Maryland Baby Boomer Initiative Council 2011 Report

EXECUTIVE SUMMARY

In 2010, the Council addressed four topic areas: 1) Workforce Issues, 2) Lifelong Learning and Civic Engagement Opportunities for Boomers, 3) Community Partnerships, and 4) Boomer Health Issues. In addition, the Council developed five objectives to be accomplished in 2011, namely: 1. Engage the business community in proposed and/or ongoing Boomer initiatives; 2. Enlist support from the Governor's Workforce Investment Board (GWIB); 3. Further study the health and social benefits derived from Boomer initiatives described in this report; 4. Work with the University of Maryland and the John Hopkins University to determine the feasibility of initiating a study to better determine the economic and social impact of older workers in Maryland; and 5. Engage in more in-depth study of Maryland's and other states' Boomer initiatives towards developing a state model of community partnership and outreach.

In 2011, the Council invited thought leaders and experts in the field in each of the above mentioned four topic areas. This report summarizes the key points addressed as well as the progress that was accomplished in achieving the five objectives for 2011.

Members of the Council (see Appendix I for a list of members) recognize that additional time and effort is now required to meet the overall goal of the legislation, namely developing a model encompassing Maryland businesses, non-profits, academic institutions, and state agencies to meet the demands as well as take advantage of the resources associated with Maryland's Age Wave. The last section of the report addresses the Council's recommendations for moving forward.

1. TOPICS ADDRESSED IN 2011

A. Workforce Issues

Overview / Summary

Making better use of the older segment of the workforce is an overlooked opportunity within the State. The challenge of replacing older workers has become a developing concern for businesses. With the oldest Baby Boomers just beginning to retire, the number of older workers in Maryland's workforce will soon peak and then decline over the next two decades.

Businesses have historically concentrated their workforce efforts to attract and train younger workers, perhaps to the exclusion of retaining older workers. The current economic slowdown has masked the problem somewhat, with employers currently enjoying a buyer's market for talent. But as the economy recovers and the market balances out, the expected wave of retirements over the next 10 to 20 years will likely create skill shortages in certain industries. By retaining some older workers, particularly those with valuable knowledge and skills, businesses may be able to lessen the potential impact this brain drain on their operations.

Businesses should recognize that maximizing the utility of older workers might require a special effort, just as it does to attract and train younger workers. Accommodating older workers likely means that businesses will have to pay particular attention to issues relating to transportation, health care coverage, and part-time workers.

The Age Wave and its Impending Impact on the Maryland Workforce

The Baby Boomer generation has significantly impacted the demographic makeup of the Maryland workforce over the last 40 years. As Boomers entered the workforce, the average age of workers became younger through the 1970s and 1980s. Then in the 1990s and 2000s, as Boomers hit their 40s, 50s and 60s, the average age of workers increased.

The percentage of older persons of working age (age 45 to 64) increased rapidly from 1990 to 2010, but has now reached a peak, accounting for 46% of the working age population. As seen in Table 1, this percentage will start declining as Boomers retire and will continue to decline for the next 20 years, reaching 39.8% by 2030.

Table 1. Percentage of Working Age Population in Maryland, by Age Group, 1970-2030

	1970	1980	1990	2000	2010	2020	2030
Age 20-44	62.7%	65.9%	69.1%	61.8%	54.0%	55.4%	60.2%
Age 45-64	37.3%	34.1%	30.9%	38.2%	46.0%	41.8%	39.8%

Source: Maryland Department of Planning State Data Center, February 2009 estimates.

The number of persons aged 45 to 64 doubled from 786,000 in 1970 to 1.6 million in 2010. The number of people in this age group is now approaching a peak and will start to decline after 2015, reaching approximately 1.4 million by 2030. Despite a projected increase in younger workers (20 to 44) over the next two decades, the total number of people of working age (20 to 64) will peak by 2020 and then decline slightly after that.

Table 2. Total Working Age Population in Maryland, by Age Group, 1970-2030

	1970	1980	1990	2000	2010	2020	2030
Age 20-44	1,321,781	1,645,037	2,046,144	1,978,806	1,878,310	2,105,150	2,170,780
Age 45-64	785,840	849,550	914,989	1,225,408	1,600,200	1,623,030	1,436,840
Total (20-64)	2,107,621	2,494,587	2,961,133	3,204,214	3,478,510	3,638,180	3,607,620

Source: Maryland Department of Planning State Data Center, February 2009 estimates.

The impending retirement of Baby Boomers from 2010 to 2030 will create a "brain drain" for the Maryland workforce. There will be some growth in the number of younger workers, but that growth will not be enough to offset the number of retiring Boomers, such that the size of the workforce will hit a plateau for the first time ever, followed by a small decline.

Retaining Baby Boomers in the Maryland Workforce

Maryland's economy has changed considerably since Baby Boomers first entered the workforce in the late 1960s – from one based on manufacturing, transportation and trade, to a "knowledge economy" based on information technology, professional services, health care and biosciences.

Maryland businesses have begun to recognize these trends and are developing ways to attract and retain the next generation of workers in technical fields. Encouraging the development of a knowledge-based workforce starts even earlier, with an emphasis in the State's K-12 school system on STEM curriculum – science, technology, engineering and mathematics. Many Maryland businesses partner with school systems, colleges and universities to encourage STEM education as a means of preparing the next generation of the workforce. In short, the emphasis has largely been to fill the front end of the workforce pipeline with knowledge workers.

The growing number of retiring Baby Boomers and the impending "brain drain" can be viewed as a concern and a threat to many businesses. *The expected wave of retirements over the next 10 to 20 years will likely create skill shortages in certain industries, particularly in certain technology sectors and those occupations requiring federal security clearance.*

Businesses that have a choice in their business location will, all other factors being equal, select a location where they see a growing labor force, avoiding locations where the labor force is flat or declining. Maryland's "age wave" can therefore be viewed as a reason for concern regarding the state's business climate and its ability to compete for future economic growth.

To the extent that Boomers may want to continue working past a normal retirement age, it can also be seen as an opportunity for these businesses. By retaining older workers, particularly those with valuable knowledge and skills, businesses may be able to lessen the potential impact this brain drain has on their operations.

Maryland should recognize that many older workers increasingly either have to work to a later retirement date for economic reasons, or want to work as a means of staying active and engaged. Military workers, in particular, are eligible for retirement at a relatively young age and may have skills that can be utilized by Maryland businesses or to start their own businesses. As they approach retirement age, some will contemplate moves to other states to start a second career elsewhere.

As long as the economic opportunities for older workers are here in Maryland, there should be less reason for them to move away should they want to continue to work past a traditional retirement age. These opportunities are not guaranteed, and therefore the State should develop strategies for retaining older workers.

Employment opportunities for older workers can take many forms, particularly for those seeking to work only part-time. Some examples include:

- Self-employment (including consulting);

- Mentoring new employees in their chosen profession;
- Beginning a second or "encore" career; and
- Serving as a "subject matter expert" to work with schoolteachers and share their knowledge.

Accommodating older workers in the workplace should be in the best interest of both employers and employees. If businesses recognize the value of older workers, they should be willing to accept some of the demands and challenges of employing them:

- Part-time work – Many Baby Boomers express interest in continuing to work, but not necessarily 40 hours per week.
- Transportation – Driving long distances is a barrier expressed by many Baby Boomers. Teleworking is a potential solution to this barrier.
- Health care coverage – Baby Boomers express that retaining health care benefits is a critical reason for continuing to work. Are these benefits available to part-time workers, and if not, what options may be available?

Addressing the Challenge through Outreach to Older Workers and Businesses

The age wave created by the Baby Boomer generation is one of the most predictable problems faced by society, and therefore should be one that can be readily addressed and solved. ***Maryland needs to include workforce issues at the forefront of the list of challenges caused by the aging of the Baby Boomer generation.***

Improving awareness of the problem is likely the single most important mission that the State can undertake. Both workers and businesses are largely unaware of the implications of the age wave that will take place over the next 20 years.

There should be a State spokesperson on the workforce issue – either as part of broader responsibilities related to baby boomer issues (such as Virginia's Older Dominion Partnership), or within an existing state agency such as the Department of Aging or the Governor's Workforce Investment Board.

Business membership groups are a natural means for spreading the word on this issue. A designated spokesperson could reach out to chambers of commerce, Workforce Investment Boards, and county and regional economic development agencies. Such an effort would result in increased business awareness of the issue, followed by community-level solutions to value and retain older workers. Some potential initiatives might include:

- Workshops for older workers on how to plan for the challenge of working later years;
- Workshops for educating employers on the benefits of retaining/hiring older workers;
- Matching mentoring opportunities between older workers and younger employees within organizations that value older workers' knowledge and skills;
- Matching skilled retired boomers with state agencies such as California's State Personnel Board's *Boomerang* program that connects public-sector retirees to job opportunities that meet state workforce needs;

- Providing state-awarded fellowships to boomers who want to be placed in non-profits
- Expanding certification programs at the community college level to allow boomers to gain proficiency in those industry positions forecasting labor shortfalls (Three such programs already exist within the State of Maryland- Anne Arundel Community College's "Allied Health Pathway for Encore Careers", Prince George's Community College's initiative for training students who are 50+ for health and human service careers, and Baltimore City Community College's program for transitioning African-American women over 50 into encore careers; and/or
- Certifying Maryland employers as "Mature Worker Friendly Employers" similar to Arizona's program administered by the Governor's Office on Aging.

Case Study on Workforce Issues: Baltimore Alliance for Careers in Healthcare

Ron Hearn, Executive Director of the Baltimore Alliance for Careers in Healthcare (BACH), spoke with a subcommittee of the Council in June, 2011. Ron explained that it takes approximately $450,000 to run BACH and that they receive funding from the following organizations: The Abell Foundation, The Annie E. Casey Foundation, the Baltimore Community Foundation, The Goldseker Foundation, The Hitachi Foundation, The Robert Wood Johnson Foundation, Open Society Institute, Baltimore, Aaron Strauss and Lillie Straus Foundation, The Alvin and Fanny B. Thalheimer Foundation, and the Harry and Jeanette Weinberg Foundation. Seven to eight cities will be launching similar programs in the near future. These include: Atlanta, Detroit, Denver, Washington DC, New York City, San Diego, Milwaukee, and Philadelphia.

Healthcare is Baltimore's largest employment sector. But like most urban centers throughout the country, there exists a critical shortage of qualified workers to fill such positions as nursing assistant, nurse extender, surgical technician, respiratory therapist, radiology technician, lab technician, and pharmacy technician. BACH works with area hospitals, government agencies, schools and other healthcare organizations to address the shortage by developing career track guides, known as *career maps*, which connect residents with career development opportunities and jobs. Examples of career maps are found on BACH's website, www.baltimorealliance.org.

Other initiatives include *Career Coaching*-BACH pays 25 to 50 percent of the salaries of career coaches in grantee hospitals to improve the retention and advancement of frontline workers in entry level skilled healthcare jobs. Supported by the Robert Wood Johnson and Hitachi Foundations, the US Department of Labor, and the Baltimore Mayor's Office of Employment Development, BACH also has created the *1st Span Training Program* that tests a work-based learning model for training unskilled employees as nursing assistants and then as nurse extenders and provides an acute-care-based CNA curriculum for State of Maryland approval. The *Pre-Allied Bridge Program* provides short-term remediation training to incumbent employees and job seekers prior to entering into healthcare technical training or college-level work. BACH also offers a *Summer Internship Program (SIP)* and a *summer math-builder* to high school students to improve their skills. BACH also provides a *Surgical Technician Certification* program to help meet the demands of local hospital surgery centers. Presently, the surgical technician path requires completing a 13-month program at Baltimore Community College. Over the last three years BACH has played a technical assistance role in the Department of Labor's Maturity Works

grant administered by Baltimore Counties Office of Workforce Development. The long-term objective of BACH is to reverse the healthcare worker shortage in Baltimore.

Council members and Ron discussed potential opportunities for employing boomers as part of meeting BACH's objectives. Ron suggested exploring three avenues: 1) hire boomers to be the Career Coaches for frontline workers in grantee hospitals. These coaches would become hourly employees of BACH rather than full-time employees of the area hospitals. Boomers would receive training for becoming coaches through BACH. They would then be assigned to area hospitals desiring this service. Presently coaches are recruited from Education, Human Service or Allied health disciplines. A second opportunity may be employing boomers as Billing and Coding Technicians. Presently there is a shortage of these technicians in Baltimore. This position requires an independent work style and the ability to stay focused-factors more suited to a boomer than a typical 25 year old. A third opportunity may be hiring boomers as teachers for the Pre-Allied Health Bridge Program or the Summer Math-Builder program.

BACH recently launched a "Career Coaching Toolkit for Employers". It is a "how-to" document to get coaching moving forward in organizations. It is on BACH's website and free to anyone who might benefit from its guidance. Potentially, baby boomers seeking employment might be excellent candidates for *Roving Career Coaches*. BACH has found that having a coach at every hospital or Long Term Care facility is fiscally imprudent. One of the great benefits of the roving coach is that organizations could co-invest in the expenses of hiring and supporting a coach. The annual expense for a coach is $70,000. Boomers working hourly, sharing a full time position, would likely be able to reach more clients than one full-time salaried person. BACH is actively seeking funding for 3 to 4 positions.

B. Civic Engagement and Lifelong Learning

Overview

Civic engagement or civic participation has been defined as "individual and collective actions designed to identify and address issues of public concern." Baby Boomers' expressed interest in exploring new options, continuing lifelong learning, working in new capacities, participating in sophisticated volunteer activities, and engaging in meaningful societal issues broadly fit under the term civic engagement.

One important component of civic engagement is volunteerism. According to a 2010 report on volunteering in the United States released by the Corporation for National and Community service, based on US Census Data collected 2006-2008 (CNCS, 2010):

- 1.3 million Maryland citizens, or 29.4 percent of the population, volunteer each year;
- Maryland volunteers provide 199.8 million hours of service;
- Maryland volunteers serve 45.7 hours per person - ranking Maryland 6th among the 50 states and Washington D.C.; and
- The value of Marylander's service is $4.2 billion to local citizens and communities.

Civic engagement has been championed by a number of national organizations including the Gerontological Society of America (GSA), the American Society of Aging (ASA), the National Council on Aging (NCOA), and the AARP, all of which have made civic engagement a programmatic priority. Created in 2009, Age4Action, links organizations focused on workforce, civic engagement, lifelong learning, and advocacy to share common resources, knowledge, and tools, so they can best leverage the talent of people who are 50+. Civic engagement was the featured topic of the 2005 White House Conference on Aging. Since 2007, the National Governors Association's Policy Academy on Civic Engagement of Older Americans has enlisted states to begin formulating statewide plans to promote and increase the civic engagement of citizens age 50+ (Hoffman, 2010).

The Older Americans Act, which is up for reauthorization in 2011, provides authority for the Administration on Aging to develop and implement programs that facilitate the civic engagement of older Americans.

Recent Initiatives in Civic Engagement

In September, 2011, The Maryland Department of Aging (MDoA) added *Action Central* to their website. *Action Central* provides a listing of resources for: 1) volunteering in the state and on the national level, and 2) pursuing lifelong learning curricula and activities within Maryland. Action Central can be accessed through: www.aging.maryland.gov/. Presently, the MDoA has no funding to keep these lists of resources updated.

Also in September, 2011 AARP announced that it was joining forces with Experience Corps, "one of the nation's most highly regarded service programs," which engages older adults to help improve the literacy of children in kindergarten through third grade in underserved schools. *AARP Experience Corps* "will be able to increase its ability to tap into the experience and dedication of older Americans who want to give back to their communities, and it will offer AARP members a new way to engage in one of their top service priorities-volunteering to tutor or mentor youth" (AARP Media Relations, media@aarp.org.).

ReServe, a program begun in New York City in 2005, matches retirees with part-time service work assignments in the nonprofit and government sectors. The work offers flexibility, social purpose and a modest stipend of $10 an hour. ReServists range in age from 55-85, with the majority between the ages of 55 and 65. ReServe launched an affiliate program in Miami and, as of 2011, launched ReServe Maryland in Baltimore, MD. ReServe Maryland is operated by the University of Maryland, School of Social Work's Community Outreach Services (see www.reserveinc.org).

Case Study on Civic Engagement: Neighbors In Deed (NiD)

Jonalyn Denlinger, Program Manger for NiD met with the Council in June, 2011 to describe a major, 3-year, $1million civic engagement initiative being conducted in seven Baltimore neighborhoods: West Baltimore, NW Baltimore, North Baltimore, Belair-Edison, Highlandtown, and Dundalk in Baltimore County. The project is part of the much larger, nationally funded initiative, Community Experience Partnership-Community Solutions Project (CEP) to promote

older adult (50+) volunteerism. The Baltimore initiative is funded by Atlantic Philanthropies, with matching funds from the Baltimore Community Foundation, the Betty Lee & Dudely P. Digges Memorial Fund, the Leonard and Helen R. Stulman Charitable Foundation, and the Morris P. Goldseker Foundation. The Highlandtown and Dundalk communities are being supported by the Intergenerational Center at Temple University with funding provided by the Kellogg Foundation. These two communities are one of six areas in the nations in Temple University's *Communities for All Ages*-an intergenerational initiative to help communities better meet the need of all their residents.

The NiD, which began in Spring, 2010, aims to recruit 1200 volunteers to contribute 500,000 hours of volunteer activity. Their combined effort is valued at more than $10 million over the three-year period. The project's aim is two-fold: 1) to improve neighborhood quality of life through customized community development initiatives and 2) to build volunteer program capacity by leveraging the skills, knowledge and life experiences of the 50+ year olds who are members of the community.

Appendix II summarizes NiD's major activities that have transpired from July, 2011 through October, 31, 2011. An evaluation of NiD is being conducted by the University of Maryland, School of Social Work. An interim report, dated April 1, 2011 is available by contacting Amy Cohen-Callow, Ph.D., MSSW.

C. Community Partnership Models

Overview

Several states, including Maryland, have begun to recognize the need for developing models that engage multiple stakeholders to plan for livable communities with the coming "age wave." As the Boomers age, those who already live in Maryland, and others who choose to retire in this state, both the quality of life and the ability to support this aging cohort will have important implications for business, government, housing, transportation, workforce, and technology.

The model of the *Maryland Communities for a Lifetime (MCFAL)* was developed by a Commission originally under SB 611/HB 605, Statewide Empowerment Zones for Seniors Commission in 2007 and then extended under SB31 during this past legislation period where it was renamed to MCFAL to recognize that "communities that support aging in place are good communities for residents of all ages and good for residents *as they age*." The MCFAL model would provide a means for where communities would get certified as aging in place communities based on their plans that would require the following specific elements: 1. Affordable, accessible and appropriate housing; 2. Adequate mobility options; 3. Health prevention and supportive services; and 4. Social and civic engagement opportunities. There is currently no funding for this initiative.

The *Village to Village* Movement is membership-driven and builds service networks within communities as an alternative to moving from their houses to retirement or assisted living communities. Villages are nonprofit 501 (c)(3) organizations based on the Beacon Hill Village

model created in 2001 by a group of long-time Beacon Hill residents Since 2001, over 50 Villages have already formed across the nation and several hundred are in the process of forming. Villages in Maryland include: Chevy Chase at Home, Chevy Chase, MD (open); Homeports, Chestertown, MD (open), Village at Home, Baltimore, MD (in development); Takoma Metro Village, Takoma Park, MD (in development); CNF, Baltimore, MD (in development); and At Home Chesapeake, Anne Arundel County, MD (open).

Co-housing communities, the *Gray Shore* or the 50+*Network for Creative Engagement (NCE)* are other models gaining ground within the State of Maryland. However, the Council believed that Virginia's *Older Dominion Partnership (ODP)* offered the most comprehensive community partnership model.

Case Study: Older Dominion Partnership (ODP)

The Boomer Council invited David Ross, Executive Director of Virginia's Older Dominion Partnership (ODP) to speak to the Council about the innovative and integrative approach that Virginia is taking to formulate a strategy to address the coming age wave, specifically the Boomer population. The Council hoped to see what, if any, elements could be replicated in Maryland to address (B) (1) of the Baby Boomer Initiative Act: *develop a model with recommendations for addressing the needs of the Baby Boomer population.*

The Older Dominion Partnership is described on its website (http://www.olderdominion.org/) as follows:

"The Older Dominion Partnership is a nonprofit created in 2007 by a cross section of community leaders coming from business, health systems, and non-profits. The ODP serves as an inspiration, catalyst, and independent platform for networking, collaborating, planning, and potential funding partner for the ODP members. The overarching goals of the ODP are to 1) build awareness of the coming age wave and its potential impact on the Commonwealth; 2) broaden stakeholders who want to prepare for this demographic shift; 3) help facilitate the creation and advancement of a community-driven, overall strategy to accelerate Virginia's age wave preparedness; 4) support ODP members through strategic coordination and possible alignment of funding 16 *sources; and 5) document and report on Virginia's progress in preparing for the age wave.*

Goals of the ODP

Broaden pro-aging stakeholder group and support base beyond the age-related service agencies and academic constituents to include the Commonwealth's leading corporations, governmental policy makers, elected officials, and philanthropic community.

*Formulate a comprehensive long-term strategy to help the Commonwealth prepare for the coming age wave. Provide research-based information to serve as a rallying point/common ground to unify stakeholders behind a shared vision of a future **where our aging population is an asset rather than a liability.***

Elevate the overall awareness and importance of age wave preparedness. Over the past two decades, quality of life has risen in importance to the point that it is now one of the major drivers in business location decisions. Quality of life is a "catch all" phrase for how residents rate a place to live – their own quality of life when it comes to access to education, healthcare, recreational, and cultural amenities. As America's senior population doubles and care-giving responsibilities expand exponentially, we can expect age-related issues and services to become more important in the quality of life equation.

The ODP offers Maryland great potential as a model for the following reasons:

1. The model is inclusive of all sectors of Virginia: Business, Government, Education, Foundations, and Non-Profits;
2. The partnership elevates the age wave and all its issues to a state level;
3. The partnership recognizes that all can play a role in a "successful" age wave;
4. The partnership approach allows for "policy change" at a high state level that will reward successful programs for aging for its citizens.
5. The partnership model allows opportunities for funding across sectors to accomplish the mission and goals.

There are several challenges in addressing the age wave in Maryland. Currently, aging issues are addressed through Maryland's Department of Aging (MDoA) or the local agencies on aging. There are other institutions that are looking at aging issues, but these programs are mostly a single (silo) approach to the "problems of aging." While Maryland mirrors Virginia and the nation in its aging population, there is currently no state level initiative except for the Boomer Initiative Council looking at aging across the various sectors of Maryland and how Boomers can be part of the solution for an aging population. The Baby Boomer Initiative Council, although put into legislation in 2007, did not officially meet until almost two years later. The Council's work is due to end in December 2011. The Council met only half the time that the legislation decreed. Presently, there is no funding for the Council or its continuation.

There is a critical need to create a window of opportunity for leadership roles within government, business, academia, foundations, and non-profits to kick off a model for Maryland that can initiate, empower, and integrate a plan for successful aging for all Maryland citizens. Such a model needs to be branded to reflect an all-inclusive model, which benefits not only boomers, but all segments of the population.

D. Boomer Health Issues

Overview

While Boomer health is not specifically part of the Boomer Council's charge, health is a major factor in the ability of Boomers to continue to work or become involved in civic engagement activities. In the next 20 years, Boomers will increase demand for healthcare resources such as long term care services. There will be a surge of age-related diseases, such as Alzheimer's disease (AD). Public health strategies to delay the onset of such age related diseases would particularly need to target those historically at greater risk for cognitive impairment: low

education; minority populations; socioeconomically disadvantaged; and rural populations with limited access to health care. Boomers who cannot pay out-of-pocket for these services will rely on either general funds or Medicaid.

Case Study: Medicaid Office of Health Services

Susan Tucker, a member of the Baby Boomer Initiative Council and Executive Director of the Medicaid Office of Health Services for the State of Maryland, addressed the Council in September, 2011 on how Medicaid specifically will be involved in providing services to the Boomer population and the issues that Maryland is currently facing with its Long Term Care (LTC) services.

Medicaid provides health insurance and/or LTC for low-income elderly and individuals with disabilities. Medicare does not provide LTC benefits. Medicaid also provides supplemental coverage for low-income Medicare beneficiaries (e.g. payment of Medicare premiums, deductibles, and cost sharing). In FY2009, the low-income elderly represented only five percent of the Medicaid population, but 18 percent of costs. Payments to nursing homes alone made up 19 percent of all Medicaid expenditures in FY2009.

Maryland Medicaid is currently in the process of rebalancing the State's long term care system – trying to increase the availability and use of home and community based services (HCBS) as an alternative to an institutional long-term care setting. Maryland Medicaid has nine HCBS waivers from the Federal government, several of which are relevant to the Boomer population: the Older Adults Waiver, the Living at Home Waiver (Ages 18-64), and the Medical Day Care Waiver. These three waivers serve approximately 9,000 Marylanders. Currently, funds for in-home services are limited and demand is high, so there is an increasingly waiting list for these services for older adults, which will likely increase as the Boomer population ages.

The Affordable Care Act (ACA) has several benefits for the Boomer population in Maryland. First, the Medicaid Expansion scheduled for January 1, 2014 will extend coverage to individuals under 65 with incomes at or below 133% FPL. Under the ACA, it will be easier for individuals with pre-existing conditions to obtain health insurance. Small businesses tax credits will help companies buy health insurance. The ACA will help protect early retirees by encouraging employers to continue offering health benefits until Medicare eligible. Prescription drug and mental health benefits will increase, and there will be preventive care coverage for Medicare enrollees. Finally, the State health insurance "exchanges" (HIEs) will offer refundable tax credits to low-income individuals. Maryland is one of the leading states in the nation in terms of setting up its HIE – receiving $33.6 million thus far.

The ACA also has several provisions that focus on improving and expanding long-term care services: Chronic Health Homes; the Balancing Incentive Payment Program; the Money Follows the Person Demonstration; 1915(i) Options; and Community First Choice: 1915(k). These long-term care provisions will benefit Boomers in the following ways: Supports the most integrated setting, person-centered planning, and individual control; focus on integrating and linking services such as behavioral, acute, primary, and long-term supports; includes increased focus on quality and accountability; creates a special focus on individuals who are dually-eligible for Medicare and Medicaid; offers new or improved home and community-based services (HCBS) State Plan options; and offers enhanced Federal funding to help states modify delivery systems.

II. PROGRESS TOWARDS MEETING 2011 OBJECTIVES

At the end of 2010, after less than 8 months in existence, the Maryland Baby Boomer Initiative Council issued its first report to the legislature. In that report, in addition to the four issues addressed above, the Council identified five objectives to pursue in 2011. The Council's progress for each of these objectives is summarized below.

Objective #1: Engage the business community in proposed and/or ongoing Boomer initiatives. The Council's meeting with Ron Hearn of the Baltimore Alliance for Careers in Healthcare served as an initial effort to explore ways of engaging the business community. The Council learned more about Baltimore's largest employment sector, healthcare, and about its worker shortages, and efforts to train and entice workers to address those shortages. Furthermore, the Council learned about the many nonprofit foundations that support worker training and retention efforts. The discussions included exploring possible ways boomers could help address these shortages. Meetings such as these show the positive impact the Council could have on other business sectors, if given the time and resources to continue to pursue such efforts.

Objective #2: Enlist support from the Governor's Workforce Investment Board (GWIB). The Council met with a former staff member of the GWIB/Department of Labor, Licensing and Regulation (DLLR), Trudy Chara, who is now Special Projects Manager for DLLR's Division of Workforce Development and Adult Learning. She shared a GWIB report that showed the immense effects the pending retirement of boomers is expected to have on Maryland's workforce. US Census data estimates that there are 1.55 million Maryland residents that fall into the "baby boomer" age group and beginning in 2011, the first of this group will reach the traditional retirement age. Although many are likely to work beyond age 65, there will be several workforce challenges beginning with the need to replace workers as they retire. Another challenge will be in preventing the "brain drain" – a loss of institutional knowledge that occurs when departing workers leave without passing along their content knowledge.

Some industries will be greatly affected by boomer retirements. Maryland industries with the highest concentration of baby boomers include: public administration, manufacturing, utilities, education, healthcare and transportation. "Most US employers are aware of the coming crisis in filling jobs and retaining knowledge, but few have planned or implemented strategies in response." A recent survey found that less than one in ten employers have a formalized plan to retain eligible workers. Likewise, only 5% of employers report they have an active recruiting strategy to offset the retirement of baby boomers." (Northeast Human Resources Association, 2007).

Efforts should be made to work with businesses to develop strategies to retain workers beyond traditional retirement age by providing some flexibility in schedule and working creatively to accommodate both the needs of employers and employees. Strategies might include a broader range of employment models than traditionally exist. Options might include providing choices on when and how many hours are in a work day/week, arrange work around projects rather than a set schedule, providing for leaves of absence, shifting roles and responsibilities, partner older workers with younger workers and working from different locations. Such efforts will help Maryland employers be more strategic in addressing the negative impact that baby boomer

retirements will have on the workforce and help Maryland companies remain competitive. In addition, Maryland needs to take stock of the re-careering of many younger retirees, specifically, military, who have many more productive years beyond their retirements from their first careers.

"Transferring the legacy knowledge of our retirees is vital for the survival of our industry and in order to remain competitive globally." Anoop Mehta, Vice President and CFO, Science Systems and Applications, Inc.

Objective #3. Further study the health and social benefits derived from Boomer initiatives described in this report. A member of the Council from Johns Hopkins shared insights from the university's detailed study of the beneficial effects of the Experience Corps program, both on students mentored by older adults and on the health of the older adults themselves. (These are described briefly in the Council's 2010 report.)

In addition, our meeting with Jonalyn Denlinger of Neighbors in Deed, described above, elaborated on the social benefits of volunteering touched on in our 2010 report.
Other studies were shared with the Council from the MetLife Foundation, Civic Ventures, AARP, and the National Corporation for Service and Volunteerism.

The Council had neither the resources nor the time to engage in any original studies of these benefits, but believes strongly that sufficient evidence exists to support the widely claimed benefits of civic engagement both on those who participate in it and on society at large.

Objective #4. Work with the University of Maryland and the John Hopkins University to determine the feasibility of initiating a study to better determine the economic and social impact of older workers in Maryland. Discussions with the Council's representatives from both universities suggested that there was little chance of initiating further studies at this time, unless and until the Council was provided with funding (or sufficient staff to pursue funding) for such additional studies.

Objective #5. Engage in more in-depth study of Maryland's and other states' Boomer initiatives towards developing a state model of community partnership and outreach. The Council's meeting with David Ross of the Older Dominion Partnership was an enlightening one in pursuit of this objective. While members learned of the great potential that can be unleashed by bringing together the business, academic and governmental communities, the need for significant fundraising to support even one full-time staffer and preliminary studies was a major hurdle for the Virginia partnership.

Many Council members do believe Virginia's model holds promise and should be studied further for the purposes of developing a partnership in Maryland. But as with other objectives we explored this year, the underlying reality is that funding is a prerequisite for success.

III. PLANS FOR 2012

Delegate James Hubbard of Prince George's County, an original sponsor of House Bill 599, *The Baby Boomer Initiative Act*, recommended to extend the Council for one year to further

investigate options for developing a public-private partnership that would encompass Maryland businesses, non-profits, academic institutions, and state agencies to meet the demands as well as take advantage of the resources associated with Maryland's Age Wave. The Council plans to request several membership changes to further support this goal.

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APPENDIX 1
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Major activities or news since July 1st
BCF partners with seven community based organizations as part of the Neighbors in Deed (**NiD**) initiative. These organizations include Dundalk Renaissance Corporation (**DRC**), Comprehensive Housing Assistance, Inc. (**CHAI**), Southeast Community Development Corporation (**SECDC**), Bel Air-Edison Neighborhoods, Inc. (**BENI**), Citizens Planning and Housing Association (**CPHA**), Govans Ecumenical Development Corporation (**GEDCO**), and Greater Homewood Community Corporation (**GHCC**).

Three of these organizations (**DRC, CHAI**, and **SECDC**) are receiving three-year grants and are part of the extensive evaluation process performed by University of Maryland. Each of the remaining four organizations received a one-year grant to promote older adult volunteerism and leadership opportunities. All seven NiD partners participate in bimonthly NiD Learning Community meetings, which include peer information exchange, specialized trainings, and guest speakers to talk about different aspects of intergenerational community engagement.

Highlights
What began in 2010 as a foundation-driven project to serve older adults has become a neighborhood initiative that is led and guided by older adults. Accomplishments of the three multi-year NiD grantee partners are as follows.

CHAI is working improving perceptions of safety through civic engagement and relationship building between Orthodox Jewish and African-American residents of Northwest Baltimore. In response to an incident of violence that took place in 2010 between Orthodox and African-American men, a leadership team of neighborhood residents is hosting a series of community conversations designed to improve relations between the two communities. Older adults are spearheading the leadership team and leading subcommittees focused on: civility; crime reduction and perceptions of safety; youth development; and communications and understanding. Within each of these subcommittees, various activities will be planned and older adults will be leading in the planning and implementation.

DRC is engaging 20 older adult leaders in Dundalk in neighborhood greening efforts and activities designed to build community pride. Specific activities include: park upkeep and creation of new green spaces; neighborhood cleanups; development of a neighborhood community marketing plan; and planning and implementation of neighborhood events (e.g. the Dundalk Fall Festival and Holiday Festival)

SECDC is building relationships among Highlandtown residents of all ages and backgrounds through leadership development, conversation, and the arts. Older adults in Highlandtown have taken the lead in an intergenerational community leadership team that meets monthly to plan intergenerational events, develop youth engagement, participate in leadership training, and design community outreach strategies. Six adults over 50 comprise the driving force of this

intergenerational leadership team. Some of the events in which they have taken the lead between July and November 2011 include:

- Monthly team meetings;
- The Art Cart Derby (Oct. 8), an old-fashioned downhill cart race with artfully decorated carts. Each vehicle was designed and built by an intergenerational team. Older adults ran the event and invited their peers.
- The Halloween Parade (Oct. 30), which featured intergenerational arts and crafts activities.
- Leadership for All Ages training (Mar.-Sept.) – 5-part training on topics like community outreach, active listening, door knocking, storytelling, moving into action, how community change happens, conflict resolution, etc.

Accomplishments of the three single-year NiD grantee partners are as follows.

GEDCO: Expanded the Neighbor Helping Neighbor volunteer time banking system to neighborhoods adjacent to Stadium Place. Activities developed and lead by older adults include: monthly social activities, a Stadium Place clean up, serving youth lunches on campus, and intergenerational programming with the nearby YMCA.

GHCC: Over 31 new block captains were trained and two more trainings have been scheduled for October 2011. 12 volunteers attended orientation to participate in the Story Pals and the Math Matches program, where older adults assist youth in intensive focus on literacy and math.

BENI held a two day seminar to talk with older adults about specific activities they would like to do to improve their neighborhood. Areas of interest included neighborhood cleanups and intergenerational engagement. BENI engaged 30 older adult residents in planning and implementing 3 neighborhood cleanups. These older adults recruited youth and young adults to join the efforts.

Human Impact
Meet Marquise. He is 15 years old and lives in a home in Southeast Baltimore where finances are a major problem. He doesn't have a lot of support from his family and is often taking care of his family's needs. Being involved in NiD has provided him the opportunity to intern at the Southeast CDC for a stipend which can help provide for his family.

In a meeting recently, both the older adults and the youth were asked "What is the best part of being involved in NiD?" Marquise responded, "Spending time with older people. It's the first time in my life I've ever been listened to. The first time in my life, that I really felt like people listened to me, to my ideas, to what I want to do."

Amy Menzer, executive director of Dundalk Renaissance Corporation, said, "older adults have the tools in their shed – the literal tools that can make assist us in our day to day work in Dundalk. But they also have the tools of experience and consistency that inform the history, present, and future of Dundalk."

<u>Planned Activities for Next Year:</u>
BCF facilitates bimonthly NiD Learning Community meetings, which includes key staff members from the seven community-based organizations involved in the initiative. These meetings provide an opportunity for NiD partners to share about the successes and difficulties in their work and provide peer support. BCF also provides technical assistance and trainings at these meetings, including evaluation assistance and trainings on recruitment and retention.

Recently, the Learning Community has expanded to include other BCF grantees. These other grantees attend the Learning Community meetings to present on the work they are doing and to share resources and ideas with the current NiD partners. These other non-profits include mediation services, meal programs, volunteer management agencies, financial assistance initiatives, and other organizations that provide resources for older adults.

BCF staff will continue to organize trainings, technical assistance, and professional development opportunities for staff members of NiD community partner organizations.

NiD's three main community partners have identified the following goals for 2012:
- Dundalk: expand from greening into more intentional strategies around bringing residents from different parts of Dundalk together; leadership development and capacity building of residents.
- Highlandtown: develop two neighborhood events; hold leadership development trainings; conduct arts based community organizing for neighborhoods around schools; more targeted recruitment of older adults.
- Northwest: implement the recommendations of community conversations; focus on youth development, civility campaign, perceptions of safety initiative.