

Edward G. Rogoff, Professor of Management  
Chair of the Department of Management  
Baruch College, CUNY  
Testimony before the New York City Council  
February 25, 2009

One of the greatest needs in today's economy is helping older workers – who I define as people over 50 – earn money. The City University plays a major role in this because one of the significant ways that people over 50 generate income is through self-employment and entrepreneurial ventures. CUNY has a variety of programs to help them. We all know that entrepreneurship, including self-employment, is a major force in the U.S. economy, encompassing businesses from part-time, home-based work to major enterprises backed by sophisticated venture capital funding. Although entrepreneurship has received significant and growing attention generally, it is only recently been recognized as an important activity among older Americans. The evidence is clear that entrepreneurship among older Americans is a major phenomenon.

Research by AARP (2002) found that 69% of people between the ages of 45 and 74 who are still in the workforce plan to continue working in some way beyond their normal retirement. This finding was largely duplicated in a subsequent AARP (2003) study among workers ages 50 to 70, 68% of whom reported they plan to work in some capacity post retirement. Many of these people will choose likely entrepreneurship in the form of self-employment, business ownership, or direct investment in a small business as post-retirement ventures. A 2006 nationwide survey of Americans ages 45 to 64 sponsored by Thrivent Financial, found that 71% believe they will lack the funds in retirement to fulfill their plans, and 43% plan to work either full or part-time in retirement. More specifically, 34% of the sample felt that it was very or somewhat likely that they would start a business following retirement from their current employment.

Census data shows that self-employment increases with age much more rapidly than traditional employment. For example, people aged 25-34 have a rate of self-employment of 7.2%, for the age group 55 to 64, the total self-employment rate is 17.8% and for people over 65 the total self-employment rate is 26.9%.

The weak economy has drastically limited employment opportunities generally and certainly for older workers at the same time that it has reduced savings, 401(k)s, and

equity values in homes. Therefore, we can, with confidence, expect that the demand from the “have-to” entrepreneurs is certainly much greater than it was six months ago – and it is growing.

Older entrepreneurs are different from younger entrepreneurs. They don’t have the years to execute time-consuming strategies and they don’t have the ability to withstand large risks, which limits the options for the type of entrepreneurial activity they may choose. Successfully managing this risk requires a careful effort to identify the amount of financial and personal risk the entrepreneur can tolerate. Therefore, they need programs that are skilled in addressing their unique needs. To meet these needs, the City University provides a significant number of quality services. Baruch College has one of the top-ranked entrepreneurship programs in the country, having been ranked in the top 25 schools by Princeton Review in two of the last three years.

Baruch is home to the Lawrence N. Field Center for Entrepreneurship which provides training, counseling, and help in obtaining financing for more than 1,000 clients every year. It is the largest entrepreneurship center in the United States. The Field Center offers classes on topics from franchising to financing and from business plan development to protecting your intellectual property. We provide counseling by full-time business counselors and Baruch faculty through the Small Business Development Center, provide forums for clients to meet all types of funding sources, and connect clients with Baruch students to assist them as interns. Last year, in partnership with AARP and Newton Business Programs we ran a day-long program for aspiring entrepreneurs over 50 and hope to repeat that again this year. About 15% of Field Center clients actually go on to start a business and I believe that this high rate is a function of the complete and varied services that are offered through the Field Center, all of which are offered at no cost to the clients.

Other CUNY schools also offer programs through Small Business Development Centers at Lehman and York Colleges, Continuing Education programs at most CUNY schools that have a significant focus on starting small businesses, and business incubator programs at Bronx Community College and LaGuardia Community College.

The CUNY programs are a significant effort to help this population. Certainly more is needed and, hopefully, government at all levels will rally to meet this need.

Testimony of  
Eduardo J. Martí  
President  
Queensborough Community College  
The City University of New York  
Before the  
Joint Hearing of New York City Council Committees on  
Higher Education, Aging, Small Business, and Civil Service & Labor

February 25<sup>th</sup>, 2009

Good morning. My name is Eduardo J. Martí, and I serve as president of Queensborough Community College.

I am grateful for the opportunity to address you this morning in what I believe to be a most important topic for our City at this time of economic stress. I don't have to remind you that CUNY is a powerful economic engine for NYC. The countless graduates from this great University, some of whom are sitting on this panel, have helped to mold the economic and social fabric of our municipality. CUNY will continue to be at the forefront of research and education that will help not only to get us through this deep recession, but will make this City even stronger in years to come. I am proud to lead one of the 22 campuses of this, the largest and, may I say, the best, urban public University in the country.

As you know, CUNY's six community colleges are truly your colleges. Your generous funding provides us with the operating funds to deliver excellent educational services. These colleges are the portals of entry into the great university. These colleges receive all those who want to better themselves. We provide remediation when needed; we provide academic and personal counseling when needed; we provide free tutoring when needed. We are experts at taking a student from where they are and bringing them to where they want to be. The \$239 million investment that you made this year to CUNY is money well spent. The 54,334 full-time equivalent students or the \$4,398 that you spend per student translates, using a conservative multiplier of 4.9 times over a five year period, into over a billion dollars in salaries and millions in tax revenues for the City. Community colleges put people to work!

We provide much more than training opportunities. As we prepare people for work, we prepare people for life! We emphasize the importance of communication skills, historical context, aesthetic appreciation and critical

thinking. We encourage our students to progress through an academic ladder that can lead them to graduate degrees.

But, you know all this. Your consistent support has made it possible for us to do what we do well.

Today, I want to take a different viewpoint. I want to urge you to use CUNY as a vehicle to help the people of New York City to weather this recession. I want you to see us as a partner in the battle against the draconian situation that we face. I want you to use our colleges to help those workers that need retraining, to help those individuals affected by the economic downturn to pursue other interests, to help redirect the human resources of the City to the nascent and new industries of the future.

How can we do this?

- 1) We should make it clear to all the people of New York that CUNY is here to help. That financial aid is available for those who have no money, that private scholarships are available to those who cannot access federal financial aid. We should make it clear that the CUNY community colleges are Open to all; that there is no need to qualify. The only needed qualification is the desire to excel. Community colleges are points of entry.
- 2) We should make it clear to all New Yorkers that one can take one or two or three courses that can help retool the worker. Sometimes all that is needed is a course or two. One does not have to get yet another degree to qualify for another job. One is NEVER TOO OLD TO LEARN.
- 3) We should make it clear that there are many programs at CUNY's community colleges that are not for credit and that are designed to help older workers retrain.
- 4) We should make it clear to all New Yorkers that CUNY's community colleges are able to provide advice to laid off workers. We are here to help.

Let us think of CUNY as the academic 311. Let us think of CUNY's community colleges as the places where when a person is downsized, we can provide a pathway to regaining financial stability.

You have a tremendous economic recovery tool right here. Please use us.

Thank you very much for your time.



**Testimony of Suri Duitch  
University Director of Adult and Continuing Education  
City University of New York**

**Before the  
New York City Council Higher Education Committee  
With the Aging Committee, Small Business Committee, and Civil Service and Labor  
Committee**

**Wednesday, February 25, 2009**

Good morning, and thank you for the opportunity to bring a panel of experts from CUNY to testify this morning about retraining older adults for the 21<sup>st</sup> Century Workforce, a topic of great importance to the City University.

CUNY's adult and continuing education programs, which operate at all of our colleges, provide a range of workforce development services to New Yorkers. During the 2007-2008 year, we enrolled about 250,000 individuals in over 4,000 adult and continuing education programs and courses. This number included about 80,000 adults enrolled in vocational programs of many kinds, from short workshops that help individuals re-tool their resumes and get prepared for a job search, to GED preparation and basic skills programs helping individuals transition into college degree programs, to intensive longer-term vocational training for specific positions in a wide range of industries. In a time of economic recession, need for these programs is increasing.

Older adults are an important constituency for continuing education and workforce development programs at CUNY. Many CUNY colleges offer discounted continuing education tuition and specialized programs targeted to older adults, including work-related training and education. You'll hear about one example, the 50+ Club, at Queensborough Community College. Other CUNY colleges programs targeted to this population include, "Options: College Study Program for Mature Learners," at the College of Staten Island, the "College for Older Adults" at Queens College, and Kingsborough Community College's "55+ Community Active Program." CUNY has computer courses especially for older adults at Lehman College in the Bronx, Medgar Evers College in Brooklyn, New York City College of Technology in Brooklyn, Queens College, and Queensborough Community College.

I will now introduce you to the panel of my colleagues from CUNY. President Gail Mellow, of LaGuardia Community College, and President Eduardo Marti, of Queensborough Community College, along with Denise Ward, Assistant Dean for Continuing Education and Workforce Development at Queensborough, will speak about their colleges' wide range of programs supporting older adults. Professor Edward Rogoff, of the Zicklin School of Business at Baruch College, will speak about his own research around the entrepreneurial efforts of older adults, and the business development services provided through Baruch's Field Center for Entrepreneurship and other small business assistance programs at CUNY.

Thank you again for this opportunity to testify.

Testimony  
Joint Hearing of NY Council's Higher Education, Aging, Small Business,  
and Civil Service and Labor Committees

February 25, 2009

Denise A. Ward  
Assistant Dean for Continuing Education and Workforce Development  
50+ Club

Good morning.

The topics of educating an aging workforce and the birth of the 50+ Club are related and personal. You see I was downsized twice – once at age 50 and the second 6 years later. My journey from a senior officer of a large multinational Wall Street bank to a dean of a college took a little over four years and was filled with fits and starts. It should have been easier. I was the head of a training and staff development department servicing 7,000 employees worldwide. I knew how to retrain, develop skills, recruit, assess performance, grow leaders, design programs, career counsel, network and match talent to the right jobs – key elements in moving senior officers through diverse career paths and key elements to retool my own career. But at the time, I was sole bread winner, a single parent, and had two sons in college; it was the time of the tech bubble and the ensuing downturn – and, within one year, 9/11.

Over the course of the four years, I held 8 part time jobs, started 2 businesses, and sold my condo. One of the college teaching jobs was for the Navy on board an aircraft carrier on mission in the Persian Gulf. I taught 4 courses 6 days a week for 8 weeks. I soon realized that many of my students were a lot like me, trying to take what they knew from their 15-20 year duty and apply it to build new careers as they exited the service. So on the 7<sup>th</sup> day of the week, I conducted individual career counseling sessions.

My personal experience, observation and research of my boomer/senior program called the Center for Learning and Living at my former college, my study of the demographics, values, attitudes and mores of the boomer and senior populations, and the fact that about 2.8 million boomers in the US were turning 60 in 2006 all led me to conclude that there was work to be

Some pertinent observations of boomers who are being downsized and seniors/retirees that need to return to work are:

1. Boomers are generally at the peak of their earning potential and may still face large expenses. Retirees are on fixed incomes. Financial stressors are great and entry level pay and programs may not cut it.
2. Retirees are accustomed to a certain lifestyle and a certain standing in their community and family. Societal pressures are great.
3. Boomers and seniors are looking for social connections and a sense of community. The most effective programs extend beyond the classroom.
4. Immigrant populations have the added challenge of language. We must be aggressive in providing contextually based ESL workplace – and professional programming.
5. Guidance and counseling, including a career plan, should be included in the strategies to assist this population.

Addressing some of these issues, the club format offers a social atmosphere of inclusion and the bundled pricing is sensitive to retirees on fixed and limited income. The club membership entitles the members to special benefits.

I believe CUNY has a responsibility to the older workers of our great city, especially in these challenging economic times and I also believe that community colleges and continuing education departments with their close ties to their communities and their constituents, including businesses, schools and residents are uniquely poised to provide that assistance. We stand ready to serve and hope that we can collaboratively work with you to meet the needs and demands of our NYC workers, especially the older or 50+ aged workers, who are trying to weather these challenging times.



**AARP New York State Office**

**Testimony before the  
New York City Council**

**AARP Programs for Retraining Older  
Adults for a 21<sup>st</sup> Century Workforce**

**February 25, 2009**

**New York City, NY**

## **Introduction**

Good afternoon Committee on Aging Council Member **Maria del Carmen Arroyo**,  
Committee on Higher Education Council Member **Charles Barron**,  
Committee on Civil Service and Labor Council Member **Larry B. Seabrook**,  
Committee on Small Business Council Member **David Yassky**, and attendees.

My name is Beth Finkel, Manager of State Programs and Services for AARP New York, and I am joined today by Joseph Dirac, AARP Foundation, WorkSearch Project Director.

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 34.5 million readers; AARP Bulletin, the go-to news source for AARP's 40 million members and Americans 50+; AARP Segunda Juventud, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Currently there are 800,000 AARP members in NYC, 2.6 million in New York State, and 40 million in the USA.

I would like to thank you for allowing us to speak today about the various AARP programs currently available in New York that focus on retraining older adults for the 21<sup>st</sup> century workforce.

Recent employment news has not been good, and according to the AARP Public Policy Institute, "Long-term employment tends to be a greater problem for older job seekers than their younger counterparts. (Nationally), in December 2008, 32% of job seekers aged 55 and over....had been unemployed for 27 weeks or more. The number of unemployed in December increased by 632,000, nearly 60,000 of whom were aged 55 and over. Of the 11.1 million unemployed.....1.4 million were at least age 55. Many older workers who lose their jobs drop out of the labor force rather than continue what can be a long and fruitless job search. The number of older persons classified as discouraged by the Bureau of Labor Statistics nearly tripled from December 2007 to December 2008, rising from 53,000 to 154,000." <sup>1</sup>

Despite these statistics, mature workers will be an integral part of the U.S. economy for years to come. By 2010, one in three workers will be over age fifty. As the relative proportions of younger workers declines, it will be vital to ensure that older workers are prepared to meet the skill demands of the 21st-century workplace.<sup>2</sup> AARP and the AARP Foundation are dedicated to helping qualified mature workers maximize their employment and earning potential in the workforce. The Foundation offers assistance

nationally through its *WorkSearch* Program, Senior Community Service Employment Program (SCSEP), Training Assistance Programs (TAP), and Women's Scholarship Program.

The Foundation and AARP New York are working together to increase training and employment opportunities through its *WorkSearch* program and Assessment and TAP Training System through the following collaborations:

- Use of the system by all SCSEP clients in the three AARP/SCSEP offices: one office in Harlem/Manhattan that utilizes the Verizon Center to offer group orientations, one-on-one support, and TAP (three types of training); one office each in Brooklyn and the Bronx that offer one-on-one support
- Certified *WorkSearch* Centers (signed MOU's with the Foundation) at the Queens main library, FEGS, Dress for Success, Self Help, and Westchester Community College in Yonkers.
- Letters of support to those groups who submitted DoL Older Worker Demonstration grants that include use of the *WorkSearch* tool: NYC/DFTA/LaGuardia Community College, SUNY Buffalo/Niagra WIB, Westchester Community College/Connecticut One-Stops, and the Oneida-Herkimer-Madison WIB.
- Mid-Manhattan library AARP job assistance.

In addition to these initiatives, AARP is expanding the universe of access points for New York and we would welcome additional recommendations for macro-collaborations.

Information about all programs and materials available to assist older adults train for a 21<sup>st</sup> century workforce can be found in the AARP booklet, "Steps to Finding the Work You Want After 50," that I have with me today, and on the following web sites: [aarp.org](http://aarp.org), [aarpworksearch.org](http://aarpworksearch.org), and [aarpfoundationwlc.org](http://aarpfoundationwlc.org)

### **Senior Community Service Employment Program (SCSEP)**

SCSEP helps qualified job seekers improve their skills, obtain training, and find jobs so that they can enter or re-enter the job market. The program is funded by a grant from the U.S. Department of Labor with support from AARP and the AARP Foundation and is operational at 75 sites in 22 states and Puerto Rico. Applicants must be 55 or over and meet established the income guidelines that can be obtained by contacting the AARP/SCSEP office in either Manhattan, or Brooklyn, or Queens. The United States Department of Labor (DoL) funds 634 slots for the AARP portion of SCSEP in New York City, and AARP is proud to achieve a 200% service rate.

SCSEP participants are placed in temporary assignments with federal, state, county, city, or nonprofit community organizations where they have an opportunity to sharpen and develop skills while searching for a permanent job. While working in these temporary training assignments participants are paid the prevailing federal or state minimum wage, whichever is higher.

## **WorkSearch and the Training Assistance Program (TAP)**

AARP Foundation's *WorkSearch* provides job and career information, training, and related employment services to adult job seekers age 40+. The program provides a variety of services, including interest and ability inventories, skills assessments, information about the community job market, and connections to both on-line and community based training and employment opportunities at no cost to the individuals. One of the key services the program offers is a comprehensive web-based assessment tool both virtually and in hundreds of communities to assist older workers find appropriate employment and polish their skills in preparation for their job search in many fields – particularly those in industries that are facing critical skill and labor shortages both now and in the future. The TAP program helps qualified individuals with job training costs. Applicants must be forty or over, at or below the median income for their community, and seeking employment in a targeted industry. TAP began just one year ago as a DoL demonstration grant that AARP is continuing to fund. Since its inception, 75 people have received training through the one NYS site in Manhattan and AARP provided training funding to around 1200 individuals at eight sites around the US.

Tap programs are provided in three areas: Advisor-Led Training, Community-Based Training, and On-the-Job Experience.

Advisor-Led Training (ALT) participants work with a training advisor to develop a learning plan and identify the most appropriate courses and tests that will lead them to their goals. All courses are delivered online through the *WorkSearch* Assessment

system. and successful completion of the self-paced program results in a university-endorsed certification.

Community-Based Training (CBT) is short-term, focused training that is provided through regional educators rather than through the *WorkSearch* Assessment system. Examples include online training, adult education, community college courses and private or public vocational schools. All Community-Based Training is coordinated by AARP Foundation *WorkSearch* offices.

On-the-Job Experience participants train in their chosen job role with a community employer for a specified time frame. This provides an opportunity for participants to prove their skills and abilities and give themselves an edge in the hiring process.

*WorkSearch* and TAP are customized systems that provides a seamless path from personal job interests through skills assessments, skill tests, and on line courses, and since much of the system is web based, individuals can access any of the system's features 24/7 and as many times as they desire with no time limit and at no cost to them. At any point in the process, an individual can do a local job match that connects to any one of three job banks where all available jobs within 25 miles of the client's address are listed. Since its launch in 2008, more than 2500 New Yorkers have been served by the *WorkSearch* program and over 43,000 have been served nationwide.

## **Partnerships:**

### **Women's Scholarship Program**

The Women's Scholarship Program provides scholarship funds to women 40+ seeking new job skills, training, and educational opportunities to support themselves and their families. Scholarships are available to eligible individuals with moderate to lower incomes and limited financial resources. To be eligible for the scholarships, applicants must: Be female age 40 or over (as of March 31, 2009); be able to demonstrate financial need; and be enrolled in an accredited post-secondary school or training program within 6 months of the scholarship award date. The program is especially trying to help women in three categories: 1) women raising children of another family member (such as grandparents raising grandchildren, or those raising siblings or nieces/nephews); 2) women who have been out of the workforce for an extended period of time; and 3) women in dead end jobs (those with no opportunity for advancement, low pay and lacking either health or retirement benefits).

Scholarships may be used for any course of study at a public or private secondary school, including community colleges, technical schools, and four-year universities. Funds are payable to the institution and may be used to pay for tuition, fees, and books. More information can be found on the AARP web site, and since February 3, 2009, applications can be submitted on line through a link on the web site.

## Conclusion

Again, thank you for the opportunity to testify here today on the wide array of programs that both AARP and the AARP Foundation offer to retrain older adults for the 21<sup>st</sup> century workforce and to assist them in finding meaningful employment.

AARP addresses issues that affect people fifty and over on a daily basis and emerging trends that will affect people more and more as they age. Taken together, these efforts help improve the economic security of older Americans, improve their health, and help create and maintain livable communities.

Thank you for making New York City a home where older people can age with independence and dignity.

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1. Dix, Sara E., "Little to Cheer About: Unemployment and the Older Worker– December 2008." AARP Public Policy Institute: Fact Sheet 150. January 2009, pp 1 – 2.
  2. AARP WorkSearch home page: [www.aarpworksearch.org](http://www.aarpworksearch.org)

### Little to Cheer About: Unemployment and the Older Worker—December 2008

- ✓ Many more workers were without jobs in December as the unemployment rate rose to 7.2 percent for the total labor force and to 4.9 percent for the labor force aged 55 and over.
- ✓ The number of unemployed in December increased by 632,000, nearly 60,000 of whom were aged 55 or older.
- ✓ Of the 11.1 million unemployed men and women in December, 1.4 million were at least age 55.

On Friday, January 9, 2009, the Bureau of Labor Statistics released the unemployment figures for December 2008. As anticipated, the situation had continued to deteriorate. The unemployment rate for the total labor force was 7.2 percent, up from 6.8 percent in November.<sup>1</sup>

Persons aged 55 and over experienced a less pronounced increase in their unemployment rate, which rose from 4.8 percent in November to 4.9 percent in December. Nonetheless, the December unemployment rate for the 55-plus

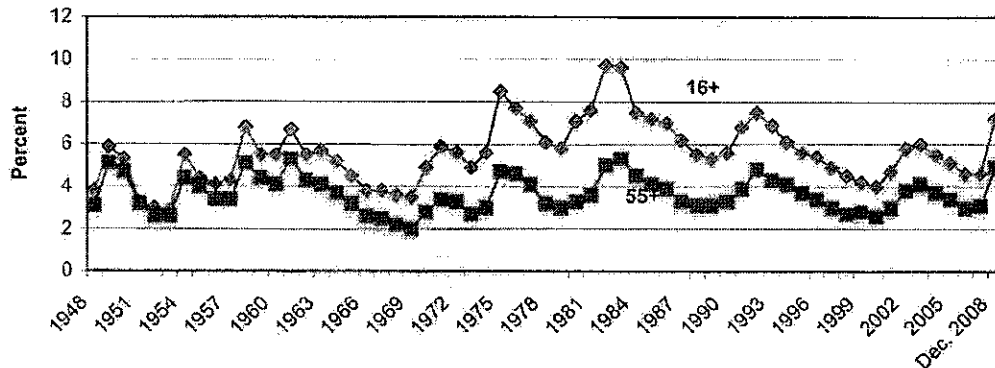
workforce was the highest monthly rate it has been since October 1992.

In December, just over 1.4 million persons aged 55 and over were without jobs and looking for work, 566,000 more than a year earlier. Men accounted for nearly 60 percent of the increase.

#### Comparison to the Last Recession

The economy has been in recession since December 2007, and the current recession has already lasted longer than the previous

**Figure 1**  
Unemployment Rates for Persons Aged 16+ and 55+, 1948-December 2008



Source: U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, <http://data.bls.gov/PDO/outside.jsp?survey=ln>, accessed January 9, 2009. Rates for 1948-2007 are annual averages.

recession of March to November 2001. During the 2001 recession, the unemployment rate for the aged 55+ workforce rose from 2.7 percent to 3.5 percent, or by 30 percent. Since the onset of the current recession in December 2007, the unemployment rate for persons in this group has risen from 3.1 percent to 4.9 percent, an increase of 58 percent.

Although the trough of the 2001 recession was November, that was not the end of the bad news for older workers, whose unemployment rate continued to climb, albeit not steadily, for some time. By March 2006, the rate had fallen to 2.6 percent, but it then rose quickly to 3 percent and hovered around 3 percent until early in the current recession.

### Unemployment Lasts Longer for Older Workers

The unemployment rate for older persons is typically lower than that for the total workforce (Figure 1), a pattern that has continued for the past year. However, the increase in the unemployment rate over the past year was somewhat sharper for the aged 55+ workforce than for the total—58 percent vs. 47 percent.

Long-term unemployment tends to be a greater problem for older job seekers than their younger counterparts. In December 2008, 32 percent of job-seekers aged 55 and over, 23 percent of those ages 25 to 54, and 18 percent of those under age 25 had been unemployed for 27 weeks or more.

Many older workers who lose their jobs drop out of the labor force rather than continue what can be a long and fruitless job search. Some of them say that they would like to be working, even though they are not looking for a job. The number of older (55+) non-labor force participants who reported wanting a job rose from 826,000, or 1.9 percent of those not in the labor force, in December 2007 to 1.1 million, or 2.6 percent of nonparticipants,

in December 2008. Some of these individuals can be classified as discouraged—i.e., they are not looking for work because they believe no work is available, could not find work, lack the necessary schooling, or fear employers will view them as too old. The number of older persons classified as discouraged by the Bureau of Labor Statistics nearly tripled from December 2007 to December 2008, rising from 53,000 to 154,000.

As bleak as the situation looked for older workers in December, the news was not all bad. The number of *employed* persons aged 55 and older was higher by more than 875,000 in December 2008 than in December 2007, and the employment-to-population ratio for this group remained relatively stable. The number of employed aged 55 and over actually increased somewhat more than the population of those ages. In contrast, the number of employed in the total population fell by nearly 3 million, and the employment-to-population ratio for the total population declined. Persons aged 55 and older were 18.9 percent of the total employed population in December 2008, a slight increase from 17.9 percent in December 2007.

<sup>1</sup> Data are from U.S. Bureau of Labor Statistics, *Employment Situation: December 2008*, available at <http://www.bls.gov/news.release/empsit.nr0.htm>; Labor Force Statistics from the Current Population Survey, available at <http://data.bls.gov/PDO/outside.jsp?survey=ln>; and *Employment and Earnings*, January 2008, available at <http://www.bls.gov/opub/ee/empearn200801.pdf>.

Fact Sheet 150, January 2009

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## AARP Foundation Announces Third Annual Women's Scholarship Program

By: State: Michigan | Source: AARP.org

The AARP Foundation announced a call for entries to its third annual Women's Scholarship Program. The scholarships will provide funds to women 40+ who are seeking new job skills, training and educational opportunities to support themselves and their families.

"The AARP Foundation is pleased to be offering the Women's Scholarship Program again this year," said Michigan State Director Steve Gools. "AARP Foundation is committed to elevating opportunities for women. Since its beginning the program has provided valuable resources that enabled more nearly 350 deserving women to have access to the educational tools to advance their professional goals."

While many individuals benefit from the work of the AARP Foundation, research shows that women are disproportionately at risk of having insufficient resources in the second half of their lives due to lower earning and different work patterns. The AARP Foundation first announced the Women's Scholarship Program in August of 2007 to help women 40+ overcome financial and employment barriers by allowing them to participate in education and training opportunities they could otherwise not afford.

The scholarship program is made possible by the AARP Foundation with generous support the AARP Foundation Women's Leadership Circle. Scholarships are available to eligible individuals with moderate to lower incomes and limited financial resources. To be eligible for the scholarships, applicants must:

- \*Be female age 40 or over (as of March 31, 2009);
- \*Be able to demonstrate financial need; and
- \*Be enrolled in an accredited post-secondary school or training program within 6 months of the scholarship award date.

The program is especially trying to help: 1) women raising children of another family member (such as grandparents raising grandchildren, or those raising siblings or nieces/nephews); 2) women who have been out of the workforce for an extended period of time; and 3) women in dead end jobs (those with no opportunity for advancement, low pay and lacking either health or retirement benefits).

Scholarships may be used for any course of study at a public or private secondary school, including community colleges, technical schools, and four-year universities. Funds are payable to the institution and may be used to pay for tuition, fees, and books.

Interested applicants can submit their application online beginning February 3, 2009 at [aarpfoundationwlc.org](http://aarpfoundationwlc.org). The application process closes on March 31, 2009 and scholarships will be awarded in early summer 2009.

Scholarship winners will be chosen by an independent selection committee established by the AARP Foundation. They will be chosen on the basis of financial need, personal circumstances and achievements, educational goals, and the likely impact of the scholarship on their lives and their families and communities. The Foundation will award up to 100 scholarship awards ranging from \$500 to \$5,000, depending on financial need and the cost of the education or training program.

For more information about the AARP Foundation, please log on to [aarp.org/foundation](http://aarp.org/foundation).



1713 Eighth Avenue, #8 | Brooklyn | New York | 11215 | 718.360.1707  
[www.oatsny.org](http://www.oatsny.org)

## Retraining Older Adults for the 21<sup>st</sup> Century Workforce

### Testimony by

**Thomas Kamber, PhD**  
**Executive Director, OATS**

February 25, 2009

I want to thank Committee Chairpersons del Carmen Arroyo, Seabrook, Barron, and Yassky, City Council Speaker Christine Quinn, and the members of the committees on Aging, Labor, Higher Education, and Small Business for holding this very important hearing and inviting us to testify. I also want to thank the OATS participants who have made the trip to City Hall today to participate in this hearing.

Older Adults Technology Services (OATS) is a citywide nonprofit organization that works through partnerships with community based organizations to help older adults use technology to overcome isolation and improve their health, finances, and connection to family and community. Over the past five years, we have collaborated with community partners to deliver high quality technology training to seniors at more than 30 locations across the five boroughs, training over 4000 older adults.

Today's older adults are living longer and healthier lives than ever before and have more work and business experience than any other preceding generation. Rising energy, healthcare and housing costs in New York City have largely outpaced growth in the value of many older workers' retirement benefits, forcing many to remain in the job market past the traditional age of retirement. As a front-page article in The Wall Street Journal reported just this week, older workers are a rapidly growing proportion of the national workforce and, in this time of economic crisis, are experiencing the pain of unemployment in higher numbers than in previous recessions. In fact, according to the New York State Department of Labor, From October 2007 to October 2008, the age 60 and older population had the greatest increase (46 percent) among all age groups in the rate of individuals receiving unemployment insurance benefits in New York State.

Not all mature workers are seeking employment for purely economic reasons, however. For many people, later-life careers are a fulfilling opportunity to make a difference, a chance to apply hard-won experience to private and public sector challenges, and a channel to shape the world for the better as educators, activists, and leaders. As author and activist Marc Freedman points out in *Encore*, his book profiling Boomers who are thriving in careers launched in their later years: "they are earning needed income, paying taxes, using what they know, contributing to the greater good, and living lives that matter."

Regardless of whether older workers are pursuing financial security or personal growth, a consensus is emerging that the public and private sectors are failing to provide adequate training, support, or resources to help older individuals succeed in the job market. Over 85 percent of executives surveyed by AARP in 2006 say they are concerned about the business consequences of losing older workers, but just 16 percent have taken any formal steps to retain older employees. Discrimination plays a role as well; over 19,000 age-related complaints were received by the federal Equal Employment Opportunities Commission last year, representing more than 23 percent of all employment discrimination complaints.

Since our very first technology course in Bedford Stuyvesant in 2004, OATS has heard a consistent chorus from older adults who need help getting jobs or improving their workforce competitiveness. Recent surveys of OATS participants indicate that **64 percent of the senior participants are interested in employment**. To respond to this demand, in 2006 OATS developed a 200-page curriculum, "Workforce Applications for Older Adults," and has taught intensive, 20-session workforce technology classes to hundreds of seniors at multiple locations around the city (which was entirely executed with ad hoc funding from various resources). This extremely successful program was featured as a case study in the book *Generation Blend: Managing Across the Digital Age Gap* by Rob Salkowitz as part of the Microsoft Executive Leadership Series, which concluded that the OATS trainings were successful in training older adults "with virtually no computer skills to become confident, active, and successful contributors to the connected knowledge environment." The workforce course was also selected as a featured "Best of the Region" program in this year's Grantmakers in Aging conference, attended by over 200 leaders in the philanthropy sector who focus on programs for older adults.

OATS does no advertising of our programs whatsoever and we currently have five older adults on a waiting list for every available training slot this year. Most these individuals are interested in using their training to keep or find work, but we will turn away over 80 percent of them this year due to insufficient resources.

There is a serious disconnect between the intense demand for these services and the level of funding provided for them. OATS has applied to the Department for the Aging to support our workforce (and other technology training) programs every year since 2004 but has not received a single dollar of funding despite training over 4000 senior citizens, most of them in City senior centers. With support from the City Council Committee on Technology, we developed a program that trained over 1500 seniors in FY 2008, **more than 80 percent of whom said they felt better prepared to apply for jobs**.

Yet the program was entirely eliminated in the budget cuts last summer and now OATS survives only on individual discretionary allocations from the Speaker and City Council members. Since 2004 we have raised nearly a million dollars in funds from private foundations, corporations, individual donors, local community partners, and even a

tenants association in Bedford-Stuyvesant which paid \$8,000 out of pocket to fund a training program in their building. But despite the overwhelming demand for the program and the major commitment of resources from private sources, there is simply no public agency funding whatsoever being dedicated to these programs.

OATS is not the only nonprofit investing in programs to help older workers. Extremely robust efforts are under way at AARP, Reserve, La Guardia Community College, and elsewhere. We are calling on the City to invest more in these proven programs along with the public initiatives. There are three key areas that we should be focusing on to address the needs of older adults in the workplace.

1. **Providing targeted technology training, career planning and placement services for seniors, including a public information campaign to get the word out to seniors about these services.** OATS recently collaborated with DFTA, La Guardia Community College, and the Department of Small Business Services on an application to conduct a workforce demonstration project for older workers with funding from the federal Department of Labor. This initiative is extremely promising and DFTA and SBS exhibited strong leadership in putting together an excellent proposal. We believe New York City should continue to seek federal and state support for these kinds of programs, and should develop funding streams for local programs that demonstrate our commitment to supporting older workers as well, including, of course, support for community-based technology training.
2. **Providing incentives for employers who hire or retrain older workers.** For example, many have suggested providing Medicare benefits to employed seniors, which would allow employers to save money on medical insurance for older employees. The City should encourage the passage of state and federal legislation that remove financial disincentives for employers who hire older workers.
3. **Increased enforcement of anti-discrimination codes and anti-discrimination campaigns to highlight this growing problem.** New York should support a public information campaign, as well as increased enforcement efforts, to raise awareness about illegal workplace discrimination against older workers.

These initiatives are needed for older workers to live successful, independent lives. But there is also an important opportunity in these times of economic crisis to utilize the experience and know-how of older adults to help facilitate a local economic recovery and in the process, we can also afford these seniors an opportunity to establish new careers that will enrich their lives and connect them with others. We need to make a commitment to older adults by strategically addressing the workplace training and placement issues while continuing to invest in the proven programs already working for seniors today.

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Name: EDWARD Rogoff

Address: 111 Hicks St. Bklyn

I represent: City U.N.W.

Address: 55 Lexington Ave Rm B9-245 10010

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Name: Denise WARD

Address: 22205 56<sup>th</sup> AVE Bayside NY

I represent: Queensborough Community College

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Name: EDUARDO MARTI

Address: 389 E. 89<sup>th</sup> ST Apt 10F N.Y. N.Y

I represent: CUNY - Queensborough Comm. College

Address: 222-05 56<sup>th</sup> Ave Bayside, NY

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Date: 3/

Name: MARIA Serrano (PLEASE PRINT)

Address: \_\_\_\_\_

I represent: DFTA - Senior Employee

Address: J. LaFayette, NYC Joe Diago

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Name: Beverly Thompson (PLEASE PRINT)

Address: \_\_\_\_\_

I represent: VISIONS FOR THE BLIND & VISUALLY IMPAIRED

Address: 123 West 23rd, NYC, N.Y.

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Name: Gail Mellow (PLEASE PRINT)

Address: \_\_\_\_\_

I represent: Labuardia Community College

Address: \_\_\_\_\_

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Name: ARTHUR MATARAZZO  
Address: 401 WEST END AVE NY NY 10024  
I represent: OATS

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Name: Lester Johnson  
Address: 1713 8th Avenue  
I represent: OATS

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Name: Beth Trinkel + Joe Diaco  
Address: 780 Midwood Ave 33rd  
I represent: ARRP  
Address: NYC NY 10017

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Name: Jess Geewarghese (PLEASE PRINT)

Address: 6 E. 39th St. 10th floor

I represent Re Serve

Address: 409 Ave C, Brooklyn

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Name: Thomas Kember (PLEASE PRINT) OATS

Address: 1713 8th Ave. Brooklyn

I represent: OATS

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Name: Garrison Phillips (PLEASE PRINT)

Address: 1713 8th Avenue

I represent: OATS

Address: \_\_\_\_\_

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Name: Suri Ditch (PLEASE PRINT)

Address: \_\_\_\_\_

I represent: City University of New York

Address: \_\_\_\_\_

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