age can make people increasingly vulnerable to food insecurity. Most people experience a drop in income after retirement. A quarter to a third of all older New Yorkers face health problems that make it more difficult to get to the grocery store and cook for themselves.

New York City has a wide range of options for people who need assistance with accessing food, ranging from food pantries run by local churches to the federal food assistance program known as SNAP. But finding out about those resources can be difficult and the process of applying for food benefits is cumbersome for both individuals and administrators. [3] As a result, only about half of older New Yorkers who qualify for SNAP actually receive the assistance. Senior centers, also referred to as Older Adult Centers, are important sources of benefits information, but fewer than one in five older New Yorkers attend senior centers, necessitating other ways in which older New Yorkers can find out about the benefits they need.

The COVID-19 pandemic demonstrated the importance of knowing how to get help. Older adults scrambled to find food options as lockdowns made them effectively homebound. Food bank volunteers--many of them older adults themselves--stayed home for fear of contagion, leaving food banks without labor at a critical time. Recognizing the need, mutual aid groups stepped in in some communities by purchasing and distributing groceries with donated funds. The City's emergency GetFood program scaled rapidly to meet the growing need for nutritional assistance yet represented a temporary solution to the hunger problem. Yet, the City has yet to put in place an emergency food distribution plan to be ready when the next disaster strikes.

Food also brings people together. Senior centers provide free or low-cost lunch as a way to feed their participants, as well as to create an environment for them to socialize. However, more options are necessary to ensure that older New Yorkers can connect to others and remain well-fed. Bringing people together around food is an important part of just about every culture; a significant consideration given that more than half of New Yorkers age 60 and above are immigrants.

Finally, the City should shift more of the millions of dollars it spends on food purchases annually to local producers and small businesses. This would provide a big boost to local economies while improving the quality of food served by City-run programs.



# 2

## Solutions

### **Every older New Yorker should be able to access food in their own neighborhood.**

1. Create a single, centralized, user-friendly and accessible NYCFood page that clearly lists all of the free or low cost-food options available to any individual. Such options should range from senior centers to food pantry locations and should ensure that all New Yorkers know how to access food in their neighborhoods at all times. Users should be able to filter by zip code, special status (e.g.: 'older adult'), hours of operation, and income levels.
2. Increase public funding support for local food pantries, which are heavily used by older New Yorkers.



### **Getting home-delivered meals or SNAP should be hassle-free.**

1. Expand the home-delivered meals program to ensure all recipients receive two meals a day, seven days a week.
2. Increase City funding to offer home delivered meals for any older adult who requests them, whether or not they attend senior centers, receive home care, or receive any other benefit. In other words, go beyond traditional Meals on Wheels eligibility criteria to ensure no older New Yorker goes hungry.
3. Launch a public service announcement campaign aimed at normalizing and destigmatizing receipt of SNAP.
4. Allow Medicaid applicants to opt-in to SNAP by simply checking a box on their applications.
5. The Human Resources Administration (HRA) should provide training for managers and directors of food pantries to actively promote SNAP at their locations, as well as make applications available.

# 2

## Solutions (continued)

### Combat social isolation by bringing older people together around food.

1. Pilot a food voucher program where older New Yorkers can sign up through senior centers to get vouchers towards meals at participating restaurants. Erie County, NY, has a similar program called “Go & Dine.” VISIONS, an NYC-based Older Adult Center, also has a diner voucher program. [4]
2. Host intergenerational programs at senior centers aimed at increasing knowledge about food, encouraging whole families to adopt healthy eating habits and build skills and experience that could lead to careers in food and hospitality. Lenox Hill Neighborhood House has two successful programs that are doing this, Healthy Foods and Wellness and Teaching Kitchen. [5]
3. Leverage senior centers with kitchens as community food resources. Senior centers should be allowed to hold contracts not just from the Department for the Aging (DFTA) but also from other food programs such as after-school programs.

### No older New Yorker should go hungry in an emergency.

1. Make a community-by-community plan for food procurement and distribution during disasters that better leverages local senior centers, public schools, food banks, local restaurants and other organizations.
2. Ensure that eligibility requirements for SNAP are automatically waived during disasters, as they were during the COVID-19 crisis.



### City food purchases should be from local producers and suppliers, whenever possible.

1. Remove bureaucratic hurdles experienced by contract holders in working with the Good Food purchasing program. [6]
2. Increase the share of public food purchasing that is from local farms and small businesses.

# 3

## Ensure that no New Yorker has to worry about housing as they age

### The Challenge

As rent rises, it eats into the fixed incomes of older New Yorkers, making housing increasingly difficult to afford. More than half of older renters are rent-burdened, as are a third of older homeowners. New York City Housing Authority (NYCHA) public housing offers the most affordable housing in the city, and one in four residents is age 62 and older. But very poor maintenance makes many apartments unsafe and unhealthy. Lead paint on the walls, water leak damage that leads to toxic black mold, broken locks on apartment and building doors, broken elevators, inadequate lighting, and general uncleanliness are just a few of the recurring issues that residents have been bringing to light for years.

Moreover, most New Yorkers are aging in apartments that are becoming inaccessible to those who develop mobility and sensory limitations at older ages. Fully 70 percent of rental units in the city are accessible only by navigating at least one set of stairs, making them a challenge for older adults with mobility limitations. Being able to age in place in affordable, accessible housing is critical to ensuring that older New Yorkers can have a place to live in their communities--and avoid institutionalization--as their health needs change. Yet, many older adults are trapped in their apartments because they cannot afford to move. This is especially true for the more than one in four older New Yorkers who live in rent controlled or rent subsidized housing. [7]

Housing that is designed for older adults can be more appropriate to their needs, but the pace of construction of new units is not keeping up with the population growth among older adults. Just 10 percent of housing units in the City's plan for affordable housing plan are dedicated specifically for older adults. Zoning and land use decisions are a critical component in increasing the supply of affordable, accessible housing, and should take into account the housing needs of the city's growing older population.

Meanwhile, there are roughly 2,000 older New Yorkers living in homeless shelters and more living on the streets, an increase of 300 percent since 2004. [8] The City's own projections show that if nothing is done to curb this increase, the number of older New Yorkers in homeless shelters will triple by 2030. [9] Yet current homelessness prevention programs do not adequately reach older New Yorkers. The HomeBase program, run by HRA, is the largest such program, but it is difficult for single older adults to qualify because most of its funding comes from federal sources that are targeted at families with children and have limited carve-outs for single adults.

Even those older New Yorkers who own their homes are not always securely housed: many find it difficult to afford maintenance, property taxes, and other costs associated with their homes.

# 3

## Solutions

### **Older adults should have housing options that are both affordable and accessible as they age.**

1. Invest in building new affordable and accessible rental and homeownership opportunities.
2. Commit to a target of building or preserving 1,000 units of deeply affordable senior housing with fully funded services, per year.
3. Invest in supportive housing for older adults.
4. Invest in rental assistance programs and ensure that they are accessible to older adults without dependents.
5. Expand the Senior Citizen Rent Increase Exemption (SCRIE) program to roll back and freeze rents to 30 percent of the beneficiary's income.



### **No NYCHA resident should live in squalor.**

1. Prioritize public housing within the City's overall housing plan by setting goals for preservation and rehabilitation of housing units.
2. Integrate NYCHA code enforcement into the overarching City systems for all other buildings.
3. Invest in repairs and ongoing maintenance for all NYCHA buildings.
4. Retrofit NYCHA buildings that are located in floodplains to protect them against the effects of climate change.
5. Ensure that community-based organizations that operate community spaces in NYCHA building have access to funding to maintain and repair operating spaces, as needed.

# 3

## Solutions (continued)

### **Housing assistance programs should be better targeted to stem the growing population of older people experiencing homelessness.**

1. Retrofit homeless shelters to accommodate people with mobility impairments.
2. Supplement Emergency Solutions Grant funds to target older adults who are living on the streets.
3. Expand eligibility for City's Family Homelessness and Eviction Prevention Supplement (FHEPS) to include older adults without dependents.

### **Land use decisions should accommodate the needs of an aging population.**

1. Amend the zoning code to automatically allow higher Floor Area Ratio (FAR) for housing projects that are affordable and accessible.
2. Prioritize public and institutional land (e.g., hospitals, libraries, etc.) for affordable housing.
3. Expand shared housing and accessory dwelling unit programs such as the Basement Apartment Conversion Pilot Program pilot, which provides eligible low-to middle-income homeowners with low or no-interest loans to convert their basements into safe and legal apartments.



# 4

## Keep older adults connected through meaningful access to technology

### The Challenge

One out of three New Yorkers age 60 and above—400,000 people—lack access to the internet at home. [10] Four elements are required to ensure that older adults have meaningful internet access at home: access to a connection, access to a device, the motivation to get online, and the skills to get online along with ongoing support. Current interventions on closing the digital divide focus on just subsidizing or otherwise providing an internet connection and a device, and do not include the education and training programs that would allow those interventions to effectively reach older New Yorkers.

Getting all four elements in place will require different levels of investment for different populations. For younger people with enough financial resources, just wiring their street for broadband would be enough to get them connected. Younger people who have lower incomes would need little more than a subsidized connection and a device. For older adults, however, meaningful access often requires all of these plus education, skills, and support. Thus, any investment in closing the digital divide will not reach many older adults unless it includes the education and training programs they will need to get online.



The COVID-19 crisis made it clear that being able to connect from home is critical. Staying at home to protect against a pandemic that affected older adults most severely meant that many depended on the internet to meet basic needs, communicate with others, and get critical information. Climate change will likely bring other disasters to New Yorkers' doorsteps, necessitating greater access to information and communication.

# 4

## Solutions

### All New Yorkers should have meaningful access to the internet at home.

1. Make free public tech support available to any New Yorker through 311, using contracts held by nonprofits across the city that specialize in providing support to different populations.
2. Expand the NYCHA Connects program to offer devices, training, connection, and support to all older adults living in NYCHA buildings and residents of low-income housing.
3. Establish a State or City version of the federal Lifeline program with higher minimum service standards for people earning up to 250 percent of the federal poverty line.
4. The NYC Office of the Chief Technology Officer should negotiate with internet service providers for unlimited data plans for Lifeline customers.

### Create a public-private innovation fund to support programs that would expand older New Yorkers' access to technology.

1. Fund and provide technical assistance for public-facing programs to help providers expand their online offerings as well as help older adults connect to online offerings.
2. Fund tech education and skills programs for older adults at senior centers, Naturally Occurring Retirement Communities (NORCs), public libraries, settlement houses, and other community-based organizations.



### Older adults should remain connected and informed when the next disaster strikes.

1. Deputize and fund local senior centers and other local organizations to act as information hubs in the event of a disaster, as well as to support older residents the basic technology skills they need to remain connected during emergencies.
2. Protect the city's telecommunications infrastructure against storm outages by building in redundancy and investing in mesh networks.

# 5

## Keep New Yorkers financially secure into older ages

### The Challenge

People need to maintain financial security throughout their lives. But with people living longer, healthier lives, existing employment and retirement programs are no longer enough. Social Security was designed to supplement defined benefit pensions, but only a quarter of older adults have defined benefit pensions today. Traditional pensions have given way to investment-based retirement accounts like 401(k)s and IRAs, but these make retirement savings vulnerable to economic downturns, as occurred most devastatingly during the Great Recession of 2008. Nobody was meant to live on Social Security alone, yet a quarter of older adults do, thus ensuring poverty in a city where the cost of living far outstrips anybody's Social Security check. [11]

The problem is especially acute for lower income workers. Few receive retirement benefits at all, and those who do have access to retirement accounts can barely afford to save for the future while making ends meet in the present. The public retirement options that were enacted through City and State legislation are an important step forward, but lower income people are still on the hook to build a retirement nest egg from meager earnings, making these programs of limited use to those with less resources.

Public assistance benefits are a critical part of economic security for the one in five New Yorkers who are poor and the additional one in five who are near poverty. [12] Public income support for people without children provides only rudimentary assistance. Also, because most New Yorkers are renters, they lack property wealth, which is the largest nest egg that most people in other parts of the country depend on after retirement.

Paid employment is the most important element of financial security across people's lives, but older adults who can and desire to continue working often face discrimination in hiring and involuntary job separation before they are ready to retire. About half of job separations among workers age 50 and above nationwide are involuntary. [13] Many are pushed out by insufficient options for advancement, layoffs, deteriorating workplace conditions, ageist work culture, and not-so-subtle nudges from supervisors that it is time to retire.

Finally, finding opportunities to build job skills as an adult can be a challenge, since most workforce development programs, colleges, and financial aid programs are designed for younger people. People older than 50 are just 5 percent of the clients at NYC Small Business Services' (SBS) Workforce1 Centers, which are an important part of the city's infrastructure for helping people get and stay employed. Very few nonprofit organizations that offer job development services focus on the needs of older adults.



# 5

## Solutions

### Every older New Yorker should feel financially secure enough to retire.

1. The Mayor should urge Congress to increase SSI and the minimum Social Security payment to at least meet poverty standards. Low wage workers currently retire on less than \$1000 per month, a sum inadequate to meet basic needs in NYC.
2. Combat fraud and scams directed at older adults through cooperation among DFTA, the New York State Attorney General's Office, and the NYC Department of Consumer Affairs.



### No New Yorker should get pushed out of their job before they are financially ready to retire.

1. Enforce New York City's age discrimination laws, which are the most comprehensive in the country.
2. Increase awareness among employers and workers about what discrimination on the basis of age is and how to respond to it by conducting a public know-your-rights campaign based on the Age Discrimination guidance of the NYC Commission on Human Rights (HRC). [14]
3. Fund the HRC to closely monitor and test for age discrimination in the workplace.
4. Include anti-ageism and anti-ableism content in discrimination trainings that are mandatory for public employees in New York.

### New Yorkers of any age and level of work experience must have access to affordable skill-building opportunities to remain competitive in the labor force

1. Create a Mayor's Office of Older Workforce Development pursuant to Int. 1694-2019 (Chin), and appoint a director with roots in the workforce development field who is also a champion for older workers.
2. Tap the expertise of New York City's \$600 million workforce development ecosystem and aging experts to create programs that connect older adults to the job coaching, skills, and advocacy that they need to find and retain work. One promising model is the New Start Career Network run by Rutgers University. [15]
3. Create a revolving loan fund for older workers who wish to upskill or reskill to become more competitive in the labor force or to embark on a new line of work. This can be modeled after Windmill Microlending, a nonprofit, public-private fund serving immigrant workers in Canada. [16]

# 5

## Solutions (continued)

### Older New Yorkers should know about and be able to claim the benefits to which they are entitled.

1. Ensure there is no wrong door for older New Yorkers who need assistance by boosting the capacity of all City agencies and organizations that serve older adults to screen for all benefits.
2. All agencies should target older adults in outreach regarding programs ranging from small business and workforce development services from SBS, to cash and rental assistance from HRA, to SCRIE enrollment and tax lien relief from the Department of Finance.
3. Create an accessible universal benefits form that is inclusive of the benefits available to older New Yorkers to streamline applications across agencies and be used by all agencies that provide benefits.
4. Include healthcare facilities among the organizations that can screen for benefits. Mount Sinai already does this through its Resource Entitlement and Advocacy Project (REAP), which provides comprehensive needs and benefits assessment and the opportunity to apply for various benefits, as well as Medicaid.
5. Make permanent the bureaucratic streamlining that was permitted during COVID, including making Medicaid spend-down recertification automatic, waiving the applicant interview and recertification for SNAP, allowing for a six-month grace period after the expiration of SCRIE benefits, and more.
6. Launch a long-term advertising campaign aimed at older New Yorkers to let them know that benefits counselors at senior centers, healthcare facilities, and other places can help them with a variety of needs, including housing, food, and emergency cash assistance.
7. Expand the DFTA Bill Payer Program and other daily money management services, particularly for people at risk of guardianship.
8. Expand the Home Energy Assistance Program (HEAP) to remove the medical condition requirement for income-eligible individuals over the age of 60 to be eligible for air conditioning units and utility bill assistance.



# 6

## Provide opportunities for engagement later in life

### The Challenge

Social isolation is a defining characteristic of modern life for people of all ages, as more people live alone and away from networks of extended family. But older adults are especially susceptible to isolation due to major changes later in life. Retirement can disconnect people from the places, associations, and acquaintances that once gave their lives shape. Later in life, the loss of friends and family to death can further shrink a person's social circles. Ageism also marginalizes older adults, making them feel that society does not value their contributions and that they are invisible in public spaces.

Gentrification also affects older adults in a particular way. As neighborhood businesses close and are replaced with ones catering to new residents and long-term residents move away, an older person's world becomes unfamiliar. The "gentrified" places that replace the long-standing ones are not always welcoming to older adults, especially if they cater primarily to an influx of young people.

Not only does isolation have a negative effect on the mental and physical health of older New Yorkers, but their talents and abilities go to waste, to the detriment of all New Yorkers. Older adults who are connected to their communities serve as volunteers, organizers, mentors, neighborhood anchors, and much more. Those who are isolated could benefit from having more opportunities to connect with friends and their communities.

### Solutions

#### Older adults of any walk of life should be able to see senior centers as a resource.

1. Fund senior centers to advertise their services with assistance from DFTA, the Mayor's Office of Immigrant Affairs, the Mayor's Office for People with Disabilities, and other City agencies.
2. Provide additional funding to enable more senior centers to operate in the evenings and on weekends.
3. Integrate funding from outside DFTA to bring intergenerational programming to senior centers.



# 6

## Solutions (continued)

### Go beyond senior centers to ensure that older New Yorkers feel welcome throughout their communities.

1. Create a NYC Open Schools program that would support partnerships between the public schools and local community organizations to make school buildings available after hours to host a variety of social programs, including programs for older adults. The state of California serves as a model for this, having several longstanding pieces of legislation that permit schools to establish community recreation programs. [17]
2. Encourage local businesses to create discount programs and other incentives to draw in older adults and make them feel welcome. This can be done through Business Improvement Districts (BIDs), chambers of commerce, senior centers, and other neighborhood associations. An example to follow is the Myrtle Avenue Partnership, a Brooklyn BID that worked with local businesses to get discounts and published a senior discount brochure to promote them. [18]



### Protect the beloved longtime small businesses that form the backbone of many older adults' experience of their neighborhoods.

1. Institute commercial rent stabilization to protect long-term small businesses.
2. Expand emergency financial assistance resources to help small business owners recover from financial shocks.
3. Expand programs that help small business owners plan for succession when they retire. These plans should include training for owners and workers that would provide the option to sell businesses to trusted employees and convert them from individual proprietorships to worker-owned cooperatives.
4. Create an emergency fund to help small businesses procure essential products to aid their communities in the event of a disaster.

# 6

## Solutions (continued)

### **Older New Yorkers should have access to a wide variety of ways to stay engaged, enrich their knowledge, seek community and find purpose, right in their neighborhoods.**

1. Identify volunteer opportunities for older adults through every City agency and promote opportunities through NYC Service.
2. Reach hard-to-reach groups with disaster management interventions by creating a program of neighborhood organizers who can serve as points of contact in emergencies and plugging them directly into the City's future disaster management plan.
3. Increase support for CUNY's senior auditing program, which allows any New Yorker age 60 and above to audit classes at any CUNY campus, as long as there is space left in the class.
4. Expand the SU-CASA arts program to reach all senior centers, as well as other spaces such as public libraries, NORCs, cultural organizations, and educational institutions.
5. Increase state and local funding for English language classes to support older immigrants' integration into communities beyond those of their ethnic and language centers. An example of an existing initiative that is doing this is the New York Immigration Coalition's Civic Engagement Collaborative. [19]
6. Expand the CulturePass program, which offers individuals holding a library card free entrance to many of the city's major cultural institutions, to all holders of a DFTA senior center ID card.
7. Facilitate older adults' access to online and in-person content in a group setting at libraries, community colleges, and senior centers.
8. Dedicate Council discretionary funds to a Lifelong Learning NYC initiative that would directly fund innovative partnerships between senior centers and other community-oriented organizations like libraries, cultural institutions, Ys, and others.



# 7

## Lead on quality jobs through city contracting

### The Challenge

New York City runs almost all of its human services programming through contracts with hundreds of nonprofit organizations across the city that employ tens of thousands of New Yorkers. However, for decades, city contracts have fallen short of reimbursing nonprofits for the full cost of delivering services. Providers receive about 80 percent of what it actually costs to run programs, on average, forcing organizations to borrow money or expand administrative effort seeking alternative sources of funding. Moreover, many nonprofits are paid at the end of the contract period, requiring them to front program expenses until they can be reimbursed. This puts a lot of financial stress on small organizations. This financial uncertainty also makes it difficult for organizations to plan for the future and to commit to meaningful partnerships.

Fully funding city contracts for human services provides economic security for the more than 662,000 workers who are directly employed in the field, the majority of whom are women and people of color. [20] It also ensures that organizations can thrive and that clients are well served. Meager compensation from the city keeps worker salaries low, makes it difficult for organizations to attract top talent, and contributes to staff turnover. Consistency in program staff is critical for effective program operation, since older adults can take time to develop a trusting relationship with their case managers, benefits counselors, and other staff. Better compensating human services workers also raises the profile of human services as a desirable career, thus attracting people with critical skills and experience, such as the ability to communicate in multiple languages and those with professional degrees. Aging services organizations, in particular, have reported difficulty in attracting people who speak certain languages, which limits their ability to serve the more than half of New Yorkers age 60 and above who are immigrants.

Finally, City contracts come with a high level of administrative maintenance, making them more of a burden than a prize; albeit a burden that many nonprofits must shoulder if they are to remain open.



# 7

## Solutions

### Support the workers who support older New Yorkers.

1. Boost salaries of nonprofit employees working on city contracts to make them competitive and equitable across human services sectors.
2. Provide an automatic cost of living adjustment (COLA) across all human services contracts, in all fiscal years.
3. Review contractor compensation annually to ensure that it is keeping up with cost-of-living increases, commensurate with worker experience and performance, and competitive with other industries.



### Support the organizations that support older New Yorkers.

1. Fully fund community-based organizations and provide cost escalators annually to account for rising costs for contract-related expenses.
2. Eliminate unfunded mandates by increasing funding commensurate with cost increases that stem from changes in legislation, such as the recent increase in the minimum wage.
3. Empower nonprofits to make expenditures that they feel will best serve their communities by building more flexibility into their contracts.
4. Improve the timeliness of City contract payments to non-profits, as well as the contracting process itself. For example, within the Request for Proposal (RFP) process, the City must ensure that providers have 30 days to respond following the release of the final addendum.
5. Incentivize contracting agencies to pay their contractors on time by requiring them to pay interest to organizations when a contract is submitted for registration more than 30 days after the contract start date.
6. Give providers the opportunity to track their outcomes by giving them access to the data they submit to DFTA.
7. Include community-based social services organizations in city- and region-wide disaster planning.



# Strengthen access to quality health care

## The Challenge

Most older adults have health insurance through Medicare and Medicaid, but these systems don't give them adequate access to the care they need. Medicare does not offer hearing, vision, or dental coverage, does not cover all costs of prescription drugs, and requires co-pays for certain services. In addition, mental health services access is limited, not by coverage restrictions, but by system capacity. There are few mental health providers skilled in the care of older adults and even fewer who offer care in languages other than English.

Access to home care services is crucial to prevent institutionalization, but is unavailable to many. Even good care is typically fragmented for older adults, most of whom have multiple health conditions and no one person coordinating their care. The health care system is not integrated with either the social services system or long-term care. This system also lacks good options for people who do not qualify for Medicaid but cannot afford to pay out of pocket.

Lastly, health services delivery is becoming increasingly dependent on technology, with online scheduling, test results, and virtual visits. During COVID, we saw a surge in use of telemedicine, but many older adults require additional help and systems must be designed with everyone in mind.

## Solutions

### Public programs should cover all of older adults' health needs.

1. Create a demonstration program to provide hearing, dental, and vision services to non-Medicaid-eligible, low- to moderate-income Medicare recipients. Evaluating costs and savings in other services will provide evidence to support necessary federal policy change, while meeting the immediate needs of a group of eligible New Yorkers.
2. Push the federal Centers for Medicare and Medicaid Services to make the COVID-time emergency provisions for Medicare telehealth permanent, as they are for Medicaid. These allow full reimbursement for telehealth visits.
3. Expand geriatric mental health services to every NYC Health & Hospitals (H+H) facility and create public/private funding partnerships to strengthen the pipeline of mental health providers who speak languages other than English.



# 8

## Solutions (continued)

### **Older New Yorkers should be able to depend on a seamless system of care that integrates health and social services organizations in order to support them as they recover at home and in long-term care facilities.**

1. Coordinate among DFTA, H+H, the New York State Office for the Aging, and the state Department of Health to create guidelines and procedures for including community-based service providers in state-mandated hospital discharge planning.
2. Create a pilot demonstrating a more seamless coordination across care systems, including temporary home care, rehabilitation services, informal carers and community-based care providers.
3. As the federal government redefines a caring economy, make New York City a hub for innovative programs and pilots to fund, support, and elevate the direct care workforce to better enable older adults to age in their homes and communities. These pilot programs may include telehealth support, technology training, vaccine specialists, and community health outreach.
4. Advocate to the State to pass and fund S5374, the Fair Pay for Home Care Act, which would require all home care workers to be paid at least 150 percent of the minimum wage. [21]

### **Lower-income older adults should have equitable access to innovations in health delivery, like telemedicine.**

1. Fund and support the capacity of NYC Health+Hospitals (H+H) and other financially distressed local hospitals to help lower-income older patients access telemedicine, including those with limited English proficiency.
2. Invest in programs to get telehealth equipment to highest-risk patients ranging from biometric equipment designed for patient use to tablets and internet connections for those who can use them. It should also include training and education to ensure that older New Yorkers with few tech skills can use them.
3. Launch and fund an H+H Tech Ambassadors program where technicians visit the homes of older patients to teach them how to operate telemedicine equipment and provide ongoing technical support in person or by phone.
4. Partner with academic institutions to create a Collaborative Translational Research Center that would adapt evidence-based disease prevention and management strategies to the NYC environment, including our cultural diversity and features of the urban environment.



# 9

## Adopt universal design to build an age-friendly city

### The Challenge

The quality of the built environment that surrounds a person can enable one to remain independent for most of their life, or undermine their independence. Safe, walkable streets; shopping and other necessities within walking distance; and transit options that are accessible to people with limited mobility all give older adults the freedom and confidence to engage with the world around them.

But in many of New York's neighborhoods, the physical infrastructure falls short of creating an environment where older adults can thrive. Public parks located in wealthier areas, especially those that benefit from dedicated conservancies, are generally safe and well-maintained, creating opportunities for healthy habits like walking, exercising, and spending time outside. But many others have potential hazards such as cracked pavement and poor drainage that limit their use by older adults. Only one in four New York City subway stations have elevators, ramps, or other accessible entrances, rendering most stations inaccessible for people who use assistive devices. Travel by bike and bike share has grown in popularity, but bike share includes no accessible options. For people who need door-to-door service, options are limited to expensive taxis or ride-hailing services or the city's paratransit system, Access-A-Ride, which is widely criticized as being inefficient and frustrating to use.

Walking is the primary mode of transportation for most New Yorkers, including older people. Safe, well-maintained streets that are designed to minimize hazards and allow access for people of all abilities help older people to get around on foot. They also save lives; New Yorkers age 65 and above are just 14 percent of the city's population but represent nearly 40 percent of pedestrians killed in traffic crashes. [22]

### Solutions

**All of the city's transportation modes should adapt to the needs of people with different levels of physical ability.**

1. Expand and increase funding for the Metropolitan Transit Authority's Paratransit E-Hail Program, which uses the city's fleet of taxis to allow older adults and others with mobility impairments to get around.
2. Add tricycles to the CitiBike fleet to create safer options for older people to exercise and get around with at nominal cost to the rider.
3. Approve and implement Zoning for Accessibility, a collaboration between the Department of City Planning and the MTA that would require developers to integrate accessibility options in developments near transit stations and create zoning incentives for them to do so.

# 9

## Solutions (continued)

### The design of streets, parks, and other public spaces should enable the movement of people of all physical abilities.

1. Adopt universal design principles in all repairs and reconstructions of streets and other public spaces. Universal design makes the city a better place for everyone; curb cuts not only help people who move around using a walker, but also parents pushing strollers and tourists pulling wheeled suitcases.
2. Retrofit public spaces in all neighborhoods with elements that make them welcoming for people of all ages, including moveable seats and tables, benches that face public thoroughfares, and at-grade entrances without steps.
3. Eliminate negative elements in parks and plazas like unnecessary fences, blind spots, and other areas that create a sense of entrapment and erode the sense of personal safety.
4. Maintain public spaces to increase accessibility and safety, particularly those not served by BIDs or park conservancies.
5. Improve street lighting in all neighborhoods to help older adults feel safer walking at night.



### Sidewalks and street crossings in every neighborhood should be safe enough for older adults to use without fear of getting injured.

1. Prioritize removal of walking hazards like snow, ice, leaf litter, and garbage from sidewalks and street crossings to ensure that older adults can feel safe getting around on foot.
2. Improve drainage on street crossings to keep sidewalks walkable during and after rainstorms. When it rains, many streets become difficult to cross without jumping over puddles. More severe storms caused by climate change are likely to bring increased flooding to the city, necessitating better drainage systems.
3. Send additional personnel along with snow plows to shovel out street crossings that may be buried under by the plows. This is critical for making intersections passable for people using assistive devices like canes, walkers, and wheelchairs.
4. Make it safer for older adults to get around on foot by expanding the NYC Department of Transportation's Vision Zero program to include additional walkability and safety interventions around attractors like health centers, food markets, parks, and community centers that may be deemed "essential places."
5. Educate landowners on how to maintain their public rights of way free from fall hazards and help them do so, instead of leading with fines.

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