

**Testimony of Former U.S. Sen. Harris Wofford
National Spokesman for Experience Wave
Before the House Aging & Older Adult Services Committee
in Harrisburg, Pennsylvania
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Chairman Mundy, Chairman Hennessey and members of the Committee: Thank you for your leadership on this issue and for the opportunity to talk with you today. It's good to be back.

I first started to work with some of you or your predecessors 21 years ago when I became Governor Casey's Secretary of Labor and Industry, and head of his Office of Citizen Service later established as PennSERVE. Then, most of our attention was on young Pennsylvanians who were already in the work force, and those about to come of age. An important focus was on the question of how to tap the energy and idealism of the young in various forms of national service, for their own good and for the common good.

In the years since then, through Democratic and Republican state and national administrations, Pennsylvania has been a leader in citizen service, from the Pennsylvania Conservation Corps launched in the 1980s, the one-stop service Job Centers we started during Governor Casey's administration, and the broad-scale program of youth service and service learning in Pennsylvania today supported by AmeriCorps and the programs for senior service such as Foster Grandparents, Senior Companions and the RSVP --- also supported by the Corporation for National and Community Service, which I headed in the 1990s.

Today, at four-score-and-one, I'm the one who has come of age. As national spokesman for the Experience Wave, I can speak as an elder of the tribe who has been lucky to live through nearly one-third of the life of this nation. In this new role I am still pursuing the old goal: to make citizen service a common expectation and experience for all Americans. But now, coming full circle, the focus is on older Americans, and particularly the baby boomer generation as it comes to the period of life that traditionally has been called retirement.

As you know, and some of you are part of it, there is a wave of older Americans rolling in, in unprecedented numbers. As the baby boomers begin to be eligible for social security, or even earlier, they are wondering what to do next, and how to make ends meet doing it. The questions for the nation and for Pennsylvania are: How do we get ready for that demographic wave? How do we help it become a wave of constructive and creative work and active engagement in community life? How do we tap the knowledge, talent and experience of this boomer generation that is larger, is living longer, and is better educated than any in our history?

I've been traveling the country on behalf of the Experience Wave, which is a national campaign to help us see the older generation first of all as an asset, not a liability, and help them see themselves as a resource for society, not as a burden. It's a project of a great foundation, The Atlantic Philanthropies, that seeks to create more opportunities for older Americans to stay engaged in productive work and community life. Our assignment is to advance federal and state policies that help make such work and community service a common expectation not only for those just starting out in life, but specifically in this project, for those in the time of life that has been called "retirement."

You might say we are working to retire the traditional concept of retirement, or at least to transform it into a new sense of opportunity for active engagement --- for productive and creative encores in our lives, encores of new careers or of volunteer service, encores of one's choice, for pay or pro-bono. For our own good and for the common good.

Right now, Experience Wave is operating in Washington, D.C., and more than a dozen states. With your leadership and Governor Rendell's, and Secretary Nora Dowd's, Pennsylvania can become a showcase for the nation on how valuable the baby boomer generation can be

In 2006, the first of the baby boomers turned 60. In two more years a lot of them will be hearing the 1960s song: *Will you need me, will you feed me, when I'm 64?* Those Americans born between 1946 and 1964 represent more than a quarter of the U.S. population.

As these workers begin to retire or are retired, or choose to leave a long-time job, in many fields there will be vacancies that are hard to fill. There is a mismatch between the increasing number of older workers leaving and the decreasing number of younger workers available to replace them. In many places, this imbalance will place a premium on finding ways to keep older people in the work force and, when necessary, to re-train or develop their skills so they can take on new or expanded responsibilities.

Fortunately, baby boomers are a tremendous resource of experience, talent and knowledge for the public, private and nonprofit sectors. And most of them want to be of use.

A recent Experience Wave poll shows that 32 percent of Americans 50 and older expect to retire before age 65, and 27 percent do not know when they will retire. One-third of people in their 60s and 70s report that they will continue to work, primarily because they have insufficient savings for retirement or they need health insurance offered by employers. Of those who plan to retire, 59 percent expect to volunteer for a nonprofit or community group. An additional 14 percent plan to learn a new skill for a different career.

The survey demonstrated that a growing number of older Americans are moving beyond any traditional notion of hanging up the spurs at age 65 or saying goodbye to the working world. Rather, they believe that it is important to stay engaged in society by continuing to work and volunteer, and they believe their experience and lifetime development of skills makes them an asset to their communities.

They say they want to keep working but find that opportunities to do so are difficult to find. They are broadly supportive across party lines of policies that would enable them to stay actively engaged. Specifically, such policies would include:

- Helping to pay for additional training and continuing education.
- Making employment placement and training programs work better for older people.
- Providing seed money for colleges and nonprofits to develop educational programs designed to tap the time, talents and skills of older people.

So we are entering an era when we need to retire the concept of “retirement;” it’s the time for “encore” --- a career encore or an activity encore. Our work in Experience Wave aims to advance the interests of mid-life and older people to discover and enjoy such encores by promoting policies that:

- Remove barriers and provide wider opportunities for older people to continue working when they are willing and able, or re-enter the work force.
- Enhance lifelong learning for older people and consider the unique needs of mature and older workers who want to advance in or change careers through accessible, high-quality and affordable education and training.
- Open doors for older people to engage in meaningful charitable or “pro bono” work.

Success in this endeavor will have broad social impact.

Older people engaged in work and civic life will be healthier and more financially secure, thus less dependent on federal and state programs such as Medicare, Medicaid and Social Security. If they continue working past traditional retirement age, older people will contribute more to Social Security and may delay the receipt of benefits under the program.

Moreover, as work force shortages increasingly affect the economy, all sectors will benefit from the availability of mature and older workers who are well trained, experienced and talented --- and ready either to do the work themselves or to train a younger generation.

Community-based nonprofit organizations also will benefit, as older people become more fully engaged in charitable work, allowing nonprofits to increase their impact. In fact, baby boomers will be more likely to give their time, talent, skills and abilities if charitable work is structured and meaningful and uses their gift of time in a way that has a positive impact on an individual, organization or community.

With new opportunities for training and education, older people will use their talents and skills to meet critical social needs in communities through paid or charitable work in schools, libraries, child care centers, health-care organizations and social service agencies. This generation can mentor kids, prepare tax returns, give medical advice and perform other high-skill services.

This is a golden opportunity, and Experience Wave already has work under way to help us seize it. Through media outreach, we have begun a positive and informed national public dialogue about the coming “experience wave” of mature and older workers and the value they inevitably will add to public, private and nonprofit sectors.

We also have convened experts in the fields of aging, philanthropy, employment and education to guide the development of federal and state policies, and we are working with lawmakers in Congress and the states to open doors for mature and older workers to do paid and charitable work. That’s why I’m here today.

There were 35 million Americans age 65 or older counted in the 2000 Census. One quarter of these Americans live in one of three states: California, Florida, and New York. Six other states (Illinois, Michigan, New Jersey, Ohio, Pennsylvania and Texas) have more than 1 million of them each and account for another one-quarter of Americans age 65 or older. These nine states are also the most populous, and include about one-half of the total U.S. population.

Instead of thinking of Pennsylvania as an aging state, we should be thinking of Pennsylvania as a state rich in opportunity. We cannot afford to miss this chance to engage mature and older workers in continued employment and charitable services.

Although the commonwealth maintains a vast and highly regarded network of senior services, including programs for service *by* seniors, there are state actions that can be taken to capture the time, talent, skills, abilities and values of the current and future generations of older people.

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**Initiative No. 1:
Expand the Experience Corps' Scope & Mission**

The state should consider supporting expansion of the Experience Corps (that is also funded by The Atlantic Philanthropies as well as by the Corporation for National and Community Service as part of AmeriCorps). The Experience Corps works to improve literacy in Philadelphia's public schools, and has been doing so for more than 10 years. It began in two schools in 1996. Today, the program, hosted by Temple University's Center for Intergenerational Learning, brings 400 members to more than 40 schools, reaching 5,000 students. AARP is a key partner.

The Experience Corps is a perfect model for community organization partnerships that bring more opportunities to those who want to volunteer in work that participants find important and rewarding. Right now the Corps is trying to take that model statewide and expand its mission beyond education services. It has proven its success and should be supported in any way possible. I have attached to this testimony some additional information about this outstanding program.

The expansion wouldn't be unprecedented. Coming of Age recently received a \$1.8 million grant over three years from The Atlantic Philanthropies to replicate its model around the country. Created in 2002 as a partnership of Temple University's Center for Intergenerational Learning, AARP Pennsylvania, the United Way of Southeastern Pennsylvania and WHYY, that program has captured the energy and expertise of many of the area's elders by connecting them to nonprofits. Coming of Age has boosted the number of those 50-plus who contribute time, either unpaid or paid, to community organizations, and it has expanded the types of opportunities available to older baby boomers and others.

Experience Corps also is part of Temple University's Center for Intergenerational Learning, and offers the same promise in Pennsylvania through expansion.

**Initiative No. 2:
Consider Tax Incentives to Boost Volunteering**

Measures have already been introduced in the Pennsylvania legislature that would provide tax incentives to individuals who volunteer their time. These proposals deserve serious consideration. The idea is that program participants would be eligible for a small tax exemption for up to a certain amount of volunteer hours per year. Volunteers could not be used to replace any existing employees within a municipality or school.

Initiative No. 3:

Welcome Retirees into the Work Force

Many older people plan to continue working beyond traditional retirement age, some because they enjoy their work and want to; others because they need the money. For a number of reasons, including shrinking industries, layoffs, stock market fluctuations and inadequate personal savings, working in retirement --- once considered an oxymoron --- is the new reality for many Americans.

Yet, many barriers discourage people from continuing to work. Social Security caps how much income retirees can make without losing their benefits, and some employer pension plans require retirement by a certain age. Many workplaces do not offer flexible schedules that many older workers seek.

An AARP study found that nearly two in five workers would like to phase into retirement, by gradually reducing their hours. Almost four out of five of those interested in phased retirement said that the option would encourage them to continue working beyond their anticipated age of retirement. In some defined benefit pension plans, however, an employee's pension size is related to the most recent years' salary levels, creating a major disincentive for phased retirement.

Pennsylvania should consider where it can work with companies to welcome retirees into the work force by accommodating their reduced hours and extended vacations.

Initiative No. 4:

Advocate Income Limit Changes on Existing Programs

The Foster Grandparent Program began Aug 28, 1965, as a pilot volunteer program designed to engage people over 60 with limited income, and match them with children in community settings who need extra attention and assistance. After 43 years, the income limitations still remain. They are set at 135 percent of the poverty level. The income for 2007 was \$13,785 per year.

The income limitation poses a problem in recruiting volunteers who meet the maximum income level. For example, the Foster Grandparent Program income level is one-third of the maximum amount for low-income senior housing, which is \$40,400. And, for Foster Grandparent Programs to maintain funding levels, each program must have a certain number of volunteer hours each year. This is seriously challenging given the very limited volunteer pool.

The same income-related difficulties and recruitment limitations apply to the Senior Companion Program, which pairs low income seniors with homebound, frail community dwelling seniors.

Pennsylvania should pressure its federal partners to raise the income level, to at least 200 percent of the poverty level, and lower the age of volunteers to 55 or older. This will greatly increase the potential volunteer pool and open more opportunities for those who want to be used.

**Initiative No. 5:
Boomer Workforce Initiative Council**

Following the example of initiatives taken by the legislatures and governors of New York and Maryland, we recommend the establishment of a Boomer Workforce Initiative Council, which not only would identify statutory provisions that limit opportunities for older workers, but also would be charged with assessing the effectiveness and cost of state programs aimed at hiring and retention of older workers.

Furthermore, this council would be charged with developing the protocols for certifying businesses as “older-worker-friendly” and implementing a marketing and outreach plan for encouraging the participation of businesses in this program and for educating mature workers about which businesses have achieved this designation.

Such a Council should also consider the effectiveness and adequacy of state and local programs designed for service by seniors, and the means of helping older Americans connect to the opportunities for work and volunteer service, whether paid or pro-bono.

**Initiative No. 6:
Mature Worker Employment Training Program**

Though the Pennsylvania legislature is ahead of the curve with proposed legislation that would make higher education programs and courses available to older adults at no cost, we recommend taking this a step further by providing resources to employment training service providers selected through a competitive process which would then be required to offer a variety of employment services to qualifying persons 55 years of age or older seeking to remain in or re-enter the work force or who are seeking to pursue purposeful work by exploring life options, remaining civically engaged, and continuing their education.

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We are delighted that the Pennsylvania Department of Aging has initiated a series of hearings to update the State Plan on Aging, as federally required, and that our Experience Wave partners will be part of that process to help older people stay engaged in work, volunteering and civic life.

Pennsylvania’s baby boomers are among its great resources, and, on behalf of Experience Wave, we look forward to working with you and Secretary Dowd Eisenhower in your efforts to put in place policies to put their talents to good use.

Thank you, Chairman Mundy, Chairman Hennessey and members of the Committee. I would be happy to respond to any questions you may have.

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*new adventures in service
for Americans over 55*



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One of the most exciting initiatives in this country is called Experience Corps.

Experience Corps --- a unique program that engages the time, talent and experience of older adults and retirees --- has proven to be the most effective vehicle in the country for recruiting, training and coordinating the large-scale efforts of these talented retirees to address some of societies most critical social needs, notably, early childhood literacy, mentoring and life-skill development for youth, and the involvement of communities and families in our most troubled schools.

Since its inception in 1996, Experience Corps has grown from its original five demonstration sites --- which included Philadelphia's program, based at Temple University's College of Health Professions --- to 20 cities across the country.

During the past several years, the Philadelphia Experience Corps program has established itself as the "flagship" for this growing national network. Along the way it has received numerous awards, including the National Council on Aging's *Program of Excellence* Award, The US Administration's *Program Champion Award*, the Archstone Foundation's award for *Program Excellence* and was designated as a "point of light" by the Points of Light Foundation.

Philadelphia Experience Corps' success and effectiveness at not only engaging retirees, but in addressing critical social problems, has been highlighted in nearly every major national media outlet including *NBC Evening News*, *ABC Evening News*, *National Public Radio and Television*, *The Wall Street Journal*, *The New York Times*, *US News & World Report*, and *USA Today*, as well as *The Philadelphia Inquirer*. This past November, Howard Gilpin, a member of the Philadelphia Experience Corps, was awarded the *President's Volunteer Service Award* by President Bush during a visit to Philadelphia. In December, Philadelphia City Council recognized Experience Corps for its stellar service and commitment to children with a *City Council Resolution*.

Harvard's Robert Putnam, author of the seminal Bowling Alone and Better Together, named the Philadelphia Experience Corps as one of the *top 12 most effective initiatives* in the US for building social capital.

Each year, this incredible program engages over 500 retirees to provide over 200,000 hours of service to support children and youth in literacy, math and mentoring. Forty schools in Philadelphia host teams of these dedicated retirees. This year alone, over 4,000 students are benefitting from their commitment and hard work. These community heroes provide one-to-one attention to those children most at-risk of academic failure, work with the parents of these students to engage the parents and caregivers in support of their child's academic progress, and provide essential adult support for classroom teachers so that those teachers can provide attention to more students.

Not only is Experience Corps one of the most effective models --- raising grade level performance well over one full grade on average in only eight months time --- it is also one of the most cost-efficient models. Providing 45 minutes of tutoring and mentoring to a child at a cost of just over \$5 per intervention.

The Philadelphia Experience Corps is now poised to expand to other parts of Pennsylvania and is at this moment developing plans for establishing a demonstration pilot in other school districts and cities in our state that need the support of Pennsylvania's talented and dedicated retirees.

Over the years, Experience Corps has received support from prestigious organizations such as The Robert Wood Johnson Foundation, Atlantic Philanthropies and the Corporation for National Service. Experience Corps' list of champions also includes Reps. Dwight Evans and Rosita Youngblood, Speaker Dennis O'Brien, and others in the legislature, as well as the Philadelphia City Council, the School District of Philadelphia and, perhaps most notably, AARP. Principals who host Experience Corps in their schools point to this program as one of their most critical and most needed (see Policy Research Assoc. study). It's efficacy and impact have been measured by Johns Hopkins University and other researchers. It is a program that can provide the perfect vehicle for bringing this great resource into our schools and communities on a large scale.

With 25 percent of Pennsylvania's current population over age 60, and with this number growing significantly over the next 15 years, our state has a great untapped resource that can have a tremendous impact on the future of our children and youth, our schools, and our state. Pennsylvania is in a position to provide national leadership in the development of effective vehicles for engaging the power and experience of baby boomers and showing that the aging of America is in fact an opportunity rather than a liability. As former Health and Education Secretary John Gardner so poignantly stated, America's older adults are our country's only increasing natural resource.

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