

# U.S. Senate Special Committee on Aging

April 20, 2023

## “Beyond the 9 to 5: Dismantling Barriers and Building Economic Resilience for Older Workers”

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Good morning, Chairman Casey, and esteemed members of the Senate Special Committee on Aging. I am Christine Vanlandingham, Chief Executive Officer at Region IV Area Agency on Aging (RIV AAA) in St. Joseph, MI. We are one of 16 Area Agencies on Aging in Michigan and one of 614 in the nation, all designated under the Older Americans Act to develop, coordinate, and deliver a wide range of home and community-based services to support older adults and their caregivers, with the goal of enabling them to age well at home and in the community. Thank you for inviting me to testify today about the barriers and challenges older workers face and what can be done to remedy them.

Changes in the age distribution of the U.S. population make older workers an increasingly important part of the total available workforce. Participating in the labor market – even at an older age – has a positive impact on social cohesion and self-rated health and is a critical component of financial wellbeing.<sup>i</sup> But older Americans face significant barriers to job entry or re-entry.

The barriers we see most often include inadequate technology skills and insufficient broadband access to apply for jobs online, lack of a professional network to help find job opportunities, caregiving duties, and most predominately, blatant and pervasive age discrimination experienced during the job search process.

To address these challenges, Region IV Area Agency on Aging supports low-income older adults in their quest to gain economic security through career planning, employment barrier identification and remediation, technology education, job search and job placement assistance, on-the-job training, caregiver supports, and a campaign to tackle ageism head on.

The Senior Community Service Employment Program, authorized by Title V of the Older Americans Act, is central to our jobs training program. Senior Community Service Employment Program (SCSEP) provides on-the-job training for unemployed job seekers age 55 and older who have a family income of no more than 125% of the federal poverty level.<sup>ii</sup>

Staff work with SCSEP participants to identify career goals and employment barriers and create an individualized employment plan to overcome those barriers. Older job seekers are matched with host sites in the community where participants work in on-the-job-training placements for which they are paid minimum wage for their service.

Host sites are non-profit organizations and public facilities, including schools, hospitals, emergency shelters, and community centers. Host sites provide on-the-job training for participants and gain the valuable contributions of a mature workforce. Participants receive interview coaching, resume writing assistance, and individualized help securing unsubsidized permanent employment.

Funding for the SCSEP program is severely limited. RIV AAA is funded for only 13 SCSEP participants in a region that serves more than 76,000 older adults.

Our AAA offers additional job-training services through our Campus for Creative Aging. The Campus is both a physical location and a virtual network of likeminded organizations and individuals committed to combatting ageism and casting a vision of the latter decades of life as a time of creativity, purpose, growth, and learning.

The Campus includes a state-of-the-art Computer Learning Center to provide seniors with technology training specifically tailored to the older learner. Classes range from an introductory computer class for seniors who have no technology exposure to advanced applications needed for today's job market. Eighty-seven computer classes were held last year, benefiting 810 seniors.

Classes are taught by volunteer instructors and technology coaches ranging in age from 17 to 80 plus. The intergenerational aspect of this learning environment fosters cross-generational understanding, breaks down stereotypes and combats ageism as young technology teachers benefit from a shared education experience with older adults, many for the first time. Conversely, older students learning from younger volunteer instructors experience positive interaction with young adults who have a focus on community service. It's a recipe for deeper understanding across the generations and increased marketable technology skills for seniors.

Building deeper, cross-generational understanding is key to addressing many common challenges faced by older job seekers. Ageism, including a general assumption that older job seekers are not able to learn new skills and retain new information, is among the most often cited reasons older job seekers say they are not able to secure employment.

Margaret Lowe, from Benton Harbor, MI, left the job market to care for her mother. With a background in social work, Margaret maintained full-time employment for many years in the health and human services industry while caring for her son who has special needs. The addition of caregiving responsibilities for her aging mother made full-time employment impossible. Margaret cared for her mother for 15 years.

Living on a Social Security income that is less than 125% of the federal poverty level meant that by 2022, Margaret was not able to meet her living expenses and she sought to re-enter the job market to supplement her income.

Margaret was the first person in her family to attend college. Given her college education, past work history, and the current workforce shortages, Margaret assumed finding a part-time job to supplement her income would not be difficult. Her assumption was incorrect.

Margaret applied for numerous positions. Many companies did not even bother to respond to her application. None chose to grant her an interview. When asked her perception of why, Margaret said, "It's my age. It has to be. I have a college education and a good work history. But they see the years on my resume and know approximately how old I am and think I can't do the job."

Margaret is currently serving as a SCSEP participant in a call center connecting individuals to resources in the community. She's updating her computer skills through classes at our Campus for Creative Aging,

building a professional network and executing a plan to secure unsubsidized employment with the help of AAA staff.

When asked what she would like this committee and potential employers to know, Margaret replied, “Give older workers a chance. We are more stable. We show up on time. With maturity comes the ability to adjust and be adaptable. And we can learn! There’s no reason I can’t do the job if given a chance.”

Congress can better support programs in assisting older workers by appropriating adequate funding for Older Americans Act services such as the Senior Community Services Employment Program, funding senior technology training at the community level, such as our Computer Learning Center, prioritizing broadband-access efforts and joining our efforts to combat ageism and age discrimination at every level.

One of the other common barriers for older workers is the negative effects of family caregiving on their ability to remain in the workforce or later to return to it.

Like Margaret, one in five adults in the United States face the challenges of caring for aging parents, spouses or younger relatives with disabilities.<sup>iii</sup> Many of these caregivers miss work due to their caregiving responsibilities, have to reduce their hours, or have to leave the workforce entirely resulting in financial hardship for family caregivers and lost workplace productivity and increased workforce turnover costs for employers.

Congress can further support the economic stability of older workers by increasing funding for the National Family Caregiver Support Program, which is authorized under Title III E of the Older Americans Act and should look to the National Family Caregiver Strategy released in 2022 for further policy ideas to support caregivers to remain in or return to the workforce as they age. With adequate funding for Title III E caregiver supportive services, fewer Americans providing care for aging or disabled loved ones will need to reduce or leave their employment.

In summary, older workers face significant barriers to employment including age discrimination, lack of broadband access, lack of age-friendly technology training, caregiving duties, and the difficulties of making a transition back into the workforce.

These challenges must be faced head-on if, as a nation, we want to encourage economic self-sufficiency, to promote staying engaged as we age -- which is proven to improve health and reduce health care costs<sup>iv</sup> -, and to offer all workers equal opportunities to contribute. It’s not just the right thing to do for older workers: it’s also the fiscally prudent one.

Supporting older workers helps us all. In reducing barriers and investing in older workers, our society and our economy can tap the significant amount of social capital that is older workers’ knowledge and experience, while gaining a stronger, more diverse workforce that stands ready to help address today’s workforce shortages. There is also significant economic value in engaging a ready and willing older workforce through paid employment. According to the AARP report, *The Economic Impact of Age Discrimination*, the U.S. economy missed out on an additional \$850 billion to U.S. GDP in 2018—a figure the size of Pennsylvania’s economy— because of age discrimination. The report projects this gap could rise to \$3.9 trillion in 2050 if left unaddressed.<sup>v</sup> Tapping older workers strengthens the local economies in which these workers participate, helps reduce social isolation and combats impoverishment.

Congress can dismantle barriers and build economic resilience for older workers by:

1. Doubling funding for the Senior Community Service Employment Program (Older Americans Act Title V) so that more low-income older workers and potential workers can get the training and support they need to strengthen their own financial security through work.
2. Doubling funding for the National Family Caregiver Support Program (Older Americans Act Title III E) so more family caregivers can remain in the workforce and avoid long-term economic harm to themselves as they age.
3. Ensuring that broadband expansion and access efforts are also paired with technology training for older adults. To be successful, this type of training has to be delivered at the community level by trusted resources and, often, one-on-one. As our agency knows, even with the multi-generational volunteers I mentioned earlier, it also takes financial resources to offer this type of targeted programming. We have tapped Older Americans Act Title III B Supportive Services funding, as have many of our fellow AAAs, but that funding is limited. We've also leveraged local funding to maintain this work as leveraging local support is a hallmark of the AAA network<sup>vi</sup>, but more resources are needed. Older Americans Act Title III B, the bedrock of the OAA, should also be doubled for FY 2024<sup>vii</sup>.

Thank you for your attention to the barriers and challenges older workers face and your willingness to undertake solutions. These challenges, left unaddressed, will leave willing and available older workers on the sidelines and out of the workforce to their peril as well as our own. The national network of 614 Area Agencies on Aging stands ready to help.

Thank you.

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<sup>i</sup> A study, published in the Journal of Epidemiology and Community Health, suggested that working even one more year beyond retirement age was associated with a 9% to 11% lower risk of dying during the 18-year study period, regardless of health. [Working later in life can pay off in more than just income - Harvard Health](#)

<sup>ii</sup> Senior Community Service Employment Program enrollment priority is given to veterans and qualified spouses, then to individuals who are age 65 and older, have a disability, have low literacy skills, or limited English proficiency, reside in a rural area, or are homeless or at risk of homelessness. <https://www.dol.gov/agencies/eta/seniors>

<sup>iii</sup> Unpaid caregivers are the bedrock of the health and long-term care systems. An AARP report describes caregivers as the main source for long-term care for adults living at home and in the community, saving state and federal governments billions of dollars each year in avoided Medicaid long-term care costs. Care provided by millions of unpaid family caregivers across the U.S. was valued at \$600 billion in 2021, the AARP report estimates, a \$130 billion increase in unpaid contributions from the 2019 report. <https://www.aarp.org/caregiving/financial-legal/info-2023/unpaid-caregivers-provide-billions-in-care.html>

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<sup>iv</sup> Federally, social isolation and loneliness costs the Medicare program an estimated \$6.7 billion annually—or an added \$1,600 per socially isolated beneficiary. Prolonged loneliness for an older adult is as medically detrimental as smoking 15 cigarettes a day. Julianne Holt-Lunstad, Timothy B. Smith, and J. Bradley Layton, Social Relationships and Mortality Risk: A Meta-analytic Review, PLOS Medicine, [www.doi.org/10.1371/journal.pmed.1000316](http://www.doi.org/10.1371/journal.pmed.1000316). Individuals who are socially isolated have an increased risk of heart disease, dementia, functional impairment and premature death. National Academies Press, *Social Isolation and Loneliness in Older Adults*, [www.download.nap.edu/cart/download.cgi?record\\_id=25663](http://www.download.nap.edu/cart/download.cgi?record_id=25663) and NCBI, A Short Scale for Measuring Loneliness in Large Surveys, [www.ncbi.nlm.nih.gov/pmc/articles/PMC2394670](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2394670).

<sup>v</sup> Bias against older workers cost the U.S. economy an estimated \$850 billion in gross domestic product (GDP) in 2018. By 2050, losses due to age discrimination could climb to \$3.9 trillion [Age Discrimination Costs the Economy Billions \(aarp.org\)](http://aarp.org)

<sup>vi</sup> Surveys from the Administration on Aging (AOA), part of the U.S. Administration for Community Living (ACL) show that every \$1 in federal funding for the Older Americans Act leverages nearly an additional \$3 in state, local and private funding.

<sup>vii</sup> OAA Title III B Supportive Services is the bedrock of the Older Americans Act, providing states and local agencies with flexible funding to provide a wide range of supportive services to older Americans. These services include in-home services for frail older adults, senior transportation programs, information and referral/assistance (e.g., hotlines to help people find local services, resources), case management, home modification and repair, chore services, legal services, emergency/disaster response efforts and other person-centered approaches to helping older adults age well at home. Services provided through Title III B are a lifeline for older adults living in the community, and they also connect older adults to other OAA services—for example transportation services funded by Title III B ensure older adults can reach the congregate meal sites that are funded by OAA Title III C.

The critical flexibility of this funding stream gives AAAs greater means to meet the needs of older adults at home and in the community, thereby eliminating the need for more expensive nursing home care—which usually leads to impoverishment and a subsequent need to rely on Medicaid to meet critical health care needs. The flexibility of OAA Title III B also allows AAAs to meet new and emerging needs in their communities, such as wellness checks for homebound older adults, activities to help older adults stay socially engaged (historically in-person but now also virtual programming) and supporting vaccine outreach and assistance. However, years of eroded funding prior to COVID-19 have resulted in local agencies losing ground in their ability to provide critical Title III B Supportive Services.

To address social isolation among older adults, AAAs use OAA Title III B funding to provide a wide range of engagement activities, wellness checks and other services designed to reduce the negative effects of isolation and loneliness. While other OAA titles, such as the Title III C nutrition programs and Title III D Evidence-Based Health Promotion and Disease Prevention Programs have social engagement as a key component, the flexibility of Title III B has allowed AAAs, especially during the pandemic, to innovate, create, adapt and expand their offerings to specifically target the social isolation crisis.

*To meet the high and rising demand for cost effective supportive services, we call on Congress to double OAA Title III B over FY 2023 levels in FY 2024, for a funding level of \$820 million.*