



**TESTIMONY OF CHRISTIAN GONZÁLEZ-RIVERA  
OF THE BROOKDALE CENTER FOR HEALTHY AGING, HUNTER COLLEGE  
BEFORE THE NEW YORK CITY COUNCIL COMMITTEES ON AGING AND PUBLIC SAFETY**

**JOINT OVERSIGHT HEARING  
"ELDER FRAUD"**

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My name is christian gonzález-rivera and I'm the director of strategic policy initiatives at the Brookdale Center for Healthy Aging, a research and policy center based at Hunter College.

Brookdale generally supports the three pieces of legislation you are hearing today. However, we would like to share some highlights from Brookdale's research on technology access among older adults and our knowledge about guardianship to recommend ways to improve these bills.

Int 1092 would require NYC Aging to expand access to financial literacy and scam awareness information aimed at older New Yorkers. We support the bill's language calling for distributing resources in both online and offline formats to reach older adults with varied digital access. Printed materials, made available at community centers, libraries, and senior centers, would effectively extend this protection to disconnected seniors.

However, simply providing materials to older adults may not go far enough to educate older adults who may not understand what they are reading and how it applies to their lives. This includes people with limited proficiency in English and people with lower levels of formal education that are most at risk for online scams. For this reason, we want to point out that our research highlights the importance of "warm experts"—trusted individuals who provide personalized guidance to older adults in their own language and in a way that they can understand. Such experts could be family members, friends, or trusted staff from older adult centers or other community-based organizations. We therefore recommend that informational materials be aimed not just at older adults themselves, but that they also develop materials that would allow warm experts to effectively communicate this information to older adults.

Int 1101 would require the NYPD to provide information on identity theft and fraud reporting and train officers on how to receive and act on such reports. As pertains to this bill, we would like to point out that scams and digital threats are constantly changing and evolving, necessitating ongoing education to keep up with scammers. While the bill proposes initial training for NYPD officers, we recommend regular refresher courses for officers to stay informed on emerging scam tactics. In addition, NYPD officers should be trained in how to respond to these reports in a patient and empathetic manner. Lastly, information and services from the NYPD must be available in different languages. Ensuring that the trainings are ongoing and up to date, that officers are trained on how to respond to identity theft complaints empathetically and, providing multilingual resources and partnering with community organizations to distribute this information would make Int 1101 more effective in reaching these

populations, ensuring they feel empowered to report fraud and seek assistance, instead of keeping it to themselves.

Res 0561 calls on the state legislature to establish a public guardianship system with centralized oversight. While we support greater oversight for the guardianship system, and the inclusion of nonprofits in a public program, we recommend that the system remain open to providing older adults with the option of engaging in Supported Decision-Making (SDM), rather than traditional guardianship, whenever possible.

SDM currently serves as an alternative to guardianship for people with intellectual and developmental disabilities (I/DD), codified under Article 82. SDM allows people with I/DD to stay in control of their lives with support from trusted individuals. New York's model is world-leading, built around a facilitated process that helps people with I/DD realize that they can make their own decisions. A version of SDM for older adults is under development, offering them a similar approach to retain control over their lives, even as they may need more or different supports. Establishing a system now that will remain open to SDM for older adults once it's available ensures they, too, can benefit from a model that respects their autonomy, giving them the power to make their own decisions rather than placing that power entirely in the hands of a guardian.

Thank you for your attention to these issues and for the opportunity to testify.