

# Impact of Aging Baby Boomers

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HOUSE OF REPRESENTATIVES  
COMMONWEALTH OF PENNSYLVANIA

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Impact of Aging Baby Boomers

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House Aging & Older Adult Services Committee

Irvis Office Building  
Room G-50  
Harrisburg, Pennsylvania

Wednesday, January 30, 2008 - 9:00 a.m.

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BEFORE:

Honorable Phyllis Mundy, Majority Chairman  
Honorable Eugene DePasquale  
Honorable Florindo Fabrizio  
Honorable Deberah Kula  
Honorable Eddie Day Pashinski  
Honorable Steve Samuelson  
Honorable Ken Smith  
Honorable Tim Hennessey, Minority Chairman  
Honorable Karen Boback  
Honorable Michele Brooks  
Honorable Jim Cox  
Honorable Garth Everett  
Honorable Mauree Gingrich  
Honorable Duane Milne  
Honorable Marguerite Quinn  
Honorable Katharine Watson

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1       ALSO PRESENT:

2

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3       Majority Executive Director

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Alicia Riegel-Kanth

5       Majority Research Analyst

6

Louise Stepanic

7       Majority Legislative Assistant

8

Sharon Schwartz

9       Minority Executive Director

10

Carol Turner

11      Minority Administrative Assistant

12

Megan Zimmerman

13      Minority Intern

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1           MADAM CHAIRMAN MUNDY: Good morning,  
2 everyone. Thank you very much for coming  
3 today. I'd like to announce at the outset that  
4 this hearing is being taped by Pennsylvania  
5 Cable Network to be shown at a later date. We  
6 are not live, but we are being recorded.

7           We also have a stenographer present  
8 today to take notes about the testimony  
9 provided and questions and answers which will  
10 be available on the web site. So anyone who's  
11 interested in this hearing and doesn't have the  
12 opportunity to be here this morning will  
13 certainly have every access to the information  
14 provided.

15           This is the Aging and Older Adult  
16 Services Committee. Our committee members are  
17 coming in. I'm going to go around and have  
18 everyone introduce themselves. You should be  
19 aware that there are many other committee  
20 meetings taking place this morning, some of  
21 them having very important bills that are being  
22 voted on. So our members serve on many  
23 different committees. I see Kathy huffing and  
24 puffing having probably run here from one of  
25 those committee meetings. So people will be

1 coming and going as they need to to go to vote  
2 and to attend other committee meetings.

3 Let's begin back here in the back row  
4 with my good friend from Erie. We will  
5 introduce ourselves and then we will begin our  
6 hearing.

7 REPRESENTATIVE FABRIZIO: Flo  
8 Fabrizio, 2nd Legislative District, Erie  
9 County.

10 REPRESENTATIVE SMITH: Ken Smith,  
11 112th District, Lackawanna County.

12 REPRESENTATIVE BOBACK: Karen Boback,  
13 117, parts of Luzerne, Columbia and Wyoming  
14 counties.

15 MR. QUINNAN: Chuck Quinnan,  
16 Democratic Executive Director for the  
17 committee.

18 MADAM CHAIRMAN MUNDY: I'm  
19 Representative Phyllis Mundy from Luzerne County.  
20 I am the chairman of the committee.

21 REPRESENTATIVE HENNESSEY: Tim  
22 Hennessey from Chester County down in the  
23 southeast, Republican chairman of the  
24 committee.

25 MS. SCHWARTZ: Sharon Schwartz,

1 Republican Executive Director for the  
2 committee.

3 REPRESENTATIVE BROOKS: Michele  
4 Brooks, representative from the 17th District,  
5 representing portions of Lawrence, Mercer and  
6 Crawford counties.

7 REPRESENTATIVE EVERETT: Garth  
8 Everett, Lycoming County.

9 REPRESENTATIVE SAMUELSON: Steve  
10 Samuelson from Bethlehem.

11 REPRESENTATIVE WATSON:  
12 Representative Kathy Watson representing the  
13 best portion of Bucks County. And I don't run  
14 well in heels, sorry.

15 REPRESENTATIVE HENNESSEY: If I could  
16 take just a second, Madam Chairman. We'd also  
17 like to introduce Megan Zimmerman. She's a  
18 senior at Lebanon Valley College, and she's  
19 joining us as an intern for the committee for  
20 this semester. She's majoring in economics and  
21 communication, right?

22 MS. ZIMMERMAN: Yes.

23 REPRESENTATIVE HENNESSEY: Thank you.

24 MADAM CHAIRMAN MUNDY: Well, good  
25 morning again everyone, and thank you for

1 coming. Today we will hear testimony on an  
2 issue of tremendous importance, the aging Baby  
3 Boomer population and its effect on our  
4 economy, our work force, and our state budget.

5 As you have likely heard in recent  
6 media reports, the first wave of Pennsylvania's  
7 two and a half million and the country's  
8 77 million Baby Boomers turn 65 at the  
9 beginning of this year. This is significant  
10 when you consider that Boomers make up  
11 60 percent of today's work force. This trend  
12 is even more remarkable when you consider that  
13 Pennsylvania is ranked third in the nation of  
14 people 65 and older.

15 Clearly the retirement of Baby  
16 Boomers will pose significant challenges, not  
17 only to our economy, but to the long-term care  
18 system and corresponding government programs.

19 The purpose of today's hearing is to  
20 explore these issues and to prepare for the  
21 challenges ahead. So I look forward to a  
22 productive dialogue.

23 Please note that due to the positive  
24 response to our committee -- the positive  
25 response our committee received from those



1 wishing to testify, we decided to hold a second  
2 public hearing, and that public hearing will be  
3 held on Wednesday, February 6, 9 a.m. in  
4 60 East Wing in the Capitol. And an agenda  
5 will be sent out later this week.

6 We have an impressive list of  
7 testifiers with us here today. Our first  
8 presenter is someone who needs no introduction  
9 in Pennsylvania, former Pennsylvania United  
10 States Senator Harris Wofford.

11 Senator Wofford currently serves as  
12 the National Spokesperson for Experience Wave,  
13 a national grassroots campaign to advance state  
14 and federal policies to help older citizens  
15 stay engaged in work, volunteer and civic life.  
16 Welcome, Senator Wofford.

17 If you'd come forward, please. It's  
18 an honor to have you here with us. We look  
19 forward to hearing from you. Please begin with  
20 your remarks whenever you're ready.

21 SENATOR WOFFORD: Thank you very  
22 much, Chairman Mundy, Chairman Hennessey --

23 REPRESENTATIVE HENNESSEY: Good  
24 morning.

25 SENATOR WOFFORD: -- members of the

1 committee. I'm delighted to be with my old  
2 friend Stuart Shapiro who will be talking. He  
3 and I were in cohorts in organizing the  
4 Presidents' Summit of all the Presidents in  
5 Philadelphia in 1997. And AARP is represented  
6 here has been a partner in all of the things  
7 I'm about to talk about. And I thank you for  
8 your leadership in getting ahead of the curve  
9 for the reasons you just stated. And it's very  
10 good to be back.

11 I first started to work with, I think  
12 I would say your predecessors 21 years ago when  
13 I became Governor Casey's Secretary of Labor  
14 and Industry, and at the same time head and  
15 organizer of the Governor's Office of Citizen  
16 Service, later established as PennSERVE. It  
17 includes the senior program service of Foster  
18 Grandparents, Senior Companions and the RSVP.

19 Then most of our attention was on the  
20 young, young Pennsylvanians who were already in  
21 the work force, and those about to come of age,  
22 the work force of the future. And an important  
23 focus was on the question of how to tap the  
24 energy and the idealism of the young in various  
25 forms of national and community service for

1 their own good and for the common good.

2 Well, today at four score and one, I  
3 think I'm an appropriate person to fall in the  
4 providence of your committee because I'm the  
5 one who has certainly now come of age. As  
6 National Spokesman for the Experience Wave, I  
7 can speak as an elder of the tribe who has been  
8 lucky to live through--I sometimes can't quite  
9 believe it. It shows how young American is--  
10 nearly one-third of the life of this nation.

11 In this role, however, I'm pursuing  
12 an old goal: To make citizen service a common  
13 expectation and experience for all Americans.  
14 Governor Casey used to like to -- He used that  
15 mantra up and down the state. But now coming  
16 full circle, the focus is on older Americans,  
17 and particularly the Baby Boomer generation as  
18 it comes to that period that is traditionally  
19 called retirement.

20 As you know, some -- Some of you --  
21 No, none of you are -- Yes, maybe one or two of  
22 you are part of that wave of older Americans --

23 MADAM CHAIRMAN MUNDY: Probably more  
24 than you know.

25 SENATOR WOFFORD: -- that is rolling

1 in, rolling in on our shores. We have the  
2 question of whether it's going to be a wave  
3 that is viewed primarily as a burden or as a  
4 tremendous opportunity.

5 And as Baby Boomers begin to be  
6 eligible for Social Security, or even earlier  
7 before they're ready for that, they are  
8 wondering what to do next and how to make ends  
9 meet to do it.

10 The questions now then for the nation  
11 and for Pennsylvania, they are, I would say,  
12 how do we get ready for that demographic wave?  
13 How do we help it become a wave of constructive  
14 and creative new work and active engagement in  
15 community life? How do we tap the knowledge,  
16 the talent, and the experience of this Boomer  
17 generation that is living longer, is larger, is  
18 better educated than any in our history, and  
19 has the capacity in this stage of their lives  
20 to be another greatest generation?

21 I've been traveling around the  
22 country on behalf of Experience Wave, which is  
23 a national campaign to help us see the older  
24 generation, first of all, as an asset, not a  
25 liability, and help them see themselves as a

1 resource for society, not as a burden. It's a  
2 project of a great foundation, the Atlantic  
3 Philanthropies, that seeks to create more  
4 opportunities for older Americans to stay  
5 engaged in productive work and in community  
6 life.

7 Our assignment is to help promote  
8 federal and state policies that will help make  
9 such work and community service a common  
10 expectation, not only for those just starting  
11 out in life, but in this project specifically,  
12 for those in the time of life that has been  
13 called retirement.

14 You might say we are working to  
15 retire the traditional concept of retirement,  
16 or at least to transform it into this new sense  
17 of opportunity for active engagement, for  
18 productive and creative encores in our lives;  
19 encores of new careers or volunteer service;  
20 encores of one's choice for pay or pro bono;  
21 for our own good and for the common good.

22 Right now -- By the way, AARP learned  
23 how to retire the concept of retirement by  
24 taking it out of the name because it discovered  
25 that most of its members didn't want to

1 consider themselves retired or think that that  
2 was what they were going to do. They wanted to  
3 be active. It's AARP. It's not the  
4 Association of Retired Persons.

5 Right now we're operating in  
6 Washington D.C. and more than a dozen states  
7 this campaign. And with your leadership and  
8 Governor Rendell's and Secretary Nora Dowd's,  
9 Pennsylvania can become a showcase for this  
10 nation on how valuable the Baby Boomer  
11 generation can be.

12 So, in two more years a lot of the  
13 Baby Boomers rolling into this new stage of  
14 their lives will probably be replaying Paul  
15 McCartney's 1960's line, Will you still need  
16 me, will you feed me, when I'm sixty-four?  
17 Those Americans born between 1946 and 1964,  
18 remember, they represent more than a quarter of  
19 the U.S. population.

20 And as they begin to retire or are  
21 retired--At 65 I was retired from the Senate by  
22 my friend Rick Santorum, and found that there  
23 was some encores ahead of great interest--many  
24 will choose to leave a long-time job, and in  
25 many fields there will be vacancies that are

1 going to be very hard to fill.

2           There's a mismatch between the  
3 increasing number of older workers leaving and  
4 the decreasing number of younger workers  
5 available to replace them. In many places this  
6 imbalance will place a premium on finding ways  
7 to keep older people in the work force on new  
8 terms, on flexible hours, all of that when  
9 necessary and when they choose, to retrain or  
10 develop their skills so that they can take on  
11 new and expanded responsibilities.

12           And fortunately, the Baby Boomers are  
13 not only a tremendous resource of experience,  
14 talent and knowledge for the public, private  
15 and nonprofit sectors, most of them want to be.  
16 They want to be of use.

17           The paper that I'm just about to stop  
18 looking down at I think will give you some of  
19 the facts about that, including an Experience  
20 Wave poll that we took that we give some of the  
21 results from. But they say in that poll and in  
22 other words that they want to keep working, but  
23 find the -- in some form, pro bono or paid.  
24 They want to find opportunities to do so, but  
25 it's not so easy to find. They're broadly

1 supportive across party lines of policies that  
2 would enable them to stay actively engaged.

3 Specifically, it will help to pay for  
4 additional training and continuing education,  
5 making employment placement and training  
6 programs work better for older people,  
7 providing seed money for colleges and  
8 nonprofits to develop educational programs  
9 designed to tap the time, the talents and  
10 skills of older people.

11 Now, we've suggested in the last part  
12 of my testimony several initiatives, six  
13 initiatives for your consideration. But the  
14 whole of this challenge is an invitation to the  
15 imagination. We must be more inventive if  
16 we're going to do our duty. I don't contend  
17 that the duty we've done in giving you these  
18 initiatives is the end of the job. It's hardly  
19 a beginning, but we put them forward to you and  
20 I will just touch them briefly.

21 If you'll let me know when my time is  
22 up, Madam Chairman. I'm getting close to it, I  
23 think.

24 MADAM CHAIRMAN MUNDY: Not at all.  
25 We do have a few other speakers after you, but



1 we do have a full two hours. I beat on my  
2 leader to make sure we didn't start session  
3 before 11 today. So, hopefully, you --

4 SENATOR WOFFORD: Thank you for  
5 letting seniority have some --

6 MADAM CHAIRMAN MUNDY: Well, I think  
7 what you have to say --

8 SENATOR WOFFORD: -- benefit. I hope  
9 the impressive other people that you're going  
10 to hear will have your same charity.

11 Initiative 1 we suggest is, expand  
12 the Experience Corps, its scope and mission. I  
13 don't know how much you know about this  
14 Experience Corps. I was in on the beginning of  
15 it because John Gardner, a great man, had the  
16 idea before he died, and Corporation for  
17 National Service, when I was CEO there, we had  
18 the privilege of giving some of the first  
19 funding for it. It's also funded by the  
20 Atlantic Philanthropies, which is an  
21 extraordinary foundation. It is also funding  
22 the Experience Wave, and is very interested in  
23 how we help this wave be a great wave for the  
24 benefit of this country.

25 It was designed to -- The first focus

1 of the Experience Corps, which is for people --  
2 By the way, there's a two-page attachment on  
3 the Experience Corps given by them attached to  
4 my -- I believe it's attached to my testimony.  
5 AARP is a key partner of it. It's a program  
6 hosted by Temple University's Center for  
7 Intergenerational Learning.

8 It currently brings 400 members to  
9 more than 40 schools, reaching 5,000 students  
10 in the -- focused on early childhood literacy.  
11 It's a tutoring and mentoring program. You  
12 know, we need, it's estimated out of the Summit  
13 in 1997, 15 million additional mentors and  
14 tutors in this country to help the teachers get  
15 to those people who aren't learning to read  
16 independently by the third grade.

17 And the Experience Corps has proved  
18 its mettle with -- And city council has passed  
19 a resolution thanking them for the great work  
20 over 10 years they've been doing. It's a  
21 program that we recommend that you try to find  
22 and we all try to find ways to help it expand.  
23 It's seeking to do so. I'm part of a national  
24 venture that is trying to help them grow all  
25 across this country.

1           They have a companion program that  
2     you may have heard about, Coming of Age, which,  
3     instead of -- I think the chief difference is  
4     that, instead of being a team of people that  
5     work together as in the Experience Corps, it's  
6     a program that does remarkable placement of  
7     seniors coming of age in key service programs.  
8     They have just recently received a 1.8 million  
9     grant from the Atlantic Philanthropies to help  
10    replicate that Pennsylvania model around the  
11    country. I recommend it heartily to this  
12    committee's special consideration.

13           Initiative number 2 I think you  
14    should look at. States around the country are  
15    looking at it, the extent to which tax  
16    incentives can help boost civic engagement and  
17    volunteer service. Some measures have already  
18    been introduced in the Pennsylvania  
19    legislature. It would provide tax incentives  
20    to individuals who volunteer their time. That  
21    idea too deserves serious consideration.

22           They would be participants, according  
23    to how long they worked as volunteers, would be  
24    eligible for a small tax exemption for up to a  
25    certain amount of volunteer hours per year.

1 And they would not be used to replace existing  
2 employees within a municipality or school, but  
3 to expand work.

4 Number 3, a lot of things need to be  
5 done to welcome retirees into the work force,  
6 or back into the work force. Some may go forth  
7 to the Peace Corps for a couple years. It's a  
8 major effort right now to have a much larger  
9 increase in people over 50 in the Peace Corps.  
10 And as head in the Peace Corps in Africa, the  
11 volunteers that were in their 60's and 70's who  
12 were experienced teachers were extraordinary  
13 important for the young college graduates who  
14 needed them as coaches and colleagues.

15 And the Peace Corps is committed to a  
16 big expansion. And I think practically every  
17 presidential candidate has been committed to  
18 doubling the size of the Peace Corps, which  
19 President Bush proposed after 9/11. But there  
20 are many ways.

21 The AARP has done a study that gives  
22 an indication of some of the things that  
23 employers can do and public policy can do to  
24 show that we welcome retirees back into the  
25 work force.

1 I was telling the chairman earlier, I  
2 was out in California on this same mission.  
3 Governor Schwarzenegger has recently started  
4 his own new program called Encore Teachers,  
5 because they estimate they will have a shortage  
6 of 30,000 math and science teachers in the  
7 secondary schools in the next few years because  
8 of the Boomer retirements.

9 And this is to get some of the  
10 retirees out of industry, great business  
11 corporations that have engineers and people who  
12 are tops in mathematics to go and spend part of  
13 their lives teaching in secondary schools, full  
14 time or part time, and the employers are being  
15 asked to contribute--About a dozen of them  
16 have--up to \$15,000 per retiree for educational  
17 courses to prepare them for certification as  
18 teachers in California.

19 This is the time for every state to  
20 start looking at what others are doing, because  
21 once again, states can be laboratories for how  
22 we crack the atom of senior power for the good  
23 of our country.

24 Initiative number 4, we advocate that  
25 income limit changes on existing programs be

1 lifted or modified. In the war on poverty, the  
2 Foster Grandparents Program was launched by  
3 Sargent Shriver. And it was -- As you probably  
4 know, it became the special project of Nancy  
5 Reagan who wrote a book about it. It's a  
6 program where seniors become the mentors, the  
7 companions, the foster grandparents of kids who  
8 are in most need in this country. It's a  
9 tremendous program.

10 I took Sargent Shriver -- It was  
11 under my aegis at the Corporation for National  
12 Services, which is the home for it now. It's  
13 gone through all these years. Sargent Shriver  
14 had planned that it would be a very large-scale  
15 program in the war on poverty. I took him to  
16 the 35th anniversary of Foster Grandparents I  
17 think it was, and they proudly said, we have  
18 40,000 of us working in this country. And he  
19 said, why aren't there 400,000 of you working  
20 in this country?

21 Well, one of the reasons is, having  
22 been started in the war on poverty, it limits  
23 participation as a foster grandparent to people  
24 with a very small proportion higher than the  
25 poverty level. And we believe that at this

1 point, Foster -- I believe, the Foster  
2 Grandparents, such a great program, should be  
3 opened to people of all ages above a certain  
4 limit, let's say 55. It's a program that is  
5 doing wonderful things in this state.

6 You will find in the testimony that  
7 at least one of the counties that receives  
8 federal funds for it is finding that this  
9 limitation is making them unable, actually, to  
10 fill the number of spots the federal government  
11 is ready to support. They want very much a  
12 lifting of the cap and pressing the federal  
13 government to do that, and Pennsylvania being  
14 one of those that helps bring about this change  
15 could be a great contribution from this  
16 Commonwealth.

17 Number 5, the Boomer Workforce  
18 Initiative Council we're entitling this, would  
19 follow suit from two legislatures, New York and  
20 Maryland, where the legislature by initiative  
21 and the governors by signing and by enthusiasm,  
22 have set up planning bodies, councils to deal  
23 with all the questions we're talking about now.

24 In New York I think it's called the  
25 Mature Workers Task Force. In Maryland it's

1 called the Boomers Initiative. It was passed  
2 with enthusiasm and the signing with some  
3 excitement of how those states want to get  
4 ahead of the curve in finding out how to crack  
5 the atom of senior power for work and for  
6 volunteering.

7 That council should, in addition to  
8 doing key examination of worker rules and  
9 regulations that are limiting older -- that  
10 keep a place from being a worker-friendly  
11 workplace, they should consider the  
12 effectiveness and adequacy of the state and  
13 local programs designed not for service  
14 necessarily to seniors, but service by seniors  
15 and the means of helping older Americans  
16 connect to the opportunities for both work in  
17 the public interest and volunteer service,  
18 whether paid or pro bono.

19 I think it does not have to be  
20 created by the legislature. It can be done by  
21 a governor's initiative, which is going to take  
22 place in some states. But I would urge that to  
23 be on your agenda for consideration.

24 And lastly, the Mature Worker  
25 Employment Training Program. We describe here



1 a program that's been recommended by another --  
2 a number of people as we've gone around the  
3 country that would make higher -- Pennsylvania,  
4 by the way, already is in the lead in making  
5 higher education program and courses available  
6 in public institutions to older adults at no  
7 cost.

8 But there are further steps that can  
9 be taken, by providing resources to employment  
10 training service providers selected through a  
11 competitive process. It would be required to  
12 offer a variety of employment services to  
13 qualifying persons 55 years of age or older to  
14 remain or to re-enter the work force.

15 Those are six of the ideas that we  
16 have assembled from our experience so far.  
17 There are others we have, but it's far more  
18 important for Pennsylvania to tap the best  
19 brains in the state on this subject, and some  
20 of them are going to follow me here today and  
21 pick up this ball that history is throwing to  
22 us and run with it in a Pennsylvania way.

23 So we're very delighted that the  
24 Pennsylvania Department of Aging has initiated  
25 a series of hearings to update the State Plan

1 on Aging, as federally required, and to do it  
2 with broad consultation around the state. And  
3 our Experience Wave partners will be part of  
4 the process to help older people stay engaged  
5 in work, volunteering and civic life.

6 It's very important to have the kind  
7 of leadership that Nora Dowd is giving in the  
8 Department of Aging, because most of those  
9 departments or offices rose out of the  
10 tremendous need, the long-term care with  
11 chronic -- people with chronic diseases, people  
12 that want to stay in their homes instead of  
13 going into nursing homes.

14 Senior Companions, for example, is a  
15 program in which older seniors help people live  
16 independently. It has that same limitation on  
17 income that also should be lifted so senior  
18 companions in far larger numbers could work on  
19 that in the state.

20 The whole field of the needs of older  
21 people, who are not as lucky as I am in their  
22 health or capacity that I am so far, for whom  
23 the time has come where they need other kinds  
24 of help, and the departments and offices, quite  
25 rightly, of aging have given their heart and

1 their minds to how to deal with those very  
2 heavy and costly programs. Some of those costs  
3 could be reduced if we look at the other side  
4 of the coin of how seniors can help meet the  
5 needs of their fellow seniors and needs of  
6 society that they can in cost-effective ways  
7 help.

8 So I hope that you will continue and  
9 will encourage the Department of Aging here to  
10 be a leader in giving as much -- as heartfelt  
11 attention to asking the question not just of  
12 what can our country do for us, but what can we  
13 do for our country and for our community.

14 So, on behalf of the Experience Wave,  
15 we look forward to working with you and  
16 Secretary Dowd Eisenhower in your efforts to  
17 put in place policies that find a way to answer  
18 that question with a mighty yes. Yes, we will  
19 ask what we can do for our country and our  
20 community.

21 Thank you very much for this  
22 opportunity. And any comments or questions  
23 would, of course, be -- I'd be ready to respond  
24 to.

25 MADAM CHAIRMAN MUNDY: Thank you very

1 much, Senator. You've awakened that spark of  
2 imagination in me and I hope many of the  
3 members of the committee with your testimony.  
4 We look forward to a continuing dialogue.

5 Do any members of the committee have  
6 questions, comments? Chairman Hennessey.

7 REPRESENTATIVE HENNESSEY: Thank you,  
8 Madam Chairman.

9 Senator, it seems to me that one of  
10 the things that the federal government has done  
11 in terms of keeping people active beyond  
12 traditional retirement age was the raising of  
13 the income levels, the earning levels that  
14 people are allowed to -- income people are  
15 allowed to make while still qualifying for  
16 Social Security are not being penalized in  
17 their Social Security benefits.

18 I don't know whether you were part of  
19 that in Congress when those levels were raised.  
20 It seemed to me that was a major accomplishment  
21 in allowing people to look forward to  
22 retirement years and try to, perhaps, taper off  
23 in their earnings, but at least continue to  
24 make substantial earnings and help in building  
25 or keeping their retirement nest egg.

1                   SENATOR WOFFORD: Yes.

2                   REPRESENTATIVE HENNESSEY: Some of  
3 the programs that you mentioned are volunteer,  
4 seem to be strictly volunteer; some seem to be  
5 compensated, or maybe a mixture. What do you  
6 recommend, and who are the people who are  
7 compensated in some of these programs as  
8 opposed to those who are strictly volunteers?

9                   SENATOR WOFFORD: Well, of course,  
10 the Peace Corps is compensated in the form of  
11 full living expenses when you're overseas, full  
12 transportation, medical care, full medical care  
13 while you're there, and then an educational  
14 bonus like the G.I. bill when they come back  
15 that can be used in that case with the Peace  
16 Corps for other purposes in education.

17                   AmeriCorps, which is now 500,000 in  
18 total in this country since we started it in  
19 1993, AmeriCorps was 25,000 when I became CEO.  
20 When I finished in nineteen -- at the end of  
21 the Clinton Administration it was at 50,000 a  
22 year. And President Bush urged after 9/11 that  
23 it be increased by another 25,000, and it  
24 reached 75,000 a year.

25                   And now, all the Democratic

1 candidates--and there are only three left--and  
2 Senator -- former Governor Huckabee signed a  
3 pledge taken by AmeriCorps members that they  
4 would increase AmeriCorps by at least a hundred  
5 thousand. Both McCain and Barack Obama have  
6 proposals for it to go to 250,000. They too,  
7 like the Peace Corps, when they're full time  
8 got their living expenses paid. Part of this,  
9 by the way, is VISTA, which was started in the  
10 war on poverty and has come -- all of these  
11 years has always attracted seniors in  
12 substantial numbers.

13 And AmeriCorps in that 250,000, or  
14 the hundred thousand, would be focused on an  
15 education corps, a green corps, a disaster  
16 relief corps, and other critical problems in  
17 our country. If they're full time, they would  
18 get living expenses at a very modest level, and  
19 they would get \$4,750 for a year of service as  
20 an educational voucher to either pay off their  
21 college loans or contribute to it.

22 So, the spectrum of work of any kind,  
23 work that's in nonprofit and public interest  
24 areas, such as teaching, volunteering which is  
25 stipended--And there are a number of proposals

1 in Congress to raise the stipend from an  
2 average of \$12,000 a year for living expenses  
3 because it's so low for living on it full  
4 time--and then sheer volunteering. There's  
5 65 million volunteers under the census that --  
6 Every big census asks the sole question of  
7 volunteering, and it's grown about seven  
8 million since the census started it after the  
9 Presidents' Summit.

10 So I'd urge you to think of it as a  
11 spectrum of work and volunteering. And that  
12 volunteering -- And many other examples than  
13 this, the Jesuit Volunteer Corps, any number of  
14 programs where the volunteering involves  
15 stipends.

16 Long answer to a complicated  
17 question, because too often people think  
18 there's work, which is normal, regular good pay  
19 or not get enough pay, and volunteering which  
20 is unpaid.

21 Governor Romney of Michigan, George  
22 Romney, the father, was the one who saw  
23 full-time volunteering, which would  
24 necessarily, unless you're very wealthy or a  
25 saint, would require economic support, and

1 sheer volunteering, that's two twin engines  
2 that needed to work together. But full-time  
3 volunteers with stipends --

4 With Habitat, they have about 500 and  
5 sometimes 700 AmeriCorps members, they're  
6 trained to organize the Habitat sites. And the  
7 Habitat sites, you know, they need retired  
8 carpenters; they need building trades people in  
9 substantial numbers. It's those full-time  
10 volunteers that get stipends that enable large  
11 numbers of others to come in for a day or a  
12 week under the guidance of full-time volunteers  
13 who leverage the unpaid volunteers, if I can  
14 give you a few metaphors to see what I'm  
15 talking about.

16 REPRESENTATIVE HENNESSEY: Thank you  
17 very much. And thank you for your efforts to  
18 make seniors realize that they are an asset,  
19 not a liability. When we see the news we hear  
20 about Social Security and the future problems  
21 that we have to deal with.

22 I think sometimes seniors tend to see  
23 themselves in a negative light, and it's  
24 important that you, and others like you, are  
25 doing the work that you're doing, to refocus



1 our thinking and make us realize that seniors  
2 are really an asset to America. Thank you very  
3 much.

4 SENATOR WOFFORD: So often we hear  
5 it's how you treat people at the dawn of life  
6 and at the sunset of life that measures a  
7 society. Well, it's interesting that at the  
8 beginning of life you want young people to be  
9 seen, see themselves not as burdens but as all  
10 of that; and at the later stage of life in some  
11 sense is seeing that same thing; that we're  
12 resources and we can be leaders, and we can  
13 make a difference.

14 REPRESENTATIVE HENNESSEY: Thank you  
15 for your work in that regard. Thank you, Madam  
16 Chairman.

17 MADAM CHAIRMAN MUNDY: Thank you.  
18 And thank you very much, Senator Wofford. I  
19 have lots of questions, and we hope to work  
20 with you very much in the future. To stay on  
21 target and with our schedule, I think we'll  
22 move on.

23 SENATOR WOFFORD: We're at your call.

24 MADAM CHAIRMAN MUNDY: Thank you very  
25 much.

1           The next testifier is the Honorable  
2           Nora Dowd Eisenhower, Secretary of the  
3           Pennsylvania Department of Aging. Thank you  
4           very much, Madam Secretary. I know you're  
5           rushing in from out of town, so we appreciate  
6           you getting here.

7           SECRETARY DOWD EISENHOWER: Good  
8           morning. It's a pleasure to be here, Chairman  
9           Mundy and Chairman Hennessey. I'm just so  
10          pleased to be here. I am so honored to follow  
11          Senator Wofford, who I've known for many years  
12          and who has inspired me and so many others.

13          Historically, I turned on the TV the  
14          other night to watch the special on Sargent  
15          Shriver, and there was our Senator Wofford  
16          talking about very similar issues in times  
17          past.

18          I'm going to focus almost exclusively  
19          on older Pennsylvanians, as you know. But  
20          before I do that, I would like to set it up a  
21          little bit.

22          Senator Wofford mentioned our State  
23          Plan hearing that comes up every four years.  
24          It feels like it was just last year, but it  
25          comes up every four years. And we're going to

1 take advantage of this year in an even broader  
2 way than we did the last time.

3 We have hearings, meetings, public  
4 sessions scheduled across Pennsylvania. We've  
5 invited each one of you. We've tried to target  
6 that hearing that's in your neighborhood or in  
7 your backyard so that if you want to attend, if  
8 you want to send someone from your staff you  
9 may. We expect attendance of at least a  
10 hundred to 200 per session. I'd be happy to  
11 get each of you or anyone more information  
12 about that.

13 What we're going to do with the  
14 hearing is really focus on what we've  
15 accomplished in the four years that we've been  
16 working on these issues and what we hope to do  
17 in the coming four years. So, it's a real  
18 opportunity to get out there and talk to  
19 people. We remember from four years ago that  
20 it was extremely positive, although not all the  
21 comments were positive. We were able to engage  
22 with people, engage with constituents and  
23 consumers, and really tell them what we were  
24 about, what we were doing, and what we were up  
25 against.

1           So I think -- One of the areas that  
2           came out in our priority areas four years ago  
3           and during our State Plan hearings from talking  
4           to people around Pennsylvania was civic  
5           engagement, increase volunteerism. I think I'd  
6           like to address, Representative Hennessey, your  
7           key question on what's paid, what's volunteer.

8           For older Pennsylvanians what we see  
9           is compensation for their volunteer time;  
10          compensation for any cost they may incur,  
11          whether it's travel, whether it's a meal, is  
12          very critical to engaging low-income people in  
13          volunteer activities.

14          In fact, I think when I saw that most  
15          clearly highlighted for me was working in  
16          Philadelphia at the Experience Corps program  
17          that Senate Wofford mentioned earlier, a  
18          program that when I was at AARP, we helped  
19          Temple's Intergenerational Center target the  
20          community, do mailings in communities around  
21          troubled schools to get older people in that  
22          neighborhood to come to the school to volunteer  
23          to help teach some reading programs.

24          It was really hard for them to take  
25          the time to do that. They were afraid to walk

1 to the school. They didn't have money for  
2 lunch, or really a lot of barriers. By giving  
3 them a stipend -- And by a stipend I mean \$25 a  
4 day perhaps.

5 REPRESENTATIVE HENNESSEY: (Inaudible  
6 words; can't hear).

7 SECRETARY DOWD EISENHOWER: That  
8 enabled them to first feel pretty good about  
9 getting paid for it in addition to  
10 volunteering. They volunteered much more than  
11 got stipended for. Most of them turned the  
12 stipend into buying treats for the kids that  
13 they were doing the reading for.

14 So, it's really a little more complex  
15 than, is this paid work, is this low-wage  
16 employment, or is this truly a volunteer  
17 program? So I think when we see them that way  
18 we can see that there are opportunities across  
19 the spectrum. But most of that volunteering,  
20 if it's not stipended in some way, is really --  
21 is not something that low-income people can  
22 participate in, and they're critically  
23 important.

24 MADAM CHAIRMAN MUNDY: Can I just --  
25 One thing that always interests me is this

1 notion of tax credits.

2 SECRETARY DOWD EISENHOWER: Yeah,  
3 that's a good one too.

4 MADAM CHAIRMAN MUNDY: Let's talk  
5 about that, because in Pennsylvania we don't  
6 tax pensions or Social Security. So what kind  
7 of a credit would you get? Plus, we have the  
8 tax forgiveness.

9 SECRETARY DOWD EISENHOWER: We saw a  
10 very interesting program, a demonstration  
11 program in Montgomery County. I cannot  
12 remember the name of the school district, but I  
13 think we had talked about it, property tax  
14 forgiveness.

15 There were reading coaches needed for  
16 the children; people to attend in the lunchroom  
17 that would have been done by volunteer parents,  
18 but all the parents are working, so it was very  
19 hard to get people to fill that role. The  
20 school was ready to pay people to do that;  
21 could not find people to fill that role. They  
22 were then able to take the money they would  
23 have used for those salaries to offset the  
24 property tax rebate, so older individuals in  
25 the community could get a property tax rebate.

1 I don't think the program lasted more  
2 than a year or two, but it was a good model for  
3 how you could do that. Certainly, there was a  
4 need, certainly there were resources within the  
5 school district to cover that cost, and then  
6 that cost could be translated, rather than a  
7 salary, into a property tax rebate, because it  
8 just really got people in the door. They were  
9 very happy to have a property tax rebate. So  
10 that's something certainly to think about.

11 But I do want to set the stage for  
12 you a little bit. We do need to remember that  
13 the population we serve in Pennsylvania,  
14 particularly in the aging world, is changing.  
15 It's growing. But, first of all, we need to  
16 know that this is not just Pennsylvania. It's  
17 not even just a national reality. It's a  
18 global situation that we really have to face.  
19 So I think it's helpful just to put it in that  
20 kind of context.

21 Certainly, Pennsylvania is old. I  
22 think by some standards we got old first. By  
23 that I mean, we have more older people over  
24 65 than we do younger people, particularly  
25 under 15 and in that working area.

1           By 2030, when we look around the  
2 world we'll see the developing nations--It's a  
3 key distinction here--will have a larger  
4 percentage of their population over the age 65  
5 than under the age of 15. Progress in health  
6 care, progress in all sorts of measures is  
7 leading to this wonderful development, and we'd  
8 like to call it the Boomer bonus. It's not  
9 just here in Pennsylvania; it's around the  
10 world.

11           However, when we look at developing  
12 nations, such as Pakistan, Afghanistan, Saudi  
13 Arabia, and Iraq, we're going to see a very  
14 different profile. We'll see bulges in the  
15 youth population. People just aren't living  
16 that long in these countries for any number of  
17 reasons that I think we can see when we read  
18 the newspapers every day.

19           So, the industrialized world will  
20 face an unprecedented challenge related to the  
21 aging population, where the developing world  
22 will be in the reverse situation.

23           Nationally what's happening? By the  
24 year 2030, the number of Americans over 65 will  
25 more than double to more than 71 million, or



1 20 percent of the U.S. population. In some  
2 states, and we will be one of them, one-fourth  
3 of the population will be over 65. This is  
4 just huge.

5 In Pennsylvania, in 2020, the  
6 population over 65 will be one-third larger  
7 than it is today. That's 3.3 million versus  
8 2.5 million today. There will be a significant  
9 increase in the 60-to-80-year-old group, and  
10 there will be a decrease in younger groups that  
11 some of us like to think we're part of now,  
12 that 50-plus population.

13 I think one thing that we need to  
14 really focus on is that, by the year 2020, and  
15 I give you the year 2020 because it's an easy  
16 one to remember, for the first time the percent  
17 of population under 15 will equal the percent  
18 of the population over 65. It will grow after  
19 that, but at that point in time, 2020,  
20 20 percent of the population in Pennsylvania  
21 will be under 15 and 20 percent will be over  
22 65. So, this is a good visual I think for us  
23 to keep in our minds as we move forward.

24 Now, I could give you some more  
25 information on our State Plan, on what we

1 expect to cover, on some accomplishments, but I  
2 really want to focus on what we've been doing  
3 on civic engagement, how we'd like to move  
4 forward, and then just leave it open for  
5 questions.

6 We have about 204 million older  
7 Pennsylvanians, and about 10 percent -- And  
8 actually, here I have to correct my written  
9 testimony. We have a typo in my written  
10 testimony on page 3. It's good news. We  
11 missed -- We missed a zero somewhere. But  
12 instead of 24,000 participating in senior  
13 center activities, it's 204,000, so it's 10  
14 percent. So you'll be happy to hear that.

15 We have huge numbers of people  
16 participating in our senior centers across  
17 Pennsylvania. And the estimate is that senior  
18 center participation increased about five  
19 percent between '03 and '05. And 93 percent of  
20 the senior centers offer programs like  
21 nutrition education, health screening, fitness  
22 and wellness programs, health education, really  
23 focused on preventative care to keep people  
24 healthy longer. And we know that the longer  
25 people can engage in senior centers, get out of

1 their house, they're well enough to do it,  
2 they're interested in doing it, all sorts of  
3 health measures improve.

4 We increased health and educational  
5 sessions 15 percent, and there's been an eight  
6 percent increase in the participation of those  
7 sections. Our Triple A's, really the agencies  
8 as you well know on the ground providing a lot  
9 of the services and organizing senior centers  
10 across Pennsylvania, have offered eight major  
11 types of health and wellness activities over  
12 this time period the last four years.

13 Primetime Health priority areas, five have  
14 experienced an increase in events.

15 So we're continuing to grow those  
16 events. We have small budgets for them when  
17 we're comparing it to what we spend on chronic  
18 health care and other health care issues, but  
19 we know this has got to grow if we're going to  
20 prevent more costly health care situations.

21 So there's a major focus that we've  
22 engaged in in our department in focusing really  
23 on reducing the risk of falls through a  
24 statewide expansion of the Healthy Steps  
25 program. We started it small in a couple of

1 counties, and now it's across the state. What  
2 we hope to do with this program --

3 We worked with the University of  
4 California Berkley with their academics to  
5 really develop this program, but we've made it  
6 our own and we target senior centers here in  
7 Pennsylvania, and we engage volunteers and  
8 older consumers to participate. And we project  
9 that the Commonwealth will avoid 21 million in  
10 costs due to falls-related injuries and  
11 hospitalizations. And I have some very good  
12 data to back that up, so I'd really like to  
13 share that for you.

14 So it's an example that Senate  
15 Wofford was making so clear that if we engage  
16 older people in these kinds of programs, they  
17 will come, they will attend, and they will  
18 improve on a number of different levels. And  
19 that will have a very clear fiscal advantage  
20 for us.

21 Now, another program that I'm very  
22 proud of that many of you are familiar with  
23 through your constituents is our APPRISE  
24 counseling program. And I don't think any  
25 program in the past several years has stepped

1 up to the plate more dramatically when needed  
2 than our APPRISE counseling program, with the  
3 implementation of Medicaid Part D.

4 Those of you remember what it was  
5 like in January of '06 when that program went  
6 into effect, a spike in calls; the  
7 extraordinary number and demands placed on our  
8 volunteers, and our programs supporting the  
9 volunteers was just exceptional.

10 So the APPRISE program helps older  
11 Pennsylvanians negotiate conversion to Medicare  
12 Part D. We had -- In fiscal '06-07, the  
13 APPRISE program served 231,000 people. That's  
14 an increase of over a hundred percent from  
15 '03-04.

16 APPRISE currently has 945 volunteers,  
17 up from 289 in '03-04. It's been huge growth.  
18 Volunteers have responded in record numbers  
19 because they are confused. They see their  
20 parents confused, their friends and neighbors,  
21 and they really see the program run by an  
22 outstanding civil servant. Jack Vogelsong--  
23 Some of you who know him know what a devoted  
24 civil servant he is--organizes that program and  
25 does a wonderful job.

1           Another program that we run that's a  
2 volunteer program is called the Ombudsman PEER  
3 program, and that program has been around for  
4 some time. PEER stands for Pennsylvania  
5 Empowered Expert Residents, and it is often  
6 identified as a best practice example. From  
7 '04 to '05 and to '05 to '06, the increase in  
8 participating Triple A's went from seven to 12,  
9 or a 71 percent increase. There's been a  
10 steady growth in the number of Ombudsman PEER  
11 graduates from 37 in '03 to 379 in '07. I  
12 think --

13           We've been very proud of our  
14 accomplishments there, but we would not have  
15 been able to achieve that without support from  
16 AARP. They've helped us by reaching out to  
17 volunteers who are AARP members by doing  
18 mailings, and that's been just such  
19 professional and significant support when we  
20 needed it.

21           For example, we know we need it in a  
22 certain geographic area. It's often very  
23 difficult to target that area with the  
24 resources that we have and the expertise. We  
25 don't have that kind of expertise. AARP, every

1 time we've asked them they've jumped in;  
2 they've targeted a mailing to their membership  
3 in that area, and that really is what -- what's  
4 been very successful in helping us to get new  
5 volunteers and to maintain the ones we have.

6 So, I'm very proud of these  
7 accomplishments because, the Department has  
8 seen the need and has really tried to focus our  
9 activities where we know the need is. We would  
10 love to do more. This is an issue that's been  
11 close to my heart for many, many years, and I  
12 think much remains to be done.

13 As the Baby Boomers approach in  
14 growing numbers, we have an opportunity,  
15 particularly in Pennsylvania, because we got  
16 old first. People look to us around the  
17 country. They see us as an old state, they see  
18 us with significant programs in this area. I  
19 hear that all the time when I travel around and  
20 speak to other states. I think it's an  
21 opportunity for us to really show the way.

22 So, I thank you for your time. I'd  
23 be happy to take any questions.

24 MADAM CHAIRMAN MUNDY: Thank you,  
25 Madam Secretary. Representative Brooks needs

1 to leave for another committee meeting and has  
2 a question.

3 REPRESENTATIVE BROOKS: I do just  
4 have a comment, Madam Secretary. I do want to  
5 thank you and applaud you for the initiatives,  
6 the new initiatives and these programs that  
7 have been implemented. The APPRISE program is  
8 a fantastic program.

9 SECRETARY DOWD EISENHOWER: It is.  
10 Thank you.

11 REPRESENTATIVE BROOKS: My  
12 grandmother recently passed away, but she was  
13 101 years old. And reading the complicated  
14 literature and the data, this was just a  
15 wonderful, wonderful program that helps our  
16 seniors, because it is very confusing. So  
17 thank you very much for your devotion to that  
18 program.

19 SECRETARY DOWD EISENHOWER: Thank  
20 you.

21 REPRESENTATIVE BROOKS: Also the PEER  
22 program, I want to thank you for that as well.  
23 It is a fantastic program. It helps our  
24 seniors in a very difficult, difficult time to  
25 transition. And there's a nursing home or a



1 living facility in my district that is involved  
2 in this program, and it's really touched a lot  
3 of lives.

4 SECRETARY DOWD EISENHOWER: It does.

5 REPRESENTATIVE BROOKS: I have  
6 introduced a House resolution that will bring  
7 recognition to this program, and I hope to have  
8 that passed shortly in the House. So thank you  
9 again for your time and your devotion to our  
10 aging population, and you've done a wonderful  
11 job.

12 SECRETARY DOWD EISENHOWER: Thank  
13 you. Thank you very much, Representative  
14 Brooks.

15 MADAM CHAIRMAN MUNDY: Madam  
16 Secretary, I have a question about Pennsylvania  
17 2020 Vision. In 2006, Governor Rendell signed  
18 an executive order to begin planning for the  
19 Baby Boomer generation's retirement. Where are  
20 we with that initiative? It's only 2008, I  
21 realize, but I'm interested in where we are.

22 SECRETARY DOWD EISENHOWER: We are at  
23 the point of issuing a report, and we're going  
24 to coordinate it with the State Planning  
25 process. We hope that one at least of the

1 hearings that we hold across the state will  
2 focus more than the others on civic engagement,  
3 on the issues that come up in the report.

4 What we did with the report, as you  
5 know -- What we did initially was gather  
6 information from all of the agencies under  
7 Governor Rendell's jurisdiction as to what  
8 their plan was as we reached 2020, considering  
9 the demographic imperative that faces us.

10 And so, in the report we have some  
11 very good information, some wonderful  
12 innovative plans, and the reality is that not  
13 all agencies were planning. As you know, in  
14 government it's unusual for agencies to plan  
15 beyond the next fiscal year or two, or the next  
16 election cycle. So we really did have to do  
17 some work with some departments in moving them  
18 forward; okay, here's the demographic reality,  
19 how does this, you know, connect and interplay?

20 But some agencies, Parks and  
21 Recreation, Department of Transportation, had a  
22 wonderful plan and a wonderful sense of how  
23 they could maximize what they're already doing  
24 and make it more accessible to the population  
25 as it ages.

1           So, our plan is to release that  
2 report within the next month or two. And if  
3 it's beyond that I will let you know, but I  
4 think we're very close to issuing it. We  
5 really wanted to get more information and we  
6 wanted to use the report, really, to push all  
7 the agencies to focus on this issue and come up  
8 with a plan.

9           MADAM CHAIRMAN MUNDY: Well, thank  
10 you. I look forward to that, and I look  
11 forward to the State Planning process. For  
12 those of you watching on PCN, I would just  
13 recommend the hearings related to this State  
14 Plan to everyone.

15           SECRETARY DOWD EISENHOWER: Yes.

16           MADAM CHAIRMAN MUNDY: It's not just  
17 for those providers or people in industry who  
18 are serving seniors. It's for the seniors  
19 themselves to come forward and make their  
20 wishes and their desires and their needs known  
21 to all of us so that we can begin to address  
22 those needs. And I'm very pleased to hear that  
23 we won't only be talking about what we can do  
24 to get more people enrolled in the PACE/  
25 PACENET.

1           SECRETARY DOWD EISENHOWER:  Although  
2   that's important.

3           MADAM CHAIRMAN MUNDY:  Of course, of  
4   course.  And I -- Believe me, if there are any  
5   people who aren't in those programs who qualify  
6   in my district, I'm going to have to look under  
7   a rock for them.  But, I promote those programs  
8   and I want my constituents and everyone to  
9   participate in those as fully as possible.

10           But, Senate Wofford makes an  
11   excellent point.  It's not just about what the  
12   government can do for you, it's about how you  
13   can participate and be active and productive in  
14   your own community and how we can encourage and  
15   enable you to do that.  So, something to think  
16   about for the State Plan hearings.  Perhaps,  
17   some of the seniors around the state have some  
18   ideas with regard to that.

19           SECRETARY DOWD EISENHOWER:  That's an  
20   excellent point.  I think that what we'll do at  
21   the State Plan hearings is include our work  
22   force development colleagues.  I know Sandy  
23   Vito who's been doing extensive work in the  
24   area of aging issues related to employment is  
25   someone that we will have there and will be

1 able to talk about some of those issues; more  
2 flexibility in employment placements,  
3 retraining, and a lot of different  
4 opportunities that are going to be more  
5 impactful around the state, because you're  
6 right.

7           You know, once people have some peace  
8 of mind over their health care, they have that  
9 prescription, and many of the PACE/PACENET  
10 participants take one or two prescriptions a  
11 day, a high blood pressure pill; really, the  
12 kind of medical advance that has really enabled  
13 this population to grow and live a huge quality  
14 of life, they're up and ready for much more.

15           So I think I agree with you about  
16 focusing on this positive and preventative way.  
17 So I definitely agree with you there.

18           MADAM CHAIRMAN MUNDY: Well, we look  
19 forward to those hearings. Representative  
20 Gingrich.

21           REPRESENTATIVE GINGRICH: Thank you,  
22 Madam Chairman.

23           First, Madam Secretary, let me say  
24 I'm happy to see you. I apologize for the in  
25 and out of this group. I know you know by now

1 we're in and out because we have other voting  
2 meetings we're going to; not because we're not  
3 interested --

4 SECRETARY DOWD EISENHOWER: No, no,  
5 not at all.

6 REPRESENTATIVE GINGRICH: -- in what  
7 you're sharing with us. So, I heard part of  
8 it, but I watch carefully what you're doing  
9 anyway. I'm pleased to see the progress. I  
10 want to thank you for caring as much as you do  
11 about our older Pennsylvanians.

12 I've been tracking this Baby Boom  
13 segment of the population for a very long time  
14 in my own industry, but I always accuse my  
15 parents of frameworking that generation since I  
16 was on the top side and my youngest of  
17 10 brothers and sisters was on the other end.  
18 So I kiddingly tell my mom I think you have a  
19 lot to do with that baby boom.

20 I appreciate what you're doing here,  
21 in that, we are an aging state without a doubt.  
22 We are forced into leadership, as I was forced  
23 into the leadership position as the oldest of  
24 10 children, and I know we're dedicated to  
25 that. But the myriad of needs, isn't that

1 interesting? Isn't that part of your biggest  
2 challenge?

3 We are seeing people enter their  
4 retirement years which are not fully retired,  
5 obviously. I have people calling my office all  
6 the time saying, I thought I'd be retired by  
7 now, Representative, but I need to work. There  
8 are a lot of reasons, economy based, longevity,  
9 all of those things. But there's so many  
10 different needs out there.

11 And so, therefore, I'm going to hope  
12 and assume -- It looks like you laid a template  
13 out to try to make the resources available to  
14 people on every level.

15 My concern--I just want to put this  
16 out to you--is, help us protect those lottery  
17 funds. I just don't want to see them  
18 decreasing, of course, with some of the other  
19 challenges and venues that are out there. And  
20 I don't want to see them accessed for things  
21 that aren't directly affecting what you're  
22 trying to do here for our seniors. Can you  
23 make me a little more comfortable about that?

24 SECRETARY DOWD EISENHOWER: I'd love  
25 to make you more comfortable about that. I

1 think what we see with the lottery funds when  
2 we look at other examples of states  
3 implementing gaming or other gambling-related  
4 activities for revenue is a slight decline by a  
5 few percentage points for the first year or  
6 two, but we don't see any long-term effect. I  
7 can't promise you that's what's going to happen  
8 here.

9 I also note that we have a very  
10 unique situation in Pennsylvania because of  
11 PACE in a way, because of the historic largess  
12 of the lottery. Because PACE and PACENET are  
13 in place, we were able to draw down more. I  
14 don't know if any other state drew down more in  
15 federal dollars to supplement what we have done  
16 around Medicare (sic) and Medicare Part D.

17 So I think that -- And I know there  
18 are, you know, very carefully calculated by our  
19 budget experts who are very careful and  
20 cautious, significant surpluses to cushion the  
21 outgoing years.

22 But, that aside, we know that drugs  
23 in the pipeline now, biologics are  
24 extraordinarily expensive. It's not like  
25 taking a pill. So I think that there's so many



1 issues converging on this in this area. It's a  
2 dynamic one. We say that about many issue  
3 areas, but I don't think it -- I think it  
4 really applies when we talk about drugs,  
5 financing programs for older Pennsylvanians who  
6 do need the medications to a larger degree than  
7 younger people. I think that's very clear,  
8 that we have to be careful about it. But I  
9 think we can't look aside, this federal  
10 largess, intended or not, that we were able to  
11 draw down to save a significant portion.

12 REPRESENTATIVE GINGRICH: I want to  
13 protect that largess.

14 SECRETARY DOWD EISENHOWER: So do I.  
15 So I really --

16 REPRESENTATIVE GINGRICH: Thank you.

17 SECRETARY DOWD EISENHOWER: -- hear  
18 what you're saying. But I think that there are  
19 all those resources coming together that we  
20 have to keep our eye on.

21 MADAM CHAIRMAN MUNDY: Representative  
22 Samuelson.

23 REPRESENTATIVE SAMUELSON: Thank you,  
24 Madam Secretary. In your testimony you talk  
25 about some statistics, the percentage of

1 population under the age of 15 will soon equal  
2 the percentage of population over the age of  
3 65.

4 SECRETARY DOWD EISENHOWER: Um-hm.

5 REPRESENTATIVE SAMUELSON: And those  
6 two groups are actually the focus of an  
7 innovative partnership in my own community up  
8 in Bethlehem, a group of, I think it's  
9 38 retirees who have volunteered on an ongoing  
10 basis over the course of a year to be tutors  
11 for 38 seventh graders at our --

12 SECRETARY DOWD EISENHOWER: That's  
13 perfect.

14 REPRESENTATIVE SAMUELSON: -- middle  
15 schools in Bethlehem. And this program has  
16 already produced some dramatic results. It's  
17 life changing for the seventh graders, and the  
18 retirees are having a wonderful time of getting  
19 tremendous benefits out of being able to offer  
20 their experience.

21 When I look at -- And I know that's  
22 only 38 people and 38 seventh graders, but you  
23 know what, that's a model for the rest of us.  
24 And when I look at the number of seniors in  
25 Pennsylvania, 2.5 million, that's actually very

1 close to the number of school children we have  
2 in Pennsylvania, which I think is 2.4 or  
3 2.5 million.

4 SECRETARY DOWD EISENHOWER:

5 Interesting, huh?

6 REPRESENTATIVE SAMUELSON: So just  
7 imagine if we had a partnership of every senior  
8 with our public. Our schools need more  
9 volunteers and this is a wonderful opportunity.  
10 So I will send you information --

11 SECRETARY DOWD EISENHOWER: Thank  
12 you.

13 REPRESENTATIVE SAMUELSON: -- on this  
14 program in Bethlehem, and I'll send that to  
15 Senator Wofford as well.

16 SECRETARY DOWD EISENHOWER: Thank  
17 you. It really -- It mirrors to some degree  
18 what's happening in Experience Corps and the  
19 key -- The corps program there in Philadelphia  
20 has been a reading program, older people  
21 teaching children of reading age to read. And  
22 it's so significant. People often remember who  
23 taught them to read. And to have that  
24 experience with a child, to have them have that  
25 breakthrough, it's just so powerful.

1           The volunteers who volunteer for that  
2 program usually stay with it for years and  
3 years, my experience with those volunteers.  
4 They're just wonderful. I would love to see  
5 that program and replicate it.

6           REPRESENTATIVE SAMUELSON: And our  
7 volunteers are recruiting more for this  
8 semester.

9           SECRETARY DOWD EISENHOWER: Yeah,  
10 because it's so positive. Yeah, yeah.

11          REPRESENTATIVE SAMUELSON: Thank you.

12          MADAM CHAIRMAN MUNDY: I would just  
13 make note of the fact that we have 55 minutes  
14 before we have to go into session. We have a  
15 number of testifiers left, and Representative  
16 Pashinski has a question. For the rest of the  
17 members, could we please -- If you have  
18 questions, maybe we could submit them in  
19 writing.

20          SECRETARY DOWD EISENHOWER: I'll come  
21 back.

22          MADAM CHAIRMAN MUNDY: Or we would  
23 love --

24          SECRETARY DOWD EISENHOWER: I will be  
25 happy to come back --

1           MADAM CHAIRMAN MUNDY:  -- to have you  
2 back.

3           SECRETARY DOWD EISENHOWER:  Yes,  
4 thank you, or submit them in writing.  We'd  
5 love to -- We love to talk about this issue.

6           MADAM CHAIRMAN MUNDY:  Great.  
7 Representative Pashinski.

8           REPRESENTATIVE PASHINSKI:  I'm  
9 honored that I get the last question and I  
10 suppose -- Thank you very much for all your  
11 good work, Madam Secretary.

12                    You mentioned about the cost of  
13 drugs.  I'm wondering whether or not you have  
14 considered or are approaching the idea of a  
15 state consortium, because I don't think  
16 Pennsylvania, when it comes to the  
17 pharmaceuticals, is in the consortium.  It's my  
18 understanding that New Jersey, New York, Ohio  
19 have a pharmaceutical consortium that they've  
20 developed to lower the cost.

21                    You know, we're always trying to find  
22 money to pay for the various services, and I'd  
23 like to focus in on what are the costs drivers.  
24 And it seems to me you made that point that  
25 drugs are extremely costly.

1           It's also my understanding that many  
2 of the drugs that we have to use in order to  
3 sustain our lifestyles, we're being overcharged  
4 two to three times compared to other countries.

5           My question is, one, what do you  
6 think about Pennsylvania entering a multistate  
7 consortium? Would that help the situation at  
8 all? And have you done any investigation with  
9 respect to the cost of the drugs that we are  
10 using primarily to aid our senior citizens as  
11 opposed to the cost of those same drugs in  
12 other countries?

13           SECRETARY DOWD EISENHOWER: Okay.  
14 How much time do I have?

15           MADAM CHAIRMAN MUNDY: None.

16           SECRETARY DOWD EISENHOWER: Let me --  
17 Let me try it briefly because I'll just scratch  
18 the surface. We're very interested in working  
19 with other states on any number of levels, and  
20 certainly in a pooling initiative that would  
21 enable us to increase the rebate or the  
22 discount we get.

23           Right now we are in a buying pool as  
24 far as our Medicaid program goes with many  
25 other states, and we get a pretty hefty

1 discount, which we need, we deserve, and I  
2 think it's very significant. So that's there,  
3 I think it's a very good idea.

4 The other issue is that we are trying  
5 in the PACE program especially, which we can  
6 kind of use as a laboratory--We have such a  
7 reliable population that we serve that we've  
8 known them for many years--we try to increase  
9 generic usage. We now have an initiative,  
10 Generics Cost Less.

11 We have another initiative called  
12 Academic Detailing that we've been working on  
13 for about 18 months where we're really reaching  
14 out to the doctors who are looking for unbiased  
15 information that's not market driven, and we've  
16 had a lot of success with that. So that -- An  
17 example, the little purple pill that's so  
18 expensive is not the first line of defense when  
19 someone gets a little heartburn, that we'll  
20 start with some other medications and behavior  
21 changes.

22 Those are just small examples that I  
23 think offset some of the costs. But that's not  
24 going to address what some of the newer  
25 developments in cancer care and some of the

1 biologics which will be much more expensive,  
2 not even comparable. Those are different  
3 issues. But that's just the tip of the  
4 iceberg.

5 MADAM CHAIRMAN MUNDY: Thank you,  
6 Madam Secretary. We very much appreciate your  
7 rushing back --

8 SECRETARY DOWD EISENHOWER: Not at  
9 all.

10 MADAM CHAIRMAN MUNDY: -- from where  
11 you were, out of town, and thank you for being  
12 here. And we will bring you back to discuss  
13 these issues in greater detail.

14 SECRETARY DOWD EISENHOWER: Thank  
15 you. Thank you, all.

16 MADAM CHAIRMAN MUNDY: Thank you.

17 SECRETARY DOWD EISENHOWER: Have a  
18 good day.

19 MADAM CHAIRMAN MUNDY: Doctor Stuart  
20 Shapiro, President and CEO of the Pennsylvania  
21 Health Care Association. Doctor Shapiro, it's  
22 nice to see you again.

23 DOCTOR SHAPIRO: Nice to see you.

24 MADAM CHAIRMAN MUNDY: Goodbye,  
25 Senator Wofford, and thank you.



1 SENATOR WOFFORD: I'll be right back.

2 MADAM CHAIRMAN MUNDY: Oh.

3 DOCTOR SHAPIRO: Good morning,  
4 Chairman Mundy, Chairman Hennessey, and members  
5 of the committee. My name is Stuart Shapiro,  
6 and I'm President of the Pennsylvania Health  
7 Care Association, a statewide advocacy  
8 organization for the Commonwealth's elderly and  
9 disabled residents and their providers of care.

10 I appreciate the opportunity to  
11 appear before you today to discuss what I  
12 believe is one of the state's and the nation's  
13 most serious social and fiscal challenges: How  
14 do we pay for the long-term care needs of our  
15 Greatest Generation's children, the Baby  
16 Boomers? I'm not here today to talk about  
17 nursing homes. I'm talking about all of  
18 long-term care.

19 I'm pleased to be at this hearing  
20 with my good friend, Harris Wofford, and with  
21 Secretary Nora Dowd Eisenhower. Harris is an  
22 old friend and mentor, and I can think of no  
23 better leader and spokesperson for Experience  
24 Wave. And I don't know whether Nora is still  
25 here, but I can tell you that she is one of the

1 finest secretaries of aging in the country.

2 As one of the nation's oldest and  
3 most rapidly aging states, Pennsylvania has a  
4 lot at stake, so I commend this committee for  
5 taking the lead to bring the issues facing the  
6 Baby Boomers into sharper focus. This is no  
7 longer a theoretical discussion. The first  
8 wave of Baby Boomers has arrived.

9 In fact, a little known fact is, the  
10 first Baby Boomer was actually born 90 miles to  
11 the east in Philadelphia, at one second after  
12 midnight on January 1st, 62 years ago. Her  
13 name, just coincidentally, was Kathleen  
14 Casey-Kirschling.

15 It only makes sense then that  
16 Pennsylvania, first out of the gate in starting  
17 this demographic wave, is the first to hold a  
18 legislative hearing on finding innovative and  
19 caring ways to address significant fiscal and  
20 social issues that we, as individuals and as a  
21 state and as a nation, face with respect to the  
22 long-term care needs for the 77 million  
23 Americans.

24 As CEO of the Pennsylvania Health  
25 Care Association, I will focus my remarks today

1 primarily on long-term care as the Baby Boomer  
2 generation ages and begins to utilize and pay  
3 for services.

4 Consider these facts: The  
5 Congressional Quarterly has stated that nearly  
6 70 percent of those turning 65 this year will  
7 eventually require some form of long-term care.  
8 Just think of that, 70 percent of 77 million,  
9 or 50 million Americans are going to need some  
10 form of long-term care. The Urban Institute  
11 reported that long-term care is a leading cause  
12 of catastrophic out-of-pocket expense and  
13 family bankruptcy, and that few people have  
14 insurance coverage against high cost of  
15 long-term care.

16 The bipartisan National Commission  
17 for Quality Long Term Care, headed by U.S. --  
18 former U.S. Senator Bob Kerrey and former House  
19 Speaker Newt Gingrich, found 34 percent of  
20 Americans believe that long-term care is paid  
21 for by Medicare; 20 percent believe it is paid  
22 for by Medicaid.

23 Another poll found that 85 percent of  
24 Americans believe that if they need long-term  
25 care, that need will be met fully by Medicare,

1 Medicaid, or their existing health insurance.  
2 Some believe that seniors long-term care,  
3 health care needs would be paid for by Social  
4 Security.

5           Unfortunately, and the data in  
6 Pennsylvania is the same--AARP has done a  
7 survey--they're all wrong. Social Security  
8 won't, Medicare and other health insurance  
9 programs won't. The state Medicare program  
10 can't as it's already stretched beyond the  
11 limit. In fact, these three entitlement  
12 programs, Social Security, Medicare and  
13 Medicaid, consumed almost half of the federal  
14 budget in the last several years.

15           The case is clear, America is rapidly  
16 heading into a fiscal tsunami of elder care  
17 that dwarfs in magnitude the collective crisis  
18 in Social Security, Medicare and Medicaid.  
19 These programs were designed in a different era  
20 to solve fundamentally different historical  
21 challenges. Simple reform isn't enough. We  
22 need to head in a new direction.

23           President Bush in his State of the  
24 Union message the other night challenged  
25 Congress to develop new proposals to reform

1 America's faltering entitlement programs,  
2 talking about Medicare, Medicaid, and Social  
3 Security. Unfortunately, he ducked the bigger  
4 issue, and that is, what's going to happen to  
5 the long-term care needs of the elderly?

6 I've written about this in my role as  
7 President of PHCA, but I'm also a Baby Boomer  
8 myself who's planning for my own long-term care  
9 needs. Thus, I have several specific  
10 suggestions on what the Commonwealth of  
11 Pennsylvania and the federal government can do  
12 to facilitate and help us plan. I'm not going  
13 to propose new government programs. We can't  
14 afford them. I will propose four or five  
15 legislative initiatives that will use  
16 market-based mechanisms to enable individuals  
17 to take responsibility for their own planning  
18 and will enable compounding of interest and  
19 time to work for them, not against them.

20 The basic idea of each of these  
21 proposals is to develop new and dynamic methods  
22 that help Americans take more control of their  
23 economic and health care futures. The private  
24 sector, not government, must be the engine  
25 driving this change.

1           Now is the time I would suggest for  
2 the General Assembly to consider taking some  
3 specific steps. For example, you could enact  
4 legislation that would allow people to deduct  
5 the purchase of long-term care insurance above  
6 the line on their state tax forms; that is,  
7 deduct it directly from their total income  
8 tax -- their total income before taxes, in most  
9 cases decreasing their tax bill. This would  
10 certainly speed up the implementation of the  
11 long-term care partnership program which all of  
12 you enacted this past spring.

13           Secondly, you could enact legislation  
14 that would provide limited tax credits to those  
15 with incomes below a certain level who provide  
16 services to family members in their home to  
17 take care of them.

18           Third, you could enact legislation  
19 that would allow individuals to access their  
20 life insurance for long-term care, in whatever  
21 form they choose to do it in, as an accelerated  
22 death benefit. In 2001, according to some  
23 national data, almost 70 percent of American  
24 families had some form of life insurance. Now  
25 it may make some sense to convert at least a

1 portion of this life insurance to long-term  
2 care insurance.

3 Fourth, you could enact legislation  
4 that would allow the implementation in  
5 Pennsylvania of a reverse mortgage concept, a  
6 loan seniors could take out against the equity  
7 value of their homes, to help pay for long-term  
8 care service. And you could promote these  
9 programs legislatively.

10 Because this issue is much larger  
11 than just Pennsylvania, there are areas where  
12 the U.S. Congress could also act.

13 They could establish a new voluntary  
14 program, similar to Social Security, in which  
15 payroll deductions are deposited in a personal  
16 long-term savings account.

17 They could let American have access  
18 to a program currently available only to  
19 federal employees that would allow the purchase  
20 of long-term care insurance at significantly  
21 reduced rates.

22 They could establish a new Part E for  
23 Medicare that would require the federal  
24 government to accept responsibility for all  
25 long-term care services for duly-eligible

1 seniors, those on Medicare and Medicaid.  
2 Although Part E would be primarily funded by  
3 the federal government, it would begin to  
4 stabilize the long-term care system, while  
5 market-based solutions begin to take hold.

6 They could enact legislation similar  
7 to that proposed for the state that would allow  
8 people to purchase long-term care insurance  
9 above the line, or have limited tax credits.

10 And finally, they could modify the  
11 ERISA rules to allow people to deduct their  
12 long-term care insurance premiums under  
13 cafeteria plans and flexible spending plans  
14 along with child care, health care, dental  
15 care, life insurance, disability. Currently,  
16 they can't. And I don't believe the state  
17 could do this alone in Pennsylvania.

18 These are just some of the  
19 initiatives we should consider to help address  
20 social and fiscal challenges of providing  
21 long-term care for Baby Boomers. I would  
22 welcome the opportunity to discuss any of these  
23 with you in depth.

24 Let me close again by commending all  
25 of you for convening this very timely hearing.



1 You're the first state that's taking a serious  
2 look at these issues that are surrounding a  
3 Baby Boom generation that's entering  
4 retirement. This is really one of our most  
5 significant domestic priorities. I look  
6 forward to working with all of you to ensure  
7 our residents receive the care they need.

8 Again, Chairman Mundy, Chairman  
9 Hennessey, and members of the committee, thanks  
10 for your time and attention.

11 MADAM CHAIRMAN MUNDY: Thank you very  
12 much, Doctor Shapiro. We greatly appreciate  
13 your testimony. I wish that we had more time.  
14 I think it's clear now that we've become -- We  
15 were a little too ambitious in setting up so  
16 many people on our agenda. So we're going to  
17 have to ask you to come back at a later date  
18 and we'll go into this in more depth.

19 DOCTOR SHAPIRO: My pleasure.

20 MADAM CHAIRMAN MUNDY: Thank you.

21 DOCTOR SHAPIRO: Thank you.

22 MADAM CHAIRMAN MUNDY: Next testifier  
23 is Doctor Ira Wolfe, the founder of Success  
24 Performance Solutions. Welcome, Doctor Wolfe,  
25 and thank you for being here. You may begin

1 whenever you're ready.

2 DOCTOR WOLFE: Thank you, Madam  
3 Chairman, and Chairman Hennessey, and the other  
4 members of the committee. I'm also honored to  
5 be here amongst the panelists with Senator  
6 Wofford and Secretary Dowd Eisenhower and the  
7 other panelists.

8 I'm here to represent the small --  
9 actually the business community. It's a major  
10 concern. As you've heard, there's a huge  
11 exodus leaving the work force, Baby Boomers, or  
12 anticipating to do that. So I want to address  
13 a number of things.

14 Senator Wofford talked about the  
15 Wave. I'm going to talk a little bit about the  
16 Perfect Labor Storm. It's a term I coined  
17 about 10 years ago, and it really was a  
18 convergence of trends and events that's  
19 changing the way that our employers are going  
20 to be doing business. Three of those trends --  
21 One of them is globalization. I made a comment  
22 that, if Dorothy in the Wizard of Oz was living  
23 in Pennsylvania today she'd probably say, it's  
24 not my Pennsylvania anymore. Things have  
25 changed. We're connected everywhere and --

1 That's one aspect.

2 Technology is also changing. And  
3 this certainly is hitting our employers and it  
4 is an effect of our Baby Boomer generation. In  
5 1950 over 60 percent of all the manufacturing  
6 jobs were unskilled. Today that's less than  
7 15 percent of the manufacturing positions are  
8 unskilled.

9 Just to give you a quick story, we  
10 represent a number of small businesses.  
11 There's a business in York, Pennsylvania, that  
12 has 85 employees now. They were just advised  
13 that they're closing another facility in Canada  
14 and they're going to hire 50 people down here.  
15 That's a plus for our state.

16 The challenge is that they've started  
17 a campaign, and they can't find enough workers  
18 to actually fill those positions. It has moved  
19 from an assembly facility into a robotics  
20 automated facility, and it's very difficult.  
21 Some of the Boomers are used to being  
22 assemblers. They've been on the line for a  
23 long time and they don't have all the  
24 technology skills. So there's a gap, and that  
25 creates an opportunity also for retraining,

1 which I know some of those areas were  
2 addressed.

3           There's a major shift from  
4 Pennsylvania being in kind of an  
5 industrial/agrarian to a knowledge-based area.  
6 And one of the -- one of the concerns that's  
7 there is, and I read this somewhere a week so  
8 ago, we're losing our knowledge. We talk about  
9 being in a knowledge base. When the Boomers  
10 leave the work force, if for forced retirements  
11 or businesses are going out, a lot of that  
12 wisdom and knowledge is going. However, we do  
13 need our youth to come in with their technology  
14 expertise and some of their innovative ideas.

15           Included in my handout here that I  
16 have -- And you'll notice it's generally large  
17 print and pictures. That was not done  
18 intentionally for an aging population. But as  
19 a consultant, we do Pow-R Points for  
20 everything. There's a couple of highlights in  
21 there.

22           Pennsylvania is not only becoming an  
23 older state, it's also the 45th slowest growing  
24 state, or we're 45th in the size of it. So not  
25 only are we aging, but it also means that we're

1 not having an influx or a lot of young people  
2 either stay or be born in the state. We're  
3 fifth in median age.

4 We've skirted around the issue, but  
5 we talked about age-dependency ratio, which is  
6 on page 5. We are the eighth state on age  
7 dependency. This is that under 18 and over 65.  
8 We need to keep the Boomers in the work force  
9 earning wages, because somebody is going to  
10 have to pay for all those services.

11 If we have more people under 18 and  
12 over 65 that are dependent on a work force,  
13 we're in trouble because there's not going to  
14 be enough people to provide those taxes. The  
15 old-aged dependency rate we're actually third.  
16 And if you compare it to the U.S., it's  
17 extremely high.

18 The resident population over the age  
19 of 60 is going to increase over the next  
20 20 years by 45 -- almost 45 percent, and over  
21 the age of 65 by 40 percent. It's quite  
22 dramatic and we are the leading edge.

23 I believe Senator Wofford had made a  
24 comment that -- or Secretary Dowd Eisenhower  
25 had made a comment that we're only one of a

1 number of states and countries in the world  
2 that is aging. And it is very, very evident  
3 because, in 2025 -- I don't believe I have it  
4 in here, but in 2025 we're going to actually be  
5 ranked 11th or 15th as the oldest state. That  
6 means there's other states like Florida,  
7 Montana, New Hampshire, Vermont, Arizona are  
8 actually becoming older. They are also going  
9 to start competing for our young people.

10 So, one -- Basically, one of the  
11 things I'm trying to say is, in addition to  
12 trying to keep older people -- older workers  
13 longer in the work force and some of the costs  
14 and some of the considerations that are there,  
15 we also have to not ignore that we can't lose  
16 the young -- our young work force.

17 Two parts on that. On page 9 I  
18 reference two -- two major concerns with the  
19 aging work force. One is the gray ceiling.  
20 And this is happening in a lot of places. By  
21 retaining older workers longer, businesses  
22 aren't prepared how to deal with, how do you  
23 retain young people at the same time? The Gen  
24 X and the Gen Y have many opportunities not  
25 only within the state, but outside of the state

1 and globally to move on. If they're going to  
2 be held back from new opportunities and moving  
3 up the career ladder and taking additional  
4 responsibilities for another five or 10 years,  
5 it's a crisis.

6 So, businesses need to be educated  
7 how to be able to do this, and it's not the old  
8 hierarchy of top down. Doctor Shapiro mentioned  
9 this as well.

10 I put some stats down here. One of  
11 the concerns -- One of the reasons that a lot  
12 of older -- a lot of companies have outsourced,  
13 laid off, early retired people was the cost of  
14 health care. If you're goin -- If you have  
15 people 55, 60, 65, 70 years old still in the  
16 work force, how are you going to retain them?

17 A kind of round number is that, it's  
18 three times more costly for somebody to insure  
19 for health care over 60 than it is under 60.  
20 So we're -- You know, the individuals, unless  
21 we raise some of the minimums of how much they  
22 can earn, aren't going to be able to afford  
23 their health care, and the employers are  
24 already strapped by health care costs.

25 So, you know, what are some of the

1 things that need to happen? One is, we need to  
2 train business owners and managers how to  
3 compete on a global basis. We need to train  
4 business owners and managers how to manage and  
5 retain Boomers, Gen X and Gen Y. There's a  
6 generation of warfare going on in the workplace  
7 right now. Again, they're all good people, but  
8 they have different work ethics, different  
9 attitudes.

10 Both the Boomers want flexible hours  
11 and to be able to slow down. And the young  
12 people want work/life balance and flexible  
13 hours. Somebody's got to do those third shifts  
14 in hospitals and nursing. Somebody has to  
15 climb the roofs in the trades. So, there's a  
16 number of things going on.

17 Frankly, that's one of our busiest  
18 areas, one of the highest demands that we're  
19 getting, how do you have multiple generations  
20 work in the work force at the same time?  
21 There's actually four generations currently  
22 working with all different standards, and  
23 that's going to be a challenge.

24 We need to educate our youth and  
25 re-educate our adults, and we need to create



1 incentives to retain and hire older workers  
2 while we recruit and develop young ones.

3 Just one final comment. It's a  
4 major -- In addition to the aging population,  
5 and this potential exodus that we're going to  
6 have -- And it was in a newspaper and there was  
7 a study just a few weeks ago. We have 22  
8 percent of our high school students that don't  
9 graduate. That's  
10 29 -- That's every 29 seconds a student leaves  
11 high school.

12 If we have this mass exodus of wisdom  
13 and experience in the workplace, we can't be  
14 losing one out of five -- one out of five, one  
15 out of four of our students. Somebody's going  
16 to have to replace that. That has a major  
17 impact on the economy of Pennsylvania.

18 I thank the chairman and committee  
19 for the opportunity to present. I'll take any  
20 questions. If you don't have time for that,  
21 I'll certainly follow up.

22 MADAM CHAIRMAN MUNDY: I very much  
23 appreciate you being here, we all do. I have  
24 lots of questions, but I would like to bring  
25 you back at a later time if you don't mind.

1 DOCTOR WOLFE: I'd be absolutely  
2 pleased to do that.

3 MADAM CHAIRMAN MUNDY: Great.

4 DOCTOR WOLFE: Thank you very much.

5 MADAM CHAIRMAN MUNDY: We will keep  
6 that in mind as we move forward with this very  
7 important topic. You've given us a lot of food  
8 for thought.

9 DOCTOR WOLFE: Thank you for the  
10 opportunity.

11 MADAM CHAIRMAN MUNDY: Thank you very  
12 much.

13 REPRESENTATIVE HENNESSEY: Thank you  
14 very much.

15 MADAM CHAIRMAN MUNDY: Next we have  
16 Gary Drapek, President of United Way of  
17 Lackawanna County. Thank you very much.

18 MR. DRAPEK: Thank you, Chairman  
19 Mundy, Chairman Hennessey, committee members  
20 who are still with us.

21 In the essence of time I will stick  
22 to my script, and I think you all have copies  
23 of it. I'll try to summarize it as much as I  
24 can.

25 It is a pleasure to be here with you

1 today, join you on this very important topic.  
2 As Representative Mundy mentioned, I'm the  
3 President of the United Way of Lackawanna and  
4 Wayne County. But I'm also Vice Chairman of  
5 the Board of the United Way of Pennsylvania.  
6 So I'm here representing my own community, but  
7 also representing the 84 other United Ways  
8 throughout our Commonwealth.

9 And again, I would like to thank you  
10 for the work that you are doing on behalf of  
11 the senior population of our community.

12 Now, you've heard it many times  
13 throughout today's session, but I think the one  
14 simple fact that bears repeating is that, the  
15 Baby Boomer generation, which includes many of  
16 us in this room today, are the most active,  
17 educated and healthy generation that our nation  
18 has ever known. We're living longer, working  
19 longer, active in our communities, and a fact  
20 that sometimes goes unnoticed and I didn't hear  
21 much of it here today, is, some of us are still  
22 raising children, whether it's our own children  
23 or our grandchildren well into our 50's, 60's,  
24 70's, and beyond, and we see that phenomenon  
25 quite a bit in our community.

1           As again you know, Pennsylvania ranks  
2           third in the nation for its senior population  
3           at about 15.2 percent overall. In contrast to  
4           that, my community of Lackawanna is three  
5           points above the state average. We are at  
6           18.2 percent, and well above the national  
7           average of around 13 percent. And, in fact,  
8           there was an urban legend going around at one  
9           point in time that Lackawanna County and Dade  
10          County in Florida would vie for the moniker of  
11          having the most per capita senior citizens. I  
12          don't know whether that's true or not.

13                 These estimates place this number to  
14          balloon to over 20 percent of the overall  
15          population of my community in the year 2020.  
16          But I think what's equally important as  
17          compounding this situation is that, our  
18          community's younger demographics overall, and I  
19          think you've heard that a little bit today, is  
20          greatly on the decline; meaning, that those of  
21          working age are migrating out of our region.

22                 Organizations like the United Way  
23          primarily depend on donations from those in the  
24          work force to support those who are not. The  
25          demographics tell us that as Baby Boomers enter

1 retirement, many will be seeking services; yet,  
2 fewer people will be available to support them.

3 In addition, United Ways across the  
4 country are experiencing a phenomenon of  
5 designated corporate giving. In other words,  
6 many corporate donations are now tied directly  
7 to a certain program or cause, such as  
8 education or community development. Our pool  
9 of discretionary funds, or in what we call in  
10 the United Way area allocatable dollars, is on  
11 the decline. And in many communities it's the  
12 allocatable dollars that are usually used to  
13 support the less known but virtually important  
14 programs such as adult day care, friendly  
15 visitor services, in-home companion services,  
16 and whatnot.

17 Obviously, we all must do a better  
18 job in educating our citizens and corporate  
19 America on the great need that exists today,  
20 and even greater need that exists tomorrow to  
21 support aging-related programs. As United Way  
22 we are struggling to get this message to our  
23 constituents.

24 A concerted educational effort on the  
25 current and future needs of aging-related

1 services using the resources of the  
2 Commonwealth and other collaborative partners  
3 can only serve to enhance this effort and  
4 improve options, funding options for needed  
5 programs and services in the future.

6 As mentioned throughout this hearing,  
7 the Baby Boomer generation will certainly not  
8 go quietly into the night. Research indicates  
9 that most not only will remain active in their  
10 retirement years, but have a great desire to  
11 remain productive and involved. This provides  
12 an outstanding opportunity for organizations  
13 like the United Way, other nonprofit  
14 organizations, educational institutions,  
15 businesses and corporations.

16 What a gold mine we have ahead of us;  
17 a vast pool of hard-working, knowledgeable and  
18 energetic individuals wishing to stay involved  
19 and, in many cases, stay in the work force,  
20 although possibly not in the same field from  
21 which they had left.

22 In order to take full advantage of  
23 this gold mine, we must take a hard look at the  
24 current support services that are available.  
25 What can we do to make it more palatable and

1 financially possible for our retirees to remain  
2 active? Some of this may include job  
3 retraining programs, volunteer training  
4 services, and other support services, and we  
5 must enhance these services to meet the  
6 particular needs of this group.

7 Now, throughout today's session you  
8 heard a lot of facts and figures. And what I'd  
9 liked to do is try to put a face to what I'm  
10 trying to underscore. I know of a 83-year-old  
11 incredibly active woman in my community. And  
12 for 22 years she has worked at an organization  
13 that serves individuals afflicted with  
14 Alzheimer's disease and other dementia. Many  
15 times during this period she even took care of  
16 some of her own friends and contemporaries.

17 Twelve years ago her husband passed  
18 away, leaving no pension and a very meager life  
19 insurance policy that just barely covered  
20 burial costs. Her total income at that time  
21 consisted of Social Security and a few hundred  
22 dollars a month from her three-day-a-week job  
23 at the adult day care center. And believe me,  
24 this is a woman that is not willing, ready to  
25 retire even in her eighth decade. Her job

1 provides a steady, needed income and sometimes  
2 even more important, personal fulfillment.

3 Two years ago she was forced to cut  
4 back her hours from three days per week to one  
5 day a week. The problem wasn't downsizing nor  
6 was it a lack of funding. You see, she was  
7 just a few dollars above the income guidelines  
8 for other support services that were critical  
9 to her financial stability such as PACE,  
10 Medicare supplements, energy assistance  
11 programs and others.

12 Now, cutting back her hours was a  
13 painful experience for her. Not only did the  
14 weekly paycheck help her over the hump of  
15 everyday expenses like utility costs,  
16 groceries, and whatnot, the three days of work  
17 per week gave her purpose, independence,  
18 socialization with others, and provided a  
19 needed service to the people with whom she  
20 worked.

21 Now, I have to admit to you now that  
22 I know this story pretty well, as the woman  
23 whom I'm speaking of happens to be my mom. She  
24 still works her one day a week and is receiving  
25 support services since she has reduced her



1 other income, but at what cost to her, and what  
2 cost to the people that she served?

3            Luckily, mom has a family-support  
4 network surrounding her. But, how many do not,  
5 and how many more will be facing this same  
6 situation in the years to come? Some wanting  
7 to work, some needing to work, desiring to give  
8 back; yet, stymied by the need to obtain  
9 services that are tied to a stringent set of  
10 guidelines.

11            How many more individuals will be  
12 seeking out senior centers for socialization,  
13 exercise classes, hot meals, only to find out  
14 that they're filled to capacity, or in the case  
15 of many in my region, have not gotten a funding  
16 increase in six years.

17            Obviously, this dilemma will not be  
18 solved at today's hearing, but it is an  
19 outstanding beginning. We have the opportunity  
20 to lay the foundation for programs and services  
21 that will enrich individuals and communities  
22 throughout our Commonwealth. But this will  
23 only happen if we work together, as no one  
24 government entity nor single nonprofit or  
25 social agent -- agency can resolve this issue

1 alone. It is entirely too massive and all too  
2 important.

3 United Way holds a unique position in  
4 communities throughout Pennsylvania. As proven  
5 many times, we have the ability to bring  
6 together diverse groups of community leaders to  
7 sit around the table as one. We are able to  
8 accomplish this without the boundaries of  
9 political ties, special interests, faith, race  
10 or ethnic bias. We form partnerships and  
11 collaborative programs for no other reason but  
12 to solve the problem at hand.

13 In my own community we have formed an  
14 incredible partnership with the Area Agency on  
15 Aging and its director Teresa Osbourne. And I  
16 know other United Ways have done the same in  
17 their communities, and I'm confident that this  
18 should and will continue in the months and  
19 years ahead.

20 Senator Wofford mentioned it earlier,  
21 but again I'd like to just reiterate, I think a  
22 society is judged on how it treats those in the  
23 very beginning of life and those in the  
24 so-called golden years. On behalf of my United  
25 Way and the 83 others throughout our

1 Commonwealth, I pledge our collective continued  
2 support to all those who have worked hard,  
3 raised families, served their country and  
4 served communities in many ways, but notably,  
5 by supporting the generations that came before  
6 them. It is our responsibility, each one of  
7 us, and our duty and our obligation to ensure  
8 that the work of these individuals has not been  
9 in vain.

10 I look forward to working with you in  
11 the future. I know we're pressed for time.  
12 Thank you for allowing me this opportunity, and  
13 if there are any questions after the session,  
14 I'll be willing to answer them.

15 MADAM CHAIRMAN MUNDY: Thank you very  
16 much. I think what we're going to do, because  
17 now we're kind of back on track a little bit,  
18 we're going to ask our last testifier, and then  
19 if you wouldn't mind waiting, maybe we'll bring  
20 everybody back. And if there are questions we  
21 can do it that way until 11 o'clock. So thank  
22 you very much.

23 MR. DRAPEK: Thank you.

24 MADAM CHAIRMAN MUNDY: Our next  
25 testifier is Desiree Hung, Associate State

1 Director for Advocacy with AARP Pennsylvania.  
2 Thank you, Miss Hung, for being here.

3 MS. HUNG: Thank you very much.  
4 Chairwoman Mundy, Representative Hennessey, and  
5 members of the committee: Thank you for the  
6 opportunity to present to the House Aging and  
7 Adult Services Committee today. My name is  
8 Desiree Hung, and I'm the Associate State  
9 Director for Federal Advocacy of AARP  
10 Pennsylvania.

11 AARP is pleased the committee is  
12 discussing the issue of how demographic changes  
13 will impact Pennsylvania in the future. It is  
14 no secret that the average age of our  
15 population is increasing, and this fact will  
16 change the future not only of our Commonwealth,  
17 but also our nation as a whole. AARP, however,  
18 likes to look at this change as an opening up  
19 of a range of opportunities for individuals and  
20 for society as a whole.

21 We don't want to sugarcoat the impact  
22 of an older population that it will have on our  
23 health care or our financial systems. But it  
24 would be wrong to imagine that this new  
25 generation of older Pennsylvanians will behave

1 the same way that previous generations have  
2 when it comes to growing older, and our society  
3 had better be ready for a new reality about  
4 what it means to be 65, 80 or even 95.

5 Our approaches to health and long-  
6 term care will need to change significantly to  
7 better reflect what consumers want and need.  
8 In addition, the attitude toward work and  
9 retirement will shift, and we're starting to  
10 see those changes already.

11 Over the past few years AARP has  
12 released a number of studies about the  
13 attitudes of the 45-plus generation toward work  
14 and retirement. In 2004, a report entitled  
15 Baby Boomers Envision Their Retirement revealed  
16 that 79 percent of those surveyed said they  
17 have plans to work in some capacity during  
18 their retirement years.

19 Another study of the older self-  
20 employed population found that nearly one-third  
21 of older individuals identifying themselves as  
22 self-employed moved into this category at or  
23 after the age of 50.

24 We have also found that many of those  
25 in the Baby Boom population are interested in

1     phased retirement, which would enable them to  
2     remain in the work force beyond the time that  
3     they might originally feel they planned to  
4     work. Although our survey revealed that less  
5     than one in five workers were familiar with the  
6     idea of phased retirement, it noted that  
7     38 percent were interested in participating in  
8     this kind of program once it had been explained  
9     to them.

10             But, AARP is not only about the  
11     studies when it comes to trying to understand  
12     our changing demographics. We've begun a  
13     national program that recognizes employers who  
14     are particularly innovative in addressing the  
15     challenges and opportunities of a challenging  
16     work force.

17             For the past seven years AARP's Best  
18     Employers for Workers Over 50 program has  
19     rewarded employers for their approach to hiring  
20     and retaining older workers. Four Pennsylvania  
21     companies were recognized in 2007: St. Vincent  
22     Health System In Erie, Pinnacle Health System  
23     in Harrisburg, Vanguard in Valley Forge, and  
24     the Frankford Candy and Chocolate Company in  
25     Philadelphia. AARP is now beginning the

1 process of taking applications for the 2008  
2 award winners.

3 We're also helping employees navigate  
4 the changing workplace. The Senior Community  
5 Service Employee Program, also known as SCSEP,  
6 helps lower-income older workers get the  
7 training and assistance they need to re-enter  
8 the job market. AARP is one of 10 national  
9 sponsors of the SCSEP program and operates four  
10 sites in Pennsylvania: In Bethlehem, in  
11 Reading, Harrisburg and in Pittsburgh.

12 We think that employment is going to  
13 be a larger part of older Pennsylvanians lives  
14 in the coming years, but we all know that many  
15 people are anxiously awaiting the chance to  
16 actually retire. Our studies are showing,  
17 however, that the coming generation won't see  
18 retirement as all travel and relaxation.

19 There's also a sense that older Pennsylvanians  
20 want to give back to their communities, and  
21 AARP is in a good position to help facilitate  
22 that.

23 Our tax-aid program features hundreds  
24 of sites in Pennsylvania where individuals can  
25 get tax-free assistance from trained

1 volunteers. AARP's Driver's Safety program has  
2 9,000 volunteer instructors across the country  
3 helping older drivers refresh their skills.

4 AARP volunteers in Pennsylvania lobby  
5 their legislators, staff AARP tables at senior  
6 fairs, and present workshops on topics ranging  
7 from long-term care to fraud fighting at  
8 locations across the Commonwealth. These  
9 volunteers provide an important service to  
10 their communities, and we find that more and  
11 more of our younger members are interested in  
12 these types of activities as they ease away  
13 from the traditional 9-to-5 workday.

14 Americans have been fretting about  
15 generational shifts for many years. I suspect  
16 that if one were to dig up the archives of the  
17 Roman empire, there would be worries and  
18 complaints about the older and younger  
19 generations and what might happen to Roman  
20 society as a result of the aging process.

21 In our times there's no doubt that  
22 Baby Boomers are a large and significant  
23 demographic. But we at AARP see much to be  
24 gained in our society as this generation  
25 marches into the 60's and beyond. We can't



1 ignore the health and financial challenges that  
2 will occur as a result, but we can anticipate  
3 that the energy and intelligence of this  
4 generation, as well as older and younger  
5 generations, will produce solutions that can  
6 benefit all of us.

7 Thank you again for the opportunity  
8 for us to be here today. I'll try to answer  
9 any questions that you may have.

10 MADAM CHAIRMAN MUNDY: Thank you very  
11 much. I think we have 15 minutes left, so I'm  
12 going to ask everyone, all the testifiers who  
13 are still here, if you would come forward now  
14 to use the table, and if there are questions we  
15 can address them. And, unfortunately, a lot of  
16 our members have gone to other meetings, which  
17 is the nature of the beast around here.

18 I'm going to lead off because -- And  
19 this is kind of a macro question. I'm one of  
20 those people who believes that government  
21 should do for people what they cannot do for  
22 themselves; not what they will not do for  
23 themselves.

24 So while I strongly believe that we  
25 as policymakers have a strong responsibility

1 toward those vulnerable senior citizens who  
2 cannot do for themselves -- And unfortunately,  
3 increasingly, a lot of people who retired in my  
4 communities thinking that they were middle  
5 class, that they had prepared for their  
6 retirement, that they were very well off are  
7 now facing higher utility costs, higher  
8 property taxes, higher expenses of all kinds,  
9 health care costs, so that many middle-income  
10 retired people are finding that they are being  
11 squeezed into poverty.

12 But, at the same time, here we are as  
13 a Commonwealth with limited resources, an  
14 inability to raise taxes to provide the  
15 programming and the supports necessary for a  
16 lot of these people.

17 So I guess on a macro level, I would  
18 like some of the panelists, maybe starting with  
19 Secretary Wofford, to address that issue. I  
20 don't see a lot of help coming from the federal  
21 level. In fact, I'll be bold and say that I  
22 see a complete abdication of responsibility.  
23 We're seeing more and more Medicaid expenses  
24 being sloughed off onto the states.

25 How do we address some of these very

1 challenging issues with such limited resources  
2 and such need?

3 SENATOR WOFFORD: You know, Alexander  
4 Hamilton said the only reason they were able to  
5 get the Constitution adopted was the crisis,  
6 what he called the harsh logic of events of  
7 armies and tariffs and America becoming like  
8 Europe.

9 Stuart Shapiro's image of the fiscal  
10 tsunami of elder care and long-term care makes  
11 me think that it's something like that that  
12 will stir the federal government, the state  
13 government, local government, the private  
14 sector to take action. It has to be bad, and  
15 it sounds like the bad is coming our way. How  
16 do we turn that into the good?

17 I've gone home I believe here with a  
18 new, more than a thought, an agenda item for  
19 the service world; the world of giving service  
20 and asking seniors and young people to serve,  
21 to look at this.

22 The seniors, the Boomers who are  
23 healthy and lucky can on a large scale in some  
24 way contribute, and many of them are already  
25 and their families, for long-term care, but

1 also the intergenerational prospect; that maybe  
2 seniors will be more interested in working with  
3 young people, and how good it would be for  
4 young people as part of national service to be  
5 ground troops in long-term care.

6 MADAM CHAIRMAN MUNDY: Very  
7 interesting. Mr. Drapek.

8 MR. DRAPEK: If I could just preface  
9 this by saying, one of the things -- We run a  
10 program in our community, it's an energy  
11 program. We are trying to educate the  
12 community saying, everyone can make a  
13 difference. It's not necessarily financial.  
14 Just check on your next-door neighbor. Knock  
15 on the door and make sure they're okay.

16 The reason I bring that up to you is,  
17 my point being, we as a society I think have a  
18 tendency to fall back on government for  
19 everything. The state government should take  
20 care of me, the federal government should take  
21 care of me. When something goes wrong, we  
22 point the fingers at the state and federal  
23 government, and everybody is not doing  
24 anything.

25 Collaborative partnerships, I have

1 seen collaborative partnerships work time and  
2 time and time again in my own community and in  
3 other communities throughout Pennsylvania,  
4 where, social agencies like United Way which  
5 years ago never got into bed, so to say, with  
6 state and local agencies, are now working  
7 together with area agencies on aging, with  
8 Social Security Administration, with the LIHEAP  
9 program, all to solve one particular problem.

10 I don't think that this should be an  
11 issue that state government should be faced  
12 with or that the federal government should be  
13 faced with.

14 We've got to figure out a way to  
15 bring communities across our Commonwealth  
16 together, special interest groups and  
17 government, as well as the nonprofit section to  
18 try to solve this problem. Because as I said  
19 earlier, you're not going to do it alone; we're  
20 not going to do it alone.

21 MS. HUNG: Thank you, Chairwoman  
22 Mundy. I'm very happy you asked that question.

23 AARP was a founding member of a new  
24 campaign called the Divided We Fail Campaign.  
25 Our members are fearful of their future

1 retirement. They don't know that they're going  
2 to have a secure pension when they retire.  
3 They don't know that Social Security is going  
4 to be funded. They're fearful of Medicare.  
5 The cost of prescription drugs is something  
6 that we have failed the generation on  
7 tremendously.

8 So we've been very, very active in  
9 trying to get those ideas out. I know we've  
10 approached everyone in the legislature to sign  
11 our pledge on the Divided We Fail Campaign, so  
12 these issues are in the forefront of everyone's  
13 mind. We encourage all of you to sign it. I  
14 know some have not. Some have, and we do  
15 sincerely appreciate it. If you're not  
16 inclined to sign pledges, we would appreciate a  
17 letter of support, you know, regarding our  
18 program. But it's something very frightening  
19 for our members.

20 We've been in the forefront of trying  
21 to draw attention to the need to fund Social  
22 Security, and not pull out any private accounts  
23 from that or do any kind of carve-outs or  
24 anything like that.

25 We're also very instrumental in

1 protecting Medicare Part D and, hopefully,  
2 closing the so-called donut hole. And we've  
3 been very instrumental too in trying to bring  
4 down the cost of prescription drugs, especially  
5 through re-importation. Thank you.

6 MADAM CHAIRMAN MUNDY: Doctor  
7 Shapiro.

8 DOCTOR SHAPIRO: It's a very good  
9 question. In 1983, Ronald Reagan did something  
10 which was quite -- very useful. He established  
11 a National Commission on Social Security which  
12 was bipartisan. Since then we've had very  
13 little reform of Social Security in a  
14 bipartisan way.

15 You look at the long-term care needs,  
16 which I call a fiscal tsunami of the elderly,  
17 because Medicare, Medicaid and Social Security  
18 aren't going to touch it. President Bush the  
19 other night didn't touch the long-term care  
20 issues, nor any other real health care issues.

21 We did a survey, hired an outside  
22 firm, to look at all the presidential  
23 candidates' web sites. This was done late  
24 October, so we reviewed many more than there  
25 are today. They talked about in various ways,

1 but in a very limited way, Social Security,  
2 Medicare and Medicaid. Not once was the issue  
3 of long-term care and the crisis ever mentioned  
4 by our presidential candidates. Now, we've not  
5 surveyed since then, but it clearly was not a  
6 top-tier or second-tier or a third-tier issue.

7 One of the things that we can do is  
8 try to pressure our federal government, our new  
9 President to take the leadership on this issue  
10 because you can't solve the problems here. You  
11 just can't. We don't have the money. The  
12 leadership has to be at the federal level.  
13 But, there are very specific things that can be  
14 done in a bipartisan way in the state that will  
15 hopefully address some of the issues in giving  
16 people real responsibility and the tools to  
17 solve the problem.

18 But, you quite rightly put your  
19 finger on the problem. Chairman Hennessey has  
20 said similar things in other venues about the  
21 problem that we really have of, how are the  
22 elderly going to meet their needs and how is  
23 the state ever with its own fiscal problems  
24 ever going to be able to solve some of these  
25 problems.



1           MADAM CHAIRMAN MUNDY: Well, Doctor  
2 Wolfe raised the issue of the work force and  
3 training the work force and the number of  
4 dropouts that we have. And it does strike me  
5 that whether it's Social Security or Medicaid  
6 or Medicare, without those young workers being  
7 productive, well educated, well trained, highly  
8 skilled, who is going to be paying into these  
9 programs to support our older citizens who are  
10 most in need?

11           So, Doctor Wolfe, I thank you for  
12 highlighting that issue, and I look forward to  
13 your response to my earlier question.

14           DOCTOR WOLFE: And I agree with your  
15 comment and everyone on the panel here. This  
16 is not a government -- Government cannot solve  
17 the demographics. Certainly in some response  
18 they -- they can be incentives. Again,  
19 representing the employers in the work force  
20 is, what are the incentives to retain workers  
21 longer, again, to keep up that economic base?  
22 It's re-education, it's retraining. But, in  
23 the same respect it's also a change of attitude  
24 of what that looks like, becoming more  
25 flexible.

1           As I listened to the number of  
2 organizations in this state that have active  
3 programs for keeping -- for giving service  
4 back, we talk about training down, but the one  
5 big opportunity that does do very well is  
6 mentoring up. And again, I mean, that's a  
7 service that can go both ways. It's very, very  
8 successful.

9           So, I think the answer is  
10 collaboration amongst government, private,  
11 public services, and also an openness of the  
12 business community, business enterprise to take  
13 that forward.

14           MADAM CHAIRMAN MUNDY: And another  
15 thing that you mentioned was the cost of health  
16 care and its impact on the business community.  
17 I've long said that without universal health  
18 care we have created a situation with an  
19 employer-based health care system where there's  
20 almost an incentive to get rid of at some point  
21 your older workers who are less healthy, you  
22 know, and to hire only younger people. So I  
23 think that's another issue that ties into all  
24 of this.

25           With the universal health care system

1 certainly we can keep people healthier longer,  
2 and we would eliminate this disincentive for  
3 employers to hire young, healthy males. Let's  
4 face it, it's more expensive to insure females.  
5 I worry about the incentives in this current  
6 insurance market and the employer-based health  
7 care system that we have.

8 DOCTOR WOLFE: And Doctor Shapiro  
9 probably knows this better than anyone. But  
10 we've got an aging population with physicians  
11 and nurses in the state as well. So, in  
12 addition to having that 40 percent increase,  
13 that older population is also our providers  
14 that are leaving. So what's the incentives  
15 inside there?

16 I just actually had worked in an  
17 interim role for two and a half years within a  
18 hospital as Vice President of Patient Services.  
19 And -- And when you look around and everybody  
20 sitting on your board is over 50, it's a  
21 concern.

22 MADAM CHAIRMAN MUNDY: Other members?  
23 Representative Hennessey.

24 REPRESENTATIVE HENNESSEY: Thank you,  
25 Madam Chairman.

1           Several of you mentioned the idea  
2           that in your surveys people, older --  
3           Pennsylvania's older citizens are saying they  
4           want to work beyond the traditional retirement  
5           age. I'm wondering a couple things.

6           Number 1, can you compare that to  
7           what you would have seen in answers to similar  
8           surveys 10 or 20 or 30 years ago? It would  
9           seem to me also that as you feel -- As our --  
10          As our population is thinking of itself as  
11          healthier, more able to work, more willing to  
12          work, they might want to choose voluntarily to  
13          work beyond the traditional retirement age.  
14          Or, it could also be a fear of, oh my God, I'm  
15          never going to be able to have enough coverage  
16          for the health care costs. How am I going to  
17          pay for all the things that I need to pay for?

18          A lot of us I'm sure have gone  
19          through that in a similar way with college  
20          costs. You know, you listen to the  
21          commentators, the talking heads out there all  
22          tell you that you've got to start saving the  
23          day your child is born because it's going to  
24          cost fifty or sixty or \$70,000. Now we're  
25          seeing 50,000-dollar-a-year tuitions in some of

1 the universities.

2 But it seems as a society we also  
3 find ways to work that out. We have Plus Loans  
4 from the government; we've got schools buying  
5 their tuition down if they see a good student.  
6 You know, our society finds solutions.

7 I guess the question I'm asking is,  
8 would we have found a different portion of  
9 people saying 30 years ago they want to retire  
10 and just sit back and do nothing, or what is  
11 it? Is it health, is it fear, economic fears  
12 that are driving the changes in the --

13 DOCTOR WOLFE: I probably can be  
14 brief. I believe you have this in the  
15 statement. This was something that I added.

16 But McKinsey and Company released a  
17 study, or a report in I guess November, so it's  
18 fairly recent, and it addresses the very  
19 question. There's four categories. They  
20 identify four equal categories of Baby Boomers.  
21 There was the affluent Boomers, these are  
22 people who had net worths of 1.2 million. They  
23 have the opportunity to retire, but they  
24 actually still want to remain active. And  
25 they're many of the people who are doing

1 volunteering.

2           The other three are interesting, and  
3 I think we all know people or fit into these.  
4 One is unprepared but aware. We know that  
5 there's going to be a problem, we know we need  
6 to save more money. We know there are things  
7 facing us, but we're not necessarily prepared.  
8 Again, they have to work.

9           There's the unprepared and the  
10 unaware, which means that it's going to hit  
11 everybody one day and they're going to continue  
12 to work.

13           And then there's the disadvantaged,  
14 which are the people, as your mother and some  
15 other people, that really have never prepared;  
16 they've never had the income; they've all been  
17 low wage, and they're going to continue to need  
18 to do some work in itself.

19           The reality was, every one of those  
20 categories had a higher and higher percentage  
21 of people, of Boomers who are going to work.  
22 Their statistic was even higher. It wasn't  
23 78 percent. It was actually 84 percent of  
24 Boomers it surveyed planned to keep working  
25 even after they formally retired. Two out of

1 every three Boomers admitted they can't imagine  
2 every retiring completely.

3 So, there's a change in attitude.  
4 So, there's a lot of people that want to  
5 continue to be active. The question is, how  
6 does it happen?

7 MADAM CHAIRMAN MUNDY: Well, ladies  
8 and gentlemen, it's 11 o'clock and we are due  
9 on the House floor. So I want to again thank  
10 all of our testifiers. Senate Wofford, it was  
11 wonderful to see you again. We look forward to  
12 working with all of the people who presented  
13 testimony today.

14 And I would highlight our next  
15 meeting on the same subject on February 6,  
16 9 a.m. in Room 60, East Wing of this Capitol  
17 Building. Thank you again for coming. We look  
18 forward to working with all of you to meet the  
19 challenges that I think are very evident.  
20 Thank you.

21 REPRESENTATIVE HENNESSEY: Thank you  
22 all.

23 (At or about 11 o'clock a.m., the  
24 hearing concluded.)

25 \* \* \* \*

C E R T I F I C A T E

I, Karen J. Meister, Reporter, Notary Public, duly commissioned and qualified in and for the County of York, Commonwealth of Pennsylvania, hereby certify that the foregoing is a true and accurate transcript of my stenotype notes taken by me and subsequently reduced to computer printout under my supervision, and that this copy is a correct record of the same.

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Dated this 4th day of February, 2008.

Karen J. Meister - Reporter  
Notary Public

My commission  
expires 10/19/10



1 ALSO PRESENT:

2

Charles Quinnan  
3 Majority Executive Director

4

Alicia Riegel-Kanth  
5 Majority Research Analyst

6

Louise Stepanic  
7 Majority Legislative Assistant

8

Sharon Schwartz  
9 Minority Executive Director

10

Carol Turner  
11 Minority Administrative Assistant

12

Megan Zimmerman  
13 Minority Intern

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(None)

1 coming and going as they need to to go to vote  
2 and to attend other committee meetings.

3 Let's begin back here in the back row  
4 with my good friend from Erie. We will  
5 introduce ourselves and then we will begin our  
6 hearing.

7 REPRESENTATIVE FABRIZIO: Flo  
8 Fabrizio, 2nd Legislative District, Erie  
9 County.

10 REPRESENTATIVE SMITH: Ken Smith,  
11 112th District, Lackawanna County.

12 REPRESENTATIVE BOBACK: Karen Boback,  
13 117, parts of Luzerne, Columbia and Wyoming  
14 counties.

15 MR. QUINNAN: Chuck Quinnan,  
16 Democratic Executive Director for the  
17 committee.

18 MADAM CHAIRMAN MUNDY: I'm  
19 Representative Phyllis Mundy from Luzerne County.  
20 I am the chairman of the committee.

21 REPRESENTATIVE HENNESSEY: Tim  
22 Hennessey from Chester County down in the  
23 southeast, Republican chairman of the  
24 committee.

25 MS. SCHWARTZ: Sharon Schwartz,

1 coming. Today we will hear testimony on an  
2 issue of tremendous importance, the aging Baby  
3 Boomer population and its effect on our  
4 economy, our work force, and our state budget.

5 As you have likely heard in recent  
6 media reports, the first wave of Pennsylvania's  
7 two and a half million and the country's  
8 77 million Baby Boomers turn 65 at the  
9 beginning of this year. This is significant  
10 when you consider that Boomers make up  
11 60 percent of today's work force. This trend  
12 is even more remarkable when you consider that  
13 Pennsylvania is ranked third in the nation of  
14 people 65 and older.

15 Clearly the retirement of Baby  
16 Boomers will pose significant challenges, not  
17 only to our economy, but to the long-term care  
18 system and corresponding government programs.

19 The purpose of today's hearing is to  
20 explore these issues and to prepare for the  
21 challenges ahead. So I look forward to a  
22 productive dialogue.

23 Please note that due to the positive  
24 response to our committee -- the positive  
25 response our committee received from those

1 committee. I'm delighted to be with my old  
2 friend Stuart Shapiro who will be talking. He  
3 and I were in cohorts in organizing the  
4 Presidents' Summit of all the Presidents in  
5 Philadelphia in 1997. And AARP is represented  
6 here has been a partner in all of the things  
7 I'm about to talk about. And I thank you for  
8 your leadership in getting ahead of the curve  
9 for the reasons you just stated. And it's very  
10 good to be back.

11 I first started to work with, I think  
12 I would say your predecessors 21 years ago when  
13 I became Governor Casey's Secretary of Labor  
14 and Industry, and at the same time head and  
15 organizer of the Governor's Office of Citizen  
16 Service, later established as PennSERVE. It  
17 includes the senior program service of Foster  
18 Grandparents, Senior Companions and the RSVP.

19 Then most of our attention was on the  
20 young, young Pennsylvanians who were already in  
21 the work force, and those about to come of age,  
22 the work force of the future. And an important  
23 focus was on the question of how to tap the  
24 energy and the idealism of the young in various  
25 forms of national and community service for

1 in, rolling in on our shores. We have the  
2 question of whether it's going to be a wave  
3 that is viewed primarily as a burden or as a  
4 tremendous opportunity.

5 And as Baby Boomers begin to be  
6 eligible for Social Security, or even earlier  
7 before they're ready for that, they are  
8 wondering what to do next and how to make ends  
9 meet to do it.

10 The questions now then for the nation  
11 and for Pennsylvania, they are, I would say,  
12 how do we get ready for that demographic wave?  
13 How do we help it become a wave of constructive  
14 and creative new work and active engagement in  
15 community life? How do we tap the knowledge,  
16 the talent, and the experience of this Boomer  
17 generation that is living longer, is larger, is  
18 better educated than any in our history, and  
19 has the capacity in this stage of their lives  
20 to be another greatest generation?

21 I've been traveling around the  
22 country on behalf of Experience Wave, which is  
23 a national campaign to help us see the older  
24 generation, first of all, as an asset, not a  
25 liability, and help them see themselves as a

1 consider themselves retired or think that that  
2 was what they were going to do. They wanted to  
3 be active. It's AARP. It's not the  
4 Association of Retired Persons.

5 Right now we're operating in  
6 Washington D.C. and more than a dozen states  
7 this campaign. And with your leadership and  
8 Governor Rendell's and Secretary Nora Dowd's,  
9 Pennsylvania can become a showcase for this  
10 nation on how valuable the Baby Boomer  
11 generation can be.

12 So, in two more years a lot of the  
13 Baby Boomers rolling into this new stage of  
14 their lives will probably be replaying Paul  
15 McCartney's 1960's line, Will you still need  
16 me, will you feed me, when I'm sixty-four?  
17 Those Americans born between 1946 and 1964,  
18 remember, they represent more than a quarter of  
19 the U.S. population.

20 And as they begin to retire or are  
21 retired--At 65 I was retired from the Senate by  
22 my friend Rick Santorum, and found that there  
23 was some encores ahead of great interest--many  
24 will choose to leave a long-time job, and in  
25 many fields there will be vacancies that are

1 supportive across party lines of policies that  
2 would enable them to stay actively engaged.

3           Specifically, it will help to pay for  
4 additional training and continuing education,  
5 making employment placement and training  
6 programs work better for older people,  
7 providing seed money for colleges and  
8 nonprofits to develop educational programs  
9 designed to tap the time, the talents and  
10 skills of older people.

11           Now, we've suggested in the last part  
12 of my testimony several initiatives, six  
13 initiatives for your consideration. But the  
14 whole of this challenge is an invitation to the  
15 imagination. We must be more inventive if  
16 we're going to do our duty. I don't contend  
17 that the duty we've done in giving you these  
18 initiatives is the end of the job. It's hardly  
19 a beginning, but we put them forward to you and  
20 I will just touch them briefly.

21           If you'll let me know when my time is  
22 up, Madam Chairman. I'm getting close to it, I  
23 think.

24           MADAM CHAIRMAN MUNDY: Not at all.

25           We do have a few other speakers after you, but



1 of the Experience Corps, which is for people --  
2 By the way, there's a two-page attachment on  
3 the Experience Corps given by them attached to  
4 my -- I believe it's attached to my testimony.  
5 AARP is a key partner of it. It's a program  
6 hosted by Temple University's Center for  
7 Intergenerational Learning.

8 It currently brings 400 members to  
9 more than 40 schools, reaching 5,000 students  
10 in the -- focused on early childhood literacy.  
11 It's a tutoring and mentoring program. You  
12 know, we need, it's estimated out of the Summit  
13 in 1997, 15 million additional mentors and  
14 tutors in this country to help the teachers get  
15 to those people who aren't learning to read  
16 independently by the third grade.

17 And the Experience Corps has proved  
18 its mettle with -- And city council has passed  
19 a resolution thanking them for the great work  
20 over 10 years they've been doing. It's a  
21 program that we recommend that you try to find  
22 and we all try to find ways to help it expand.  
23 It's seeking to do so. I'm part of a national  
24 venture that is trying to help them grow all  
25 across this country.

1 And they would not be used to replace existing  
2 employees within a municipality or school, but  
3 to expand work.

4           Number 3, a lot of things need to be  
5 done to welcome retirees into the work force,  
6 or back into the work force. Some may go forth  
7 to the Peace Corps for a couple years. It's a  
8 major effort right now to have a much larger  
9 increase in people over 50 in the Peace Corps.  
10 And as head in the Peace Corps in Africa, the  
11 volunteers that were in their 60's and 70's who  
12 were experienced teachers were extraordinary  
13 important for the young college graduates who  
14 needed them as coaches and colleagues.

15           And the Peace Corps is committed to a  
16 big expansion. And I think practically every  
17 presidential candidate has been committed to  
18 doubling the size of the Peace Corps, which  
19 President Bush proposed after 9/11. But there  
20 are many ways.

21           The AARP has done a study that gives  
22 an indication of some of the things that  
23 employers can do and public policy can do to  
24 show that we welcome retirees back into the  
25 work force.

1 lifted or modified. In the war on poverty, the  
2 Foster Grandparents Program was launched by  
3 Sargent Shriver. And it was -- As you probably  
4 know, it became the special project of Nancy  
5 Reagan who wrote a book about it. It's a  
6 program where seniors become the mentors, the  
7 companions, the foster grandparents of kids who  
8 are in most need in this country. It's a  
9 tremendous program.

10 I took Sargent Shriver -- It was  
11 under my aegis at the Corporation for National  
12 Services, which is the home for it now. It's  
13 gone through all these years. Sargent Shriver  
14 had planned that it would be a very large-scale  
15 program in the war on poverty. I took him to  
16 the 35th anniversary of Foster Grandparents I  
17 think it was, and they proudly said, we have  
18 40,000 of us working in this country. And he  
19 said, why aren't there 400,000 of you working  
20 in this country?

21 Well, one of the reasons is, having  
22 been started in the war on poverty, it limits  
23 participation as a foster grandparent to people  
24 with a very small proportion higher than the  
25 poverty level. And we believe that at this

1 called the Boomers Initiative. It was passed  
2 with enthusiasm and the signing with some  
3 excitement of how those states want to get  
4 ahead of the curve in finding out how to crack  
5 the atom of senior power for work and for  
6 volunteering.

7 That council should, in addition to  
8 doing key examination of worker rules and  
9 regulations that are limiting older -- that  
10 keep a place from being a worker-friendly  
11 workplace, they should consider the  
12 effectiveness and adequacy of the state and  
13 local programs designed not for service  
14 necessarily to seniors, but service by seniors  
15 and the means of helping older Americans  
16 connect to the opportunities for both work in  
17 the public interest and volunteer service,  
18 whether paid or pro bono.

19 I think it does not have to be  
20 created by the legislature. It can be done by  
21 a governor's initiative, which is going to take  
22 place in some states. But I would urge that to  
23 be on your agenda for consideration.

24 And lastly, the Mature Worker  
25 Employment Training Program. We describe here

1 on Aging, as federally required, and to do it  
2 with broad consultation around the state. And  
3 our Experience Wave partners will be part of  
4 the process to help older people stay engaged  
5 in work, volunteering and civic life.

6 It's very important to have the kind  
7 of leadership that Nora Dowd is giving in the  
8 Department of Aging, because most of those  
9 departments or offices rose out of the  
10 tremendous need, the long-term care with  
11 chronic -- people with chronic diseases, people  
12 that want to stay in their homes instead of  
13 going into nursing homes.

14 Senior Companions, for example, is a  
15 program in which older seniors help people live  
16 independently. It has that same limitation on  
17 income that also should be lifted so senior  
18 companions in far larger numbers could work on  
19 that in the state.

20 The whole field of the needs of older  
21 people, who are not as lucky as I am in their  
22 health or capacity that I am so far, for whom  
23 the time has come where they need other kinds  
24 of help, and the departments and offices, quite  
25 rightly, of aging have given their heart and

1 much, Senator. You've awakened that spark of  
2 imagination in me and I hope many of the  
3 members of the committee with your testimony.  
4 We look forward to a continuing dialogue.

5 Do any members of the committee have  
6 questions, comments? Chairman Hennessey.

7 REPRESENTATIVE HENNESSEY: Thank you,  
8 Madam Chairman.

9 Senator, it seems to me that one of  
10 the things that the federal government has done  
11 in terms of keeping people active beyond  
12 traditional retirement age was the raising of  
13 the income levels, the earning levels that  
14 people are allowed to -- income people are  
15 allowed to make while still qualifying for  
16 Social Security are not being penalized in  
17 their Social Security benefits.

18 I don't know whether you were part of  
19 that in Congress when those levels were raised.  
20 It seemed to me that was a major accomplishment  
21 in allowing people to look forward to  
22 retirement years and try to, perhaps, taper off  
23 in their earnings, but at least continue to  
24 make substantial earnings and help in building  
25 or keeping their retirement nest egg.

1 candidates--and there are only three left--and  
2 Senator -- former Governor Huckabee signed a  
3 pledge taken by AmeriCorps members that they  
4 would increase AmeriCorps by at least a hundred  
5 thousand. Both McCain and Barack Obama have  
6 proposals for it to go to 250,000. They too,  
7 like the Peace Corps, when they're full time  
8 got their living expenses paid. Part of this,  
9 by the way, is VISTA, which was started in the  
10 war on poverty and has come -- all of these  
11 years has always attracted seniors in  
12 substantial numbers.

13           And AmeriCorps in that 250,000, or  
14 the hundred thousand, would be focused on an  
15 education corps, a green corps, a disaster  
16 relief corps, and other critical problems in  
17 our country. If they're full time, they would  
18 get living expenses at a very modest level, and  
19 they would get \$4,750 for a year of service as  
20 an educational voucher to either pay off their  
21 college loans or contribute to it.

22           So, the spectrum of work of any kind,  
23 work that's in nonprofit and public interest  
24 areas, such as teaching, volunteering which is  
25 stipended--And there are a number of proposals

1 sheer volunteering, that's two twin engines  
2 that needed to work together. But full-time  
3 volunteers with stipends --

4           With Habitat, they have about 500 and  
5 sometimes 700 AmeriCorps members, they're  
6 trained to organize the Habitat sites. And the  
7 Habitat sites, you know, they need retired  
8 carpenters; they need building trades people in  
9 substantial numbers. It's those full-time  
10 volunteers that get stipends that enable large  
11 numbers of others to come in for a day or a  
12 week under the guidance of full-time volunteers  
13 who leverage the unpaid volunteers, if I can  
14 give you a few metaphors to see what I'm  
15 talking about.

16           REPRESENTATIVE HENNESSEY: Thank you  
17 very much. And thank you for your efforts to  
18 make seniors realize that they are an asset,  
19 not a liability. When we see the news we hear  
20 about Social Security and the future problems  
21 that we have to deal with.

22           I think sometimes seniors tend to see  
23 themselves in a negative light, and it's  
24 important that you, and others like you, are  
25 doing the work that you're doing, to refocus



1           The next testifier is the Honorable  
2   Nora Dowd Eisenhower, Secretary of the  
3   Pennsylvania Department of Aging. Thank you  
4   very much, Madam Secretary. I know you're  
5   rushing in from out of town, so we appreciate  
6   you getting here.

7           SECRETARY DOWD EISENHOWER: Good  
8   morning. It's a pleasure to be here, Chairman  
9   Mundy and Chairman Hennessey. I'm just so  
10  pleased to be here. I am so honored to follow  
11  Senator Wofford, who I've known for many years  
12  and who has inspired me and so many others.

13           Historically, I turned on the TV the  
14  other night to watch the special on Sargent  
15  Shriver, and there was our Senator Wofford  
16  talking about very similar issues in times  
17  past.

18           I'm going to focus almost exclusively  
19  on older Pennsylvanians, as you know. But  
20  before I do that, I would like to set it up a  
21  little bit.

22           Senator Wofford mentioned our State  
23  Plan hearing that comes up every four years.  
24  It feels like it was just last year, but it  
25  comes up every four years. And we're going to

1           So I think -- One of the areas that  
2           came out in our priority areas four years ago  
3           and during our State Plan hearings from talking  
4           to people around Pennsylvania was civic  
5           engagement, increase volunteerism. I think I'd  
6           like to address, Representative Hennessey, your  
7           key question on what's paid, what's volunteer.

8           For older Pennsylvanians what we see  
9           is compensation for their volunteer time;  
10          compensation for any cost they may incur,  
11          whether it's travel, whether it's a meal, is  
12          very critical to engaging low-income people in  
13          volunteer activities.

14          In fact, I think when I saw that most  
15          clearly highlighted for me was working in  
16          Philadelphia at the Experience Corps program  
17          that Senate Wofford mentioned earlier, a  
18          program that when I was at AARP, we helped  
19          Temple's Intergenerational Center target the  
20          community, do mailings in communities around  
21          troubled schools to get older people in that  
22          neighborhood to come to the school to volunteer  
23          to help teach some reading programs.

24          It was really hard for them to take  
25          the time to do that. They were afraid to walk

1 notion of tax credits.

2 SECRETARY DOWD EISENHOWER: Yeah,  
3 that's a good one too.

4 MADAM CHAIRMAN MUNDY: Let's talk  
5 about that, because in Pennsylvania we don't  
6 tax pensions or Social Security. So what kind  
7 of a credit would you get? Plus, we have the  
8 tax forgiveness.

9 SECRETARY DOWD EISENHOWER: We saw a  
10 very interesting program, a demonstration  
11 program in Montgomery County. I cannot  
12 remember the name of the school district, but I  
13 think we had talked about it, property tax  
14 forgiveness.

15 There were reading coaches needed for  
16 the children; people to attend in the lunchroom  
17 that would have been done by volunteer parents,  
18 but all the parents are working, so it was very  
19 hard to get people to fill that role. The  
20 school was ready to pay people to do that;  
21 could not find people to fill that role. They  
22 were then able to take the money they would  
23 have used for those salaries to offset the  
24 property tax rebate, so older individuals in  
25 the community could get a property tax rebate.

1           By 2030, when we look around the  
2 world we'll see the developing nations--It's a  
3 key distinction here--will have a larger  
4 percentage of their population over the age 65  
5 than under the age of 15. Progress in health  
6 care, progress in all sorts of measures is  
7 leading to this wonderful development, and we'd  
8 like to call it the Boomer bonus. It's not  
9 just here in Pennsylvania; it's around the  
10 world.

11           However, when we look at developing  
12 nations, such as Pakistan, Afghanistan, Saudi  
13 Arabia, and Iraq, we're going to see a very  
14 different profile. We'll see bulges in the  
15 youth population. People just aren't living  
16 that long in these countries for any number of  
17 reasons that I think we can see when we read  
18 the newspapers every day.

19           So, the industrialized world will  
20 face an unprecedented challenge related to the  
21 aging population, where the developing world  
22 will be in the reverse situation.

23           Nationally what's happening? By the  
24 year 2030, the number of Americans over 65 will  
25 more than double to more than 71 million, or

1 expect to cover, on some accomplishments, but I  
2 really want to focus on what we've been doing  
3 on civic engagement, how we'd like to move  
4 forward, and then just leave it open for  
5 questions.

6 We have about 204 million older  
7 Pennsylvanians, and about 10 percent -- And  
8 actually, here I have to correct my written  
9 testimony. We have a typo in my written  
10 testimony on page 3. It's good news. We  
11 missed -- We missed a zero somewhere. But  
12 instead of 24,000 participating in senior  
13 center activities, it's 204,000, so it's 10  
14 percent. So you'll be happy to hear that.

15 We have huge numbers of people  
16 participating in our senior centers across  
17 Pennsylvania. And the estimate is that senior  
18 center participation increased about five  
19 percent between '03 and '05. And 93 percent of  
20 the senior centers offer programs like  
21 nutrition education, health screening, fitness  
22 and wellness programs, health education, really  
23 focused on preventative care to keep people  
24 healthy longer. And we know that the longer  
25 people can engage in senior centers, get out of

1 counties, and now it's across the state. What  
2 we hope to do with this program --

3 We worked with the University of  
4 California Berkley with their academics to  
5 really develop this program, but we've made it  
6 our own and we target senior centers here in  
7 Pennsylvania, and we engage volunteers and  
8 older consumers to participate. And we project  
9 that the Commonwealth will avoid 21 million in  
10 costs due to falls-related injuries and  
11 hospitalizations. And I have some very good  
12 data to back that up, so I'd really like to  
13 share that for you.

14 So it's an example that Senate  
15 Wofford was making so clear that if we engage  
16 older people in these kinds of programs, they  
17 will come, they will attend, and they will  
18 improve on a number of different levels. And  
19 that will have a very clear fiscal advantage  
20 for us.

21 Now, another program that I'm very  
22 proud of that many of you are familiar with  
23 through your constituents is our APPRISE  
24 counseling program. And I don't think any  
25 program in the past several years has stepped

1           Another program that we run that's a  
2 volunteer program is called the Ombudsman PEER  
3 program, and that program has been around for  
4 some time. PEER stands for Pennsylvania  
5 Empowered Expert Residents, and it is often  
6 identified as a best practice example. From  
7 '04 to '05 and to '05 to '06, the increase in  
8 participating Triple A's went from seven to 12,  
9 or a 71 percent increase. There's been a  
10 steady growth in the number of Ombudsman PEER  
11 graduates from 37 in '03 to 379 in '07. I  
12 think --

13           We've been very proud of our  
14 accomplishments there, but we would not have  
15 been able to achieve that without support from  
16 AARP. They've helped us by reaching out to  
17 volunteers who are AARP members by doing  
18 mailings, and that's been just such  
19 professional and significant support when we  
20 needed it.

21           For example, we know we need it in a  
22 certain geographic area. It's often very  
23 difficult to target that area with the  
24 resources that we have and the expertise. We  
25 don't have that kind of expertise. AARP, every

1 to leave for another committee meeting and has  
2 a question.

3 REPRESENTATIVE BROOKS: I do just  
4 have a comment, Madam Secretary. I do want to  
5 thank you and applaud you for the initiatives,  
6 the new initiatives and these programs that  
7 have been implemented. The APPRISE program is  
8 a fantastic program.

9 SECRETARY DOWD EISENHOWER: It is.  
10 Thank you.

11 REPRESENTATIVE BROOKS: My  
12 grandmother recently passed away, but she was  
13 101 years old. And reading the complicated  
14 literature and the data, this was just a  
15 wonderful, wonderful program that helps our  
16 seniors, because it is very confusing. So  
17 thank you very much for your devotion to that  
18 program.

19 SECRETARY DOWD EISENHOWER: Thank  
20 you.

21 REPRESENTATIVE BROOKS: Also the PEER  
22 program, I want to thank you for that as well.  
23 It is a fantastic program. It helps our  
24 seniors in a very difficult, difficult time to  
25 transition. And there's a nursing home or a



1 hearings that we hold across the state will  
2 focus more than the others on civic engagement,  
3 on the issues that come up in the report.

4           What we did with the report, as you  
5 know -- What we did initially was gather  
6 information from all of the agencies under  
7 Governor Rendell's jurisdiction as to what  
8 their plan was as we reached 2020, considering  
9 the demographic imperative that faces us.

10           And so, in the report we have some  
11 very good information, some wonderful  
12 innovative plans, and the reality is that not  
13 all agencies were planning. As you know, in  
14 government it's unusual for agencies to plan  
15 beyond the next fiscal year or two, or the next  
16 election cycle. So we really did have to do  
17 some work with some departments in moving them  
18 forward; okay, here's the demographic reality,  
19 how does this, you know, connect and interplay?

20           But some agencies, Parks and  
21 Recreation, Department of Transportation, had a  
22 wonderful plan and a wonderful sense of how  
23 they could maximize what they're already doing  
24 and make it more accessible to the population  
25 as it ages.

1           SECRETARY DOWD EISENHOWER:  Although  
2           that's important.

3           MADAM CHAIRMAN MUNDY:  Of course, of  
4           course.  And I -- Believe me, if there are any  
5           people who aren't in those programs who qualify  
6           in my district, I'm going to have to look under  
7           a rock for them.  But, I promote those programs  
8           and I want my constituents and everyone to  
9           participate in those as fully as possible.

10           But, Senate Wofford makes an  
11           excellent point.  It's not just about what the  
12           government can do for you, it's about how you  
13           can participate and be active and productive in  
14           your own community and how we can encourage and  
15           enable you to do that.  So, something to think  
16           about for the State Plan hearings.  Perhaps,  
17           some of the seniors around the state have some  
18           ideas with regard to that.

19           SECRETARY DOWD EISENHOWER:  That's an  
20           excellent point.  I think that what we'll do at  
21           the State Plan hearings is include our work  
22           force development colleagues.  I know Sandy  
23           Vito who's been doing extensive work in the  
24           area of aging issues related to employment is  
25           someone that we will have there and will be

1 we're in and out because we have other voting  
2 meetings we're going to; not because we're not  
3 interested --

4 SECRETARY DOWD EISENHOWER: No, no,  
5 not at all.

6 REPRESENTATIVE GINGRICH: -- in what  
7 you're sharing with us. So, I heard part of  
8 it, but I watch carefully what you're doing  
9 anyway. I'm pleased to see the progress. I  
10 want to thank you for caring as much as you do  
11 about our older Pennsylvanians.

12 I've been tracking this Baby Boom  
13 segment of the population for a very long time  
14 in my own industry, but I always accuse my  
15 parents of frameworking that generation since I  
16 was on the top side and my youngest of  
17 10 brothers and sisters was on the other end.  
18 So I kiddingly tell my mom I think you have a  
19 lot to do with that baby boom.

20 I appreciate what you're doing here,  
21 in that, we are an aging state without a doubt.  
22 We are forced into leadership, as I was forced  
23 into the leadership position as the oldest of  
24 10 children, and I know we're dedicated to  
25 that. But the myriad of needs, isn't that

1 think what we see with the lottery funds when  
2 we look at other examples of states  
3 implementing gaming or other gambling-related  
4 activities for revenue is a slight decline by a  
5 few percentage points for the first year or  
6 two, but we don't see any long-term effect. I  
7 can't promise you that's what's going to happen  
8 here.

9 I also note that we have a very  
10 unique situation in Pennsylvania because of  
11 PACE in a way, because of the historic largess  
12 of the lottery. Because PACE and PACENET are  
13 in place, we were able to draw down more. I  
14 don't know if any other state drew down more in  
15 federal dollars to supplement what we have done  
16 around Medicare (sic) and Medicare Part D.

17 So I think that -- And I know there  
18 are, you know, very carefully calculated by our  
19 budget experts who are very careful and  
20 cautious, significant surpluses to cushion the  
21 outgoing years.

22 But, that aside, we know that drugs  
23 in the pipeline now, biologics are  
24 extraordinarily expensive. It's not like  
25 taking a pill. So I think that there's so many

1 population under the age of 15 will soon equal  
2 the percentage of population over the age of  
3 65.

4 SECRETARY DOWD EISENHOWER: Um-hm.

5 REPRESENTATIVE SAMUELSON: And those  
6 two groups are actually the focus of an  
7 innovative partnership in my own community up  
8 in Bethlehem, a group of, I think it's  
9 38 retirees who have volunteered on an ongoing  
10 basis over the course of a year to be tutors  
11 for 38 seventh graders at our --

12 SECRETARY DOWD EISENHOWER: That's  
13 perfect.

14 REPRESENTATIVE SAMUELSON: -- middle  
15 schools in Bethlehem. And this program has  
16 already produced some dramatic results. It's  
17 life changing for the seventh graders, and the  
18 retirees are having a wonderful time of getting  
19 tremendous benefits out of being able to offer  
20 their experience.

21 When I look at -- And I know that's  
22 only 38 people and 38 seventh graders, but you  
23 know what, that's a model for the rest of us.  
24 And when I look at the number of seniors in  
25 Pennsylvania, 2.5 million, that's actually very

1           The volunteers who volunteer for that  
2 program usually stay with it for years and  
3 years, my experience with those volunteers.  
4 They're just wonderful. I would love to see  
5 that program and replicate it.

6           REPRESENTATIVE SAMUELSON: And our  
7 volunteers are recruiting more for this  
8 semester.

9           SECRETARY DOWD EISENHOWER: Yeah,  
10 because it's so positive. Yeah, yeah.

11          REPRESENTATIVE SAMUELSON: Thank you.

12          MADAM CHAIRMAN MUNDY: I would just  
13 make note of the fact that we have 55 minutes  
14 before we have to go into session. We have a  
15 number of testifiers left, and Representative  
16 Pashinski has a question. For the rest of the  
17 members, could we please -- If you have  
18 questions, maybe we could submit them in  
19 writing.

20          SECRETARY DOWD EISENHOWER: I'll come  
21 back.

22          MADAM CHAIRMAN MUNDY: Or we would  
23 love --

24          SECRETARY DOWD EISENHOWER: I will be  
25 happy to come back --

1           It's also my understanding that many  
2           of the drugs that we have to use in order to  
3           sustain our lifestyles, we're being overcharged  
4           two to three times compared to other countries.

5           My question is, one, what do you  
6           think about Pennsylvania entering a multistate  
7           consortium? Would that help the situation at  
8           all? And have you done any investigation with  
9           respect to the cost of the drugs that we are  
10          using primarily to aid our senior citizens as  
11          opposed to the cost of those same drugs in  
12          other countries?

13                 SECRETARY DOWD EISENHOWER: Okay.  
14          How much time do I have?

15                 MADAM CHAIRMAN MUNDY: None.

16                 SECRETARY DOWD EISENHOWER: Let me --  
17          Let me try it briefly because I'll just scratch  
18          the surface. We're very interested in working  
19          with other states on any number of levels, and  
20          certainly in a pooling initiative that would  
21          enable us to increase the rebate or the  
22          discount we get.

23                 Right now we are in a buying pool as  
24          far as our Medicaid program goes with many  
25          other states, and we get a pretty hefty

1 biologics which will be much more expensive,  
2 not even comparable. Those are different  
3 issues. But that's just the tip of the  
4 iceberg.

5 MADAM CHAIRMAN MUNDY: Thank you,  
6 Madam Secretary. We very much appreciate your  
7 rushing back --

8 SECRETARY DOWD EISENHOWER: Not at  
9 all.

10 MADAM CHAIRMAN MUNDY: -- from where  
11 you were, out of town, and thank you for being  
12 here. And we will bring you back to discuss  
13 these issues in greater detail.

14 SECRETARY DOWD EISENHOWER: Thank  
15 you. Thank you, all.

16 MADAM CHAIRMAN MUNDY: Thank you.

17 SECRETARY DOWD EISENHOWER: Have a  
18 good day.

19 MADAM CHAIRMAN MUNDY: Doctor Stuart  
20 Shapiro, President and CEO of the Pennsylvania  
21 Health Care Association. Doctor Shapiro, it's  
22 nice to see you again.

23 DOCTOR SHAPIRO: Nice to see you.

24 MADAM CHAIRMAN MUNDY: Goodbye,  
25 Senator Wofford, and thank you.



1 finest secretaries of aging in the country.

2 As one of the nation's oldest and  
3 most rapidly aging states, Pennsylvania has a  
4 lot at stake, so I commend this committee for  
5 taking the lead to bring the issues facing the  
6 Baby Boomers into sharper focus. This is no  
7 longer a theoretical discussion. The first  
8 wave of Baby Boomers has arrived.

9 In fact, a little known fact is, the  
10 first Baby Boomer was actually born 90 miles to  
11 the east in Philadelphia, at one second after  
12 midnight on January 1st, 62 years ago. Her  
13 name, just coincidentally, was Kathleen  
14 Casey-Kirschling.

15 It only makes sense then that  
16 Pennsylvania, first out of the gate in starting  
17 this demographic wave, is the first to hold a  
18 legislative hearing on finding innovative and  
19 caring ways to address significant fiscal and  
20 social issues that we, as individuals and as a  
21 state and as a nation, face with respect to the  
22 long-term care needs for the 77 million  
23 Americans.

24 As CEO of the Pennsylvania Health  
25 Care Association, I will focus my remarks today

1 Medicaid, or their existing health insurance.  
2 Some believe that seniors long-term care,  
3 health care needs would be paid for by Social  
4 Security.

5           Unfortunately, and the data in  
6 Pennsylvania is the same--AARP has done a  
7 survey--they're all wrong. Social Security  
8 won't, Medicare and other health insurance  
9 programs won't. The state Medicare program  
10 can't as it's already stretched beyond the  
11 limit. In fact, these three entitlement  
12 programs, Social Security, Medicare and  
13 Medicaid, consumed almost half of the federal  
14 budget in the last several years.

15           The case is clear, America is rapidly  
16 heading into a fiscal tsunami of elder care  
17 that dwarfs in magnitude the collective crisis  
18 in Social Security, Medicare and Medicaid.  
19 These programs were designed in a different era  
20 to solve fundamentally different historical  
21 challenges. Simple reform isn't enough. We  
22 need to head in a new direction.

23           President Bush in his State of the  
24 Union message the other night challenged  
25 Congress to develop new proposals to reform

1           Now is the time I would suggest for  
2           the General Assembly to consider taking some  
3           specific steps. For example, you could enact  
4           legislation that would allow people to deduct  
5           the purchase of long-term care insurance above  
6           the line on their state tax forms; that is,  
7           deduct it directly from their total income  
8           tax -- their total income before taxes, in most  
9           cases decreasing their tax bill. This would  
10          certainly speed up the implementation of the  
11          long-term care partnership program which all of  
12          you enacted this past spring.

13                 Secondly, you could enact legislation  
14                 that would provide limited tax credits to those  
15                 with incomes below a certain level who provide  
16                 services to family members in their home to  
17                 take care of them.

18                 Third, you could enact legislation  
19                 that would allow individuals to access their  
20                 life insurance for long-term care, in whatever  
21                 form they choose to do it in, as an accelerated  
22                 death benefit. In 2001, according to some  
23                 national data, almost 70 percent of American  
24                 families had some form of life insurance. Now  
25                 it may make some sense to convert at least a

1 seniors, those on Medicare and Medicaid.

2 Although Part E would be primarily funded by  
3 the federal government, it would begin to  
4 stabilize the long-term care system, while  
5 market-based solutions begin to take hold.

6 They could enact legislation similar  
7 to that proposed for the state that would allow  
8 people to purchase long-term care insurance  
9 above the line, or have limited tax credits.

10 And finally, they could modify the  
11 ERISA rules to allow people to deduct their  
12 long-term care insurance premiums under  
13 cafeteria plans and flexible spending plans  
14 along with child care, health care, dental  
15 care, life insurance, disability. Currently,  
16 they can't. And I don't believe the state  
17 could do this alone in Pennsylvania.

18 These are just some of the  
19 initiatives we should consider to help address  
20 social and fiscal challenges of providing  
21 long-term care for Baby Boomers. I would  
22 welcome the opportunity to discuss any of these  
23 with you in depth.

24 Let me close again by commending all  
25 of you for convening this very timely hearing.

1 whenever you're ready.

2 DOCTOR WOLFE: Thank you, Madam  
3 Chairman, and Chairman Hennessey, and the other  
4 members of the committee. I'm also honored to  
5 be here amongst the panelists with Senator  
6 Wofford and Secretary Dowd Eisenhower and the  
7 other panelists.

8 I'm here to represent the small --  
9 actually the business community. It's a major  
10 concern. As you've heard, there's a huge  
11 exodus leaving the work force, Baby Boomers, or  
12 anticipating to do that. So I want to address  
13 a number of things.

14 Senator Wofford talked about the  
15 Wave. I'm going to talk a little bit about the  
16 Perfect Labor Storm. It's a term I coined  
17 about 10 years ago, and it really was a  
18 convergence of trends and events that's  
19 changing the way that our employers are going  
20 to be doing business. Three of those trends --  
21 One of them is globalization. I made a comment  
22 that, if Dorothy in the Wizard of Oz was living  
23 in Pennsylvania today she'd probably say, it's  
24 not my Pennsylvania anymore. Things have  
25 changed. We're connected everywhere and --

1 which I know some of those areas were  
2 addressed.

3           There's a major shift from  
4 Pennsylvania being in kind of an  
5 industrial/agrarian to a knowledge-based area.  
6 And one of the -- one of the concerns that's  
7 there is, and I read this somewhere a week so  
8 ago, we're losing our knowledge. We talk about  
9 being in a knowledge base. When the Boomers  
10 leave the work force, if for forced retirements  
11 or businesses are going out, a lot of that  
12 wisdom and knowledge is going. However, we do  
13 need our youth to come in with their technology  
14 expertise and some of their innovative ideas.

15           Included in my handout here that I  
16 have -- And you'll notice it's generally large  
17 print and pictures. That was not done  
18 intentionally for an aging population. But as  
19 a consultant, we do Pow-R Points for  
20 everything. There's a couple of highlights in  
21 there.

22           Pennsylvania is not only becoming an  
23 older state, it's also the 45th slowest growing  
24 state, or we're 45th in the size of it. So not  
25 only are we aging, but it also means that we're

1 number of states and countries in the world  
2 that is aging. And it is very, very evident  
3 because, in 2025 -- I don't believe I have it  
4 in here, but in 2025 we're going to actually be  
5 ranked 11th or 15th as the oldest state. That  
6 means there's other states like Florida,  
7 Montana, New Hampshire, Vermont, Arizona are  
8 actually becoming older. They are also going  
9 to start competing for our young people.

10 So, one -- Basically, one of the  
11 things I'm trying to say is, in addition to  
12 trying to keep older people -- older workers  
13 longer in the work force and some of the costs  
14 and some of the considerations that are there,  
15 we also have to not ignore that we can't lose  
16 the young -- our young work force.

17 Two parts on that. On page 9 I  
18 reference two -- two major concerns with the  
19 aging work force. One is the gray ceiling.  
20 And this is happening in a lot of places. By  
21 retaining older workers longer, businesses  
22 aren't prepared how to deal with, how do you  
23 retain young people at the same time? The Gen  
24 X and the Gen Y have many opportunities not  
25 only within the state, but outside of the state

1 things that need to happen? One is, we need to  
2 train business owners and managers how to  
3 compete on a global basis. We need to train  
4 business owners and managers how to manage and  
5 retain Boomers, Gen X and Gen Y. There's a  
6 generation of warfare going on in the workplace  
7 right now. Again, they're all good people, but  
8 they have different work ethics, different  
9 attitudes.

10 Both the Boomers want flexible hours  
11 and to be able to slow down. And the young  
12 people want work/life balance and flexible  
13 hours. Somebody's got to do those third shifts  
14 in hospitals and nursing. Somebody has to  
15 climb the roofs in the trades. So, there's a  
16 number of things going on.

17 Frankly, that's one of our busiest  
18 areas, one of the highest demands that we're  
19 getting, how do you have multiple generations  
20 work in the work force at the same time?  
21 There's actually four generations currently  
22 working with all different standards, and  
23 that's going to be a challenge.

24 We need to educate our youth and  
25 re-educate our adults, and we need to create



1 DOCTOR WOLFE: I'd be absolutely  
2 pleased to do that.

3 MADAM CHAIRMAN MUNDY: Great.

4 DOCTOR WOLFE: Thank you very much.

5 MADAM CHAIRMAN MUNDY: We will keep  
6 that in mind as we move forward with this very  
7 important topic. You've given us a lot of food  
8 for thought.

9 DOCTOR WOLFE: Thank you for the  
10 opportunity.

11 MADAM CHAIRMAN MUNDY: Thank you very  
12 much.

13 REPRESENTATIVE HENNESSEY: Thank you  
14 very much.

15 MADAM CHAIRMAN MUNDY: Next we have  
16 Gary Drapek, President of United Way of  
17 Lackawanna County. Thank you very much.

18 MR. DRAPEK: Thank you, Chairman  
19 Mundy, Chairman Hennessey, committee members  
20 who are still with us.

21 In the essence of time I will stick  
22 to my script, and I think you all have copies  
23 of it. I'll try to summarize it as much as I  
24 can.

25 It is a pleasure to be here with you

1           As again you know, Pennsylvania ranks  
2           third in the nation for its senior population  
3           at about 15.2 percent overall. In contrast to  
4           that, my community of Lackawanna is three  
5           points above the state average. We are at  
6           18.2 percent, and well above the national  
7           average of around 13 percent. And, in fact,  
8           there was an urban legend going around at one  
9           point in time that Lackawanna County and Dade  
10          County in Florida would vie for the moniker of  
11          having the most per capita senior citizens. I  
12          don't know whether that's true or not.

13                 These estimates place this number to  
14          balloon to over 20 percent of the overall  
15          population of my community in the year 2020.  
16          But I think what's equally important as  
17          compounding this situation is that, our  
18          community's younger demographics overall, and I  
19          think you've heard that a little bit today, is  
20          greatly on the decline; meaning, that those of  
21          working age are migrating out of our region.

22                 Organizations like the United Way  
23          primarily depend on donations from those in the  
24          work force to support those who are not. The  
25          demographics tell us that as Baby Boomers enter

1 services using the resources of the  
2 Commonwealth and other collaborative partners  
3 can only serve to enhance this effort and  
4 improve options, funding options for needed  
5 programs and services in the future.

6 As mentioned throughout this hearing,  
7 the Baby Boomer generation will certainly not  
8 go quietly into the night. Research indicates  
9 that most not only will remain active in their  
10 retirement years, but have a great desire to  
11 remain productive and involved. This provides  
12 an outstanding opportunity for organizations  
13 like the United Way, other nonprofit  
14 organizations, educational institutions,  
15 businesses and corporations.

16 What a gold mine we have ahead of us;  
17 a vast pool of hard-working, knowledgeable and  
18 energetic individuals wishing to stay involved  
19 and, in many cases, stay in the work force,  
20 although possibly not in the same field from  
21 which they had left.

22 In order to take full advantage of  
23 this gold mine, we must take a hard look at the  
24 current support services that are available.  
25 What can we do to make it more palatable and

1 provides a steady, needed income and sometimes  
2 even more important, personal fulfillment.

3 Two years ago she was forced to cut  
4 back her hours from three days per week to one  
5 day a week. The problem wasn't downsizing nor  
6 was it a lack of funding. You see, she was  
7 just a few dollars above the income guidelines  
8 for other support services that were critical  
9 to her financial stability such as PACE,  
10 Medicare supplements, energy assistance  
11 programs and others.

12 Now, cutting back her hours was a  
13 painful experience for her. Not only did the  
14 weekly paycheck help her over the hump of  
15 everyday expenses like utility costs,  
16 groceries, and whatnot, the three days of work  
17 per week gave her purpose, independence,  
18 socialization with others, and provided a  
19 needed service to the people with whom she  
20 worked.

21 Now, I have to admit to you now that  
22 I know this story pretty well, as the woman  
23 whom I'm speaking of happens to be my mom. She  
24 still works her one day a week and is receiving  
25 support services since she has reduced her

1 alone. It is entirely too massive and all too  
2 important.

3 United Way holds a unique position in  
4 communities throughout Pennsylvania. As proven  
5 many times, we have the ability to bring  
6 together diverse groups of community leaders to  
7 sit around the table as one. We are able to  
8 accomplish this without the boundaries of  
9 political ties, special interests, faith, race  
10 or ethnic bias. We form partnerships and  
11 collaborative programs for no other reason but  
12 to solve the problem at hand.

13 In my own community we have formed an  
14 incredible partnership with the Area Agency on  
15 Aging and its director Teresa Osbourne. And I  
16 know other United Ways have done the same in  
17 their communities, and I'm confident that this  
18 should and will continue in the months and  
19 years ahead.

20 Senator Wofford mentioned it earlier,  
21 but again I'd like to just reiterate, I think a  
22 society is judged on how it treats those in the  
23 very beginning of life and those in the  
24 so-called golden years. On behalf of my United  
25 Way and the 83 others throughout our

1 Director for Advocacy with AARP Pennsylvania.

2 Thank you, Miss Hung, for being here.

3 MS. HUNG: Thank you very much.

4 Chairwoman Mundy, Representative Hennessey, and

5 members of the committee: Thank you for the

6 opportunity to present to the House Aging and

7 Adult Services Committee today. My name is

8 Desiree Hung, and I'm the Associate State

9 Director for Federal Advocacy of AARP

10 Pennsylvania.

11 AARP is pleased the committee is

12 discussing the issue of how demographic changes

13 will impact Pennsylvania in the future. It is

14 no secret that the average age of our

15 population is increasing, and this fact will

16 change the future not only of our Commonwealth,

17 but also our nation as a whole. AARP, however,

18 likes to look at this change as an opening up

19 of a range of opportunities for individuals and

20 for society as a whole.

21 We don't want to sugarcoat the impact

22 of an older population that it will have on our

23 health care or our financial systems. But it

24 would be wrong to imagine that this new

25 generation of older Pennsylvanians will behave

1     phased retirement, which would enable them to  
2     remain in the work force beyond the time that  
3     they might originally feel they planned to  
4     work. Although our survey revealed that less  
5     than one in five workers were familiar with the  
6     idea of phased retirement, it noted that  
7     38 percent were interested in participating in  
8     this kind of program once it had been explained  
9     to them.

10             But, AARP is not only about the  
11     studies when it comes to trying to understand  
12     our changing demographics. We've begun a  
13     national program that recognizes employers who  
14     are particularly innovative in addressing the  
15     challenges and opportunities of a challenging  
16     work force.

17             For the past seven years AARP's Best  
18     Employers for Workers Over 50 program has  
19     rewarded employers for their approach to hiring  
20     and retaining older workers. Four Pennsylvania  
21     companies were recognized in 2007: St. Vincent  
22     Health System In Erie, Pinnacle Health System  
23     in Harrisburg, Vanguard in Valley Forge, and  
24     the Frankford Candy and Chocolate Company in  
25     Philadelphia. AARP is now beginning the

1 volunteers. AARP's Driver's Safety program has  
2 9,000 volunteer instructors across the country  
3 helping older drivers refresh their skills.

4 AARP volunteers in Pennsylvania lobby  
5 their legislators, staff AARP tables at senior  
6 fairs, and present workshops on topics ranging  
7 from long-term care to fraud fighting at  
8 locations across the Commonwealth. These  
9 volunteers provide an important service to  
10 their communities, and we find that more and  
11 more of our younger members are interested in  
12 these types of activities as they ease away  
13 from the traditional 9-to-5 workday.

14 Americans have been fretting about  
15 generational shifts for many years. I suspect  
16 that if one were to dig up the archives of the  
17 Roman empire, there would be worries and  
18 complaints about the older and younger  
19 generations and what might happen to Roman  
20 society as a result of the aging process.

21 In our times there's no doubt that  
22 Baby Boomers are a large and significant  
23 demographic. But we at AARP see much to be  
24 gained in our society as this generation  
25 marches into the 60's and beyond. We can't



1 toward those vulnerable senior citizens who  
2 cannot do for themselves -- And unfortunately,  
3 increasingly, a lot of people who retired in my  
4 communities thinking that they were middle  
5 class, that they had prepared for their  
6 retirement, that they were very well off are  
7 now facing higher utility costs, higher  
8 property taxes, higher expenses of all kinds,  
9 health care costs, so that many middle-income  
10 retired people are finding that they are being  
11 squeezed into poverty.

12 But, at the same time, here we are as  
13 a Commonwealth with limited resources, an  
14 inability to raise taxes to provide the  
15 programming and the supports necessary for a  
16 lot of these people.

17 So I guess on a macro level, I would  
18 like some of the panelists, maybe starting with  
19 Secretary Wofford, to address that issue. I  
20 don't see a lot of help coming from the federal  
21 level. In fact, I'll be bold and say that I  
22 see a complete abdication of responsibility.  
23 We're seeing more and more Medicaid expenses  
24 being sloughed off onto the states.

25 How do we address some of these very

1 also the intergenerational prospect; that maybe  
2 seniors will be more interested in working with  
3 young people, and how good it would be for  
4 young people as part of national service to be  
5 ground troops in long-term care.

6 MADAM CHAIRMAN MUNDY: Very  
7 interesting. Mr. Drapek.

8 MR. DRAPEK: If I could just preface  
9 this by saying, one of the things -- We run a  
10 program in our community, it's an energy  
11 program. We are trying to educate the  
12 community saying, everyone can make a  
13 difference. It's not necessarily financial.  
14 Just check on your next-door neighbor. Knock  
15 on the door and make sure they're okay.

16 The reason I bring that up to you is,  
17 my point being, we as a society I think have a  
18 tendency to fall back on government for  
19 everything. The state government should take  
20 care of me, the federal government should take  
21 care of me. When something goes wrong, we  
22 point the fingers at the state and federal  
23 government, and everybody is not doing  
24 anything.

25 Collaborative partnerships, I have

1 retirement. They don't know that they're going  
2 to have a secure pension when they retire.  
3 They don't know that Social Security is going  
4 to be funded. They're fearful of Medicare.  
5 The cost of prescription drugs is something  
6 that we have failed the generation on  
7 tremendously.

8           So we've been very, very active in  
9 trying to get those ideas out. I know we've  
10 approached everyone in the legislature to sign  
11 our pledge on the Divided We Fail Campaign, so  
12 these issues are in the forefront of everyone's  
13 mind. We encourage all of you to sign it. I  
14 know some have not. Some have, and we do  
15 sincerely appreciate it. If you're not  
16 inclined to sign pledges, we would appreciate a  
17 letter of support, you know, regarding our  
18 program. But it's something very frightening  
19 for our members.

20           We've been in the forefront of trying  
21 to draw attention to the need to fund Social  
22 Security, and not pull out any private accounts  
23 from that or do any kind of carve-outs or  
24 anything like that.

25           We're also very instrumental in

1 but in a very limited way, Social Security,  
2 Medicare and Medicaid. Not once was the issue  
3 of long-term care and the crisis ever mentioned  
4 by our presidential candidates. Now, we've not  
5 surveyed since then, but it clearly was not a  
6 top-tier or second-tier or a third-tier issue.

7 One of the things that we can do is  
8 try to pressure our federal government, our new  
9 President to take the leadership on this issue  
10 because you can't solve the problems here. You  
11 just can't. We don't have the money. The  
12 leadership has to be at the federal level.  
13 But, there are very specific things that can be  
14 done in a bipartisan way in the state that will  
15 hopefully address some of the issues in giving  
16 people real responsibility and the tools to  
17 solve the problem.

18 But, you quite rightly put your  
19 finger on the problem. Chairman Hennessey has  
20 said similar things in other venues about the  
21 problem that we really have of, how are the  
22 elderly going to meet their needs and how is  
23 the state ever with its own fiscal problems  
24 ever going to be able to solve some of these  
25 problems.

1           As I listened to the number of  
2 organizations in this state that have active  
3 programs for keeping -- for giving service  
4 back, we talk about training down, but the one  
5 big opportunity that does do very well is  
6 mentoring up. And again, I mean, that's a  
7 service that can go both ways. It's very, very  
8 successful.

9           So, I think the answer is  
10 collaboration amongst government, private,  
11 public services, and also an openness of the  
12 business community, business enterprise to take  
13 that forward.

14           MADAM CHAIRMAN MUNDY: And another  
15 thing that you mentioned was the cost of health  
16 care and its impact on the business community.  
17 I've long said that without universal health  
18 care we have created a situation with an  
19 employer-based health care system where there's  
20 almost an incentive to get rid of at some point  
21 your older workers who are less healthy, you  
22 know, and to hire only younger people. So I  
23 think that's another issue that ties into all  
24 of this.

25           With the universal health care system

1           Several of you mentioned the idea  
2           that in your surveys people, older --  
3           Pennsylvania's older citizens are saying they  
4           want to work beyond the traditional retirement  
5           age. I'm wondering a couple things.

6           Number 1, can you compare that to  
7           what you would have seen in answers to similar  
8           surveys 10 or 20 or 30 years ago? It would  
9           seem to me also that as you feel -- As our --  
10          As our population is thinking of itself as  
11          healthier, more able to work, more willing to  
12          work, they might want to choose voluntarily to  
13          work beyond the traditional retirement age.  
14          Or, it could also be a fear of, oh my God, I'm  
15          never going to be able to have enough coverage  
16          for the health care costs. How am I going to  
17          pay for all the things that I need to pay for?

18          A lot of us I'm sure have gone  
19          through that in a similar way with college  
20          costs. You know, you listen to the  
21          commentators, the talking heads out there all  
22          tell you that you've got to start saving the  
23          day your child is born because it's going to  
24          cost fifty or sixty or \$70,000. Now we're  
25          seeing 50,000-dollar-a-year tuitions in some of

1 volunteering.

2           The other three are interesting, and  
3 I think we all know people or fit into these.  
4 One is unprepared but aware. We know that  
5 there's going to be a problem, we know we need  
6 to save more money. We know there are things  
7 facing us, but we're not necessarily prepared.  
8 Again, they have to work.

9           There's the unprepared and the  
10 unaware, which means that it's going to hit  
11 everybody one day and they're going to continue  
12 to work.

13           And then there's the disadvantaged,  
14 which are the people, as your mother and some  
15 other people, that really have never prepared;  
16 they've never had the income; they've all been  
17 low wage, and they're going to continue to need  
18 to do some work in itself.

19           The reality was, every one of those  
20 categories had a higher and higher percentage  
21 of people, of Boomers who are going to work.  
22 Their statistic was even higher. It wasn't  
23 78 percent. It was actually 84 percent of  
24 Boomers it surveyed planned to keep working  
25 even after they formally retired. Two out of

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C E R T I F I C A T E

I, Karen J. Meister, Reporter, Notary Public, duly commissioned and qualified in and for the County of York, Commonwealth of Pennsylvania, hereby certify that the foregoing is a true and accurate transcript of my stenotype notes taken by me and subsequently reduced to computer printout under my supervision, and that this copy is a correct record of the same.

This certification does not apply to any reproduction of the same by any means unless under my direct control and/or supervision.

Dated this 4th day of February, 2008.

Karen J. Meister - Reporter  
Notary Public

My commission  
expires 10/19/10



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