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**Testimony to the New York State Legislature  
Joint Hearings of the Senate Finance and  
Assembly Ways & Means Committees**

**2026-2027 Executive Budget**

**Topic: Human Services**

**February 5, 2026**

Written Submission by:  
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Thank you, Chair Krueger and Chair Pretlow, for the opportunity to submit this testimony to the Joint Legislative Budget Hearing on Mental Hygiene. We present this written testimony on behalf of Karen Nicolson, CEO of the Center for Elder Law & Justice (“CELJ”). CELJ has been serving the Western New York region for over 40 years, providing free civil legal services to older adults, persons with disabilities, and low-income families. CELJ’s primary goal is to use the legal system to assure that individuals may live independently and with dignity. CELJ also advocates for policy and systems change, particularly in the areas of housing, elder abuse prevention, nursing home reform, and consumer protection. Currently CELJ provides full legal representation in ten counties of Western New York.<sup>1</sup> CELJ’s Free Senior Legal Advice Helpline is open to all of New York State. CELJ operates a main office in downtown Buffalo, with three additional offices in Cattaraugus, Chautauqua, and Niagara counties.

Older adults have spent a lifetime building, supporting, and sustaining our communities, yet they remain largely invisible in the proposed Budget and the Executive’s goal to create a stronger, safer, and more affordable New York.

Older adults are essential members of our communities and an economic powerhouse. Statewide, older adults age 50 and over generate 43% of the State’s GDP, approximately \$719 billion annually, support nearly 6 million jobs, and contribute \$72 billion in state and local tax revenue. In addition, older adults contribute their time and talent through volunteer service generating an estimated \$13.8 billion in economic value. Of the 4.1 million unpaid caregivers in the State, their average age is 64 and provide essential care worth approximately \$32 billion if they were compensated.<sup>2</sup>

At the same time, there are many older adults who are struggling with poverty or one event away from poverty.

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<sup>1</sup> Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Niagara, Orleans, Steuben, and Wyoming Counties

<sup>2</sup> See <https://aging.ny.gov/combating-ageism-and-stereotypes-data>; <https://www.aarp.org/pri/topics/work-finances-retirement/economics-aging/longevity-economy-outlook/>

According to the Center for an Urban Future,<sup>3</sup> the number of older adults (age 65 and over) living in poverty across New York State has surged by nearly 50% over the past decade—far exceeding the rate of population growth. This sharp rise in senior poverty stands in stark contrast to the 22.4% decline in poverty among individuals under age 65 during the same period. Equally concerning is the widespread lack of retirement income among older New Yorkers. In 2022, nearly half (49%) of seniors statewide reported having no retirement income at all. The situation is even more severe in several cities: over half of older adults in Buffalo (53.8%), Syracuse (52.6%), Rochester (52.3%), Yonkers (51.3%), and Orange County (50.7%) reported no retirement income.

In Buffalo, the number of older adults living in poverty has increased 54% over the past decade, outpacing the state increase of 50%. Many older adults rely on fixed incomes from Social Security, pensions, or savings, which may not keep pace with rising living costs; they also often face higher healthcare expenses, including medication, treatments, and long-term care, which can strain their finances. Rising housing costs can be particularly burdensome for older adults on fixed incomes. In addition to the financial strain, many older adults experience social isolation, which impacts their ability to access resources and support networks.

A person's ability to age with independence and dignity is directly dependent on a variety of interconnected components: financial wellness and stability, housing, safety (physical, emotional, financial), quality health care, long-term care services and supports, and more. When one component is removed, the others deteriorate. The result: the person is at high risk of homelessness, institutionalization in a nursing home, elder abuse, and other harm.

**Older adults are an essential part of our communities and deserve a Budget that promotes and supports their ability to age with independence and dignity.** We urge you to take the following positions regarding issues before this committee:

- **Support: Enhanced Multidisciplinary Teams (E-MDTs) and \$500,000 to Assist Victims of Scams**

CELJ fully supports Enhanced Multi-Disciplinary Teams (“E-MDTs”) and Lifespan of Rochester’s ask for an additional \$500,000 to assist victims of scams through E-MDTs. As both a coordinator and legal services provider to teams in Western New York and the Southern Tier (through our partnership with Lifespan of Rochester), we see firsthand how the teams not only help individual victims on a case-by-case basis but lay the groundwork for better outcomes for future cases by creating a strong collaborative effort amongst different disciplines that supports advocates and the community. We see the success of E-MDTs and the positive impact they continue to have on our service area. These teams are victim focused, and work to empower victims of crime by working toward their definition of justice. Not all victims wish for justice to involve criminal prosecution of their abuser; in those circumstances the team can and does offer civil legal help so that the abuser is still held accountable. When a victim is carried by the team, each member is working together, working towards justice for that victim, and it means that the individual won’t fall through the cracks. The bonds formed between team members go beyond the immediate cases

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<sup>3</sup> Neece, R., & Bowles, J. (2025, February). The emerging financial security crisis facing older adults across New York State. Center for an Urban Future. <https://nycfuture.org/research/the-emerging-financial-security-crisis-facingolder-adults-across-new-york>

brought to the team, helping to tear down the silos that keep agencies walled off and allow abusers to escape unpunished.

CELJ has found that for every case brought to the E-MDT, we have dozens of other clients who benefit from the bonds forged at those meetings. Information shared on trainings, agency updates, shared concerns help beyond the meetings. Access to trainings and presentations at meetings are crucial for ensuring that all victims are able to have their needs met, and without the E-MDTs there would be a void in this service area.

Adding a scams specialist will enhance the effectiveness of the E-MDTs. While scams are a form of elder abuse, scams are different from traditional financial exploitation where the victim typically knows the perpetrators. Many scammers are unknown to the victim and often international-based. A scams specialist will bring focused expertise on rapidly evolving fraud schemes, allowing the team to quickly identify scam indicators, assess financial risk, and intervene before losses escalate. This role enhances coordination by translating scam-specific information into actionable steps for Adult Protective Services, financial institutions, law enforcement, and victim advocates, ensuring responses are timely, aligned, and preventative rather than reactive. By complementing clinical, legal, and social service perspectives, a scams specialist helps the team distinguish scams from other forms of exploitation, apply the right tools, and improve overall outcomes for older adults.

- **Support: Continued Investment in the Lifespan Billpayer Program**

CELJ supports the State's continued investment in the Lifespan of Rochester bill payer programs (Financial Management Program) for older adults. CELJ contracts with Lifespan to operate the Financial Management Program in Cattaraugus, Chautauqua, Erie, Niagara, and Wyoming counties. The Financial Management Program links volunteers with older adults who need help with budgeting, bill paying, managing debt, and other financial wellness services. Volunteers meet with their assigned older adult approximately once per month in their homes to review their mail, their bills, and discuss any other budgeting concerns.

Our volunteers receive monthly training on topics such as taxes (income and property), benefits such as HEAP and SNAP, hoarding, how to read insurance correspondence, scam prevention and more. We have volunteers who have taken on more than one client working at the client's direction to get their financial matters resolved. We continue to find that credit card and medical debt are the most common issues.

The Financial Management Program bolsters the economic security of older adults, a key component to aging with independence and dignity.

- **Support: Crime Victims Programs by Increasing Executive's Earmark by \$25 Million**

CELJ urges the Legislature to include an additional \$25 million in the Final Budget for a total of \$125 million to support the next round of three-year Victims of Crime Act (VOCA) contracts with victim assistance providers.

Domestic violence service providers, including CELJ in its role providing services to older victims of crime, rely on a myriad of federal funding streams to support life-changing services for victims of abuse and crime. VOCA is the largest of these funding sources, enabling hundreds of thousands of New Yorkers to access services including shelter, housing, legal assistance, counseling and more. CELJ uses VOCA funding to provide necessary advocacy and civil legal services to help older survivors break the cycle of abuse through direct representation on issues including orders of protection, recovery from financial exploitation, evictions, family law issues, and other civil legal issues that arise in the wake of a crime. Without VOCA funds, many victim service programs, including CELJ's service of older victims of crime, would cease to exist, leaving victims of domestic violence, sexual violence, child abuse and child sexual abuse with nowhere to turn.

- **\$15 Million Investment in Statewide Initiative of Nonprofit Guardians**

CELJ urges the Legislature to support a Statewide Initiative of Nonprofit Guardians (SING) by codifying of the New York State Good Guardianship Act (A.9295/S.8654) and including a \$15 million annual investment in the Budget. As detailed in CELJ's written testimony<sup>4</sup> for the Mental Hygiene budget hearing, investing in SING will ensure all New Yorkers who need a surrogate decision-maker have access to qualified, person-centered care, regardless of their financial or social circumstances.

- **Fully Fund the Master Plan for Aging Proposal #50**

CELJ is a member of Age Strong New York and believes New Yorkers should be able to with independence and dignity across the aging spectrum. A person's ability to age with independence and dignity is directly dependent on a variety of interconnected components: financial wellness and stability, housing, safety (physical, emotional, financial), quality health care, long-term care services and supports, and more. Fully funding New York State's Master Plan for Aging Proposal #50 is essential to helping older adults remain safely and independently in their own homes and communities. By investing in community-based supports and services, the State can delay or prevent unnecessary nursing home placements, which are significantly more costly than home- and community-based care. Proposal #50 strengthens the infrastructure that supports older adults to age in place with dignity while maintaining vital social connections. This approach not only improves quality of life for older New Yorkers and communities but also represents a long-term cost savings for Medicaid and the State by reducing reliance on institutional care.

- **Address Nonprofits' Challenges with State Funding and Take Action to Protect Nonprofits**

CELJ and other nonprofits partner with the government to provide much needed services to support our communities age with independence and dignity. However late procurement and payment plague the system and has resulted in inefficiencies and increased non-reimbursable costs to nonprofits. New York must prioritize steps to fix the State's nonprofit contracting process to ensure safety net services remain in order to meet the needs of older adults and their families.

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<sup>4</sup> <https://www.elderjusticenyc.org/policy-testimony/mental-hygiene>

The Legislature must take action to protect nonprofits from federal attacks. It can do so by passing the NY-PROTECT Act (S.7880A/A.8583A) that will help nonprofits retain their eligibility for State and local tax exemptions, grants and contracts by creating a 'state protected not-for-profit' status that State and local agencies can rely on if the IRS wrongfully revokes an organization's 501(c)(3) status.

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Thank you for the opportunity to submit this testimony. CELJ is available to answer any questions and provide additional information.

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