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SCHOOL OF PUBLIC HEALTH  
*Department of Health Services Administration*

March 11, 2015

MARYLAND GENERAL ASSEMBLY  
ANNAPOLIS, MARYLAND 21401

The Honorable Lawrence J. Hogan, Jr.  
Governor, State of Maryland

The Honorable Thomas V. Mike Miller, Jr.  
President of the Senate of Maryland

The Honorable Michael E. Busch  
Speaker of the House of Delegates

Dear Governor Hogan, President Miller and Speaker Busch:

In accordance with paragraph 2-1246 of The State of Government Article, The Baby Boomer Initiative Council respectfully submits the task force report for the year ending December 31, 2014.

The Baby Boomer Initiative Council (SB700/HB599, 2007) was reestablished (HB288) in October 2012. The purpose of the Council is to examine issues regarding civic engagement and lifelong learning for Maryland's baby boomer population.

We would like to take this opportunity to thank the members of the task force for their cooperation and commitment.

Sincerely,

A handwritten signature in cursive script that reads "Maureen Cavaiola".

Maureen Cavaiola  
Task Force Chair

## MD Baby Boomer Initiative Council 2014 Report

### Executive Summary

The Council, which was *reestablished* in October, 2012 under HB 288 and extended to continue its work through May 31, 2015, met six times in 2014. Four committees were formed to continue the work of the Council: Portal (“Communication Tool”), Workforce and Civic Engagement, Marketing, and Sustainability. The objectives for 2014 were stated in the 2013 report as the following:

1. Collect updated statistics that support the need for changing the way we look at aging in MD.
2. Meet with OPM and other identified groups to determine the feasibility of draft policy recommendations included in this report on workforce and civic engagement initiatives.
3. Continue refinement of the Enoch Pratt Free Library/State Library Resource Center’s portal for MD’s 50+ population including forming focus groups to assess interest in the portal. Follow-up with a consumer survey to enhance the results obtained from the focus groups.
4. Continue discussions around issues of sustainability and “asset mapping.”
5. Identify potential funding sources for continuing the work of the Council.
6. Continue discussions around lifetime community initiatives.
7. Identify incentives and barriers for building public-private partnerships towards developing a statewide strategic plan that builds on the assets rather than the liabilities of the 1.4 million MD baby boomer population.
8. Develop a marketing tool (e.g., PowerPoint) to enable Council members to serve as ambassadors for building awareness and enlisting support of this topic from key stakeholder groups.

Council members reported on and held discussions that were focused on B (1), B (2), and B (3) of HB288. These objectives included: refinement of the Portal; meeting with individuals, governmental agencies, and organizations about workforce and civic engagement initiatives; lifetime community initiatives that are developing in Maryland; Asset mapping to help formulate sustainability strategies for Boomer Council initiatives after the Council sunsets in May 2015.

Following are summaries of committee work for 2014.

### Boomer Portal (“Communication Tool”)

### **Portal Development and Implementation 2014**

In 2013 the Council, in accordance with Section B (1) and (2) of HB 288, discussed and looked at the feasibility of creating a “communications tool” that would focus on insuring that resources are available to MD’s baby boomers and in turn, that boomers would be “seen” as a resource to meet the needs of their communities. The Enoch Pratt Free Library/State Library Resource Center agreed to take the lead on the development, committing its resources and expertise. The information portal was to be designed to invite MD Boomers to explore and discover options and opportunities for living well in MD and to be the “premier pre-retirement planning guide” for all MD residents.

### **Progress and Implementation**

The Enoch Pratt Free Library/State Library Resource Center subject specialists and web design staff in conjunction with input of the Council created a pilot website ([www.marylandboomers.org](http://www.marylandboomers.org)). This website was developed after examining existing websites created by national organizations and other state agencies. The development process also involved carefully analyzing the types of questions Maryland libraries are asked related to retirement planning and activities. The emphasis of the site is to provide access quality and reliable information resources while also highlighting state and local resources.

The website initially received anticipated traffic. Fine-tuning the site continued during 2014. The primary objective was to develop a web presence that would draw the Boomer cohort and those beginning retirement planning in advance to the website. Analytics have been applied to each page of the website. Revisions of the site were based on site traffic and the time spent on the site and its sub-pages. The analytics for each page are reviewed every 6 months and updated based as required. The Library has provided hosting for the site, ongoing analysis of the site, and in-kind support of web staff and subject specialists. This activity maintains a more dynamic site reflecting customer use. The Council continues to recommend site and resource revisions.

The current concern is a decrease in site traffic. The Council and Library staff feel the existing name and URL ([www.marylandboomers.org](http://www.marylandboomers.org)) fails to attract the intended audience. The next phase planned is to identify a more dynamic website name marketing that heavily uses traditional methods in conjunction with the more global reach provided through the use of the existing social networking resources.

The Council will sunset on May 2015 and the Council will make recommendations in the final report for continuing the website presence.

## **Workforce/Civic Engagement**

**"If we are not ready, this demographic wave will crash over our heads-a wasted opportunity. But if we anticipate the potential of the baby boomer generation, that wave can lift up our society and propel it forward."**

**--U.S. Representative John P. Sarbanes**

### **Background:**

The subcommittee issued interim progress reports in June, September, and November of 2014. The charge of the subcommittee was to "focus on how state agencies could be model employers in terms of both recruiting and retaining 50+ers and educating pre-retirees of existing opportunities for civic engagement and lifelong learning." The work of the subcommittee in 2014 was conducted to help the Boomer Council meet one of its three major goals by May, 2015 as set forth in HB 288: *The Council shall make recommendations regarding public policy initiatives for utilizing the baby boomer population as a source of social capital and as a way to address community needs.*

### **Value Proposition to State and to MDers who are 50+**

Tapping the talents, experience, and energies of the 50+ population provides MD with a greater ability to meet the needs of employers and communities to revitalize and ensure sustainable growth; delays the drawing from tax-supported retirement benefits and provides continued contributions to income tax and public investments... To the 50+ Marylanders, greater financial security and greater physical/emotional well-being to enjoy their years beyond traditional retirement age.

### **Review of Maryland's 50+ Population:**

The subcommittee collected statistics related to MD boomers who in 2014 range in age from 50-68. On the national level, according to the Bureau of Statistics, workers 55 years of age and over are projected to make up approximately 25% of the labor force by the year 2020, compared to 19% in 2010 and 13% in 2000.

As the proportion of older workers increases, the potential impact resulting from the loss of their knowledge and experience becomes more substantial. In addition, the labor force participation rates are expected to decline or remain the same for the 16-54 year old group. By 2018, economists forecast a labor shortage and at least 5 million potential job vacancies, with nearly half of them in the social sector jobs, including in education, healthcare, government, and nonprofit organizations (Bluestone & Melnick, 2010).

**Key statistics for the state of MD are provided below:**

A. MD's boomer population is representative of the US population, with nearly 25% or 1.4 million of the 5.6 million falling within this category.

B. We are dealing with a new population structure where those over 60 will outnumber those under 14 by 2050.

C. MD 50+rs are well-educated, primarily married, and enjoy a higher income than the total population of MD combined.

D. This household income statistic is important since it points to the fact that MD's 50+ population is an important economic engine. In fact, nationwide, nearly half of all consumer expenditures are made by people who are 50+ and who have a combined annual personal income of \$3.9 trillion (BLS, 2012).

E. Top 5 Counties (including Baltimore City) Where 50+ Reside: Montgomery, Prince George's, Baltimore County, Baltimore City, Anne Arundel. In 2040, the fastest rate of growth for the 60+ will be Calvert, Cecil, Charles, Frederick, and St. Mary's counties. Each are projected to increase their 60+ population near or over 100%.

F. Most State Employees by County: Baltimore City, Anne Arundel, Baltimore County, Washington County, and Howard County.

G. With regard to civic engagement, MD ranks 10<sup>th</sup> among the 50 states and DC in terms of volunteer hours per person. 29.4% of MDers volunteer each year, totaling 200 million hours of service, with a value of \$4.2 billion to local citizens and communities. In addition, many studies cite the value to volunteers. For example, during a 5-year period, older adults who volunteered with 2 or more organizations, experienced mortality rates 44% lower than those of their peers who did not volunteer. Other studies show that if individuals begin volunteering while they are still employed, they are more likely to continue volunteering upon exit from workplace.

H. Relevant Workforce statistics:

-- The 50+age group represents the largest group of the workforce, comprising almost 46% of the total workforce.

--Over the next 5 years, nearly 1/3 of MD's workforce is eligible to retire, creating a significant "brain drain." Subsequent generations do not have the numbers to replace this huge hole left by the 50+ers. In fact, by 2018, economists forecast a labor shortage of at least 5 million job vacancies, with nearly half of them in the social sector jobs, including in education, healthcare, government, and nonprofit organizations (Bluestone & Melnick, 2010.)

--While 68% of 50-70 year olds report that they intend to work past their "retirement years," they report they are interested in pursuing "encore careers," defined as positions that combine income, personal meaning, and social impact.

--Most employees by Agency:

Dept. of Transportation: 10,569 (The 50+ age groups represent 4,989 employees or almost 50%)

Dept. of Public Safety & Correctional Services: 10, 458

Dept. of Health & Mental Hygiene: 8,405

Dept. of Human Resources: 6,114

State Police: 2,195

Dept. of Education<sup>1</sup>, 326

--Most State Employees by County:

1. Baltimore City
2. Anne Arundel
3. Baltimore County
4. Washington County
5. Howard County

--Most Vacant State Positions by County

1. Baltimore City
2. Anne Arundel
3. Baltimore County
4. Howard County
5. Carroll County

**Agencies/Organizations Researched/Contacted in 2014:**

- Governor's Office on Service and Volunteerism
- MD Nonprofits
- ReServe MD
- Community College of Baltimore County (CCBC)
- American Association of Community Colleges
- AARP, MD
- AARP, National
- Society of Human Resource Professionals (SHRM)
- State Agencies: Department of Budget and Management (DBM), Department of Health and Mental Hygiene (DHMH), MD State Retirement Agency (MSRA), StateStats
- Minnesota Dept. of Human Services
- Montgomery County Volunteer Center

**Resources and Documents Developed by Subcommittee:**

- PowerPoint: The MD Baby Boomer Initiative Council: 2007-2015
- Resources to Explore in Your Transition Years: Addition to the Pre-Retirement Planning Workbook published by CCBC (Community College of Baltimore County) that is provided to MD state employees at the State of Maryland Pre-retirement Planning Seminars (See Appendix III)
- Additions to MD Boomer Portal, [www.marylandboomers.org](http://www.marylandboomers.org)

**Relevant Reports Obtained:**

- AARP Workforce Profiles: Selected Characteristics of US Workers and Non-Workers age 40+, State of Maryland* (<http://www.aarp.org/work/on-the-job/info-12-2012/workforceprofiles.html>)

--*Aging 2030: How Minnesota is Preparing for the Age Wave*

([http://www.dhs.state.mn.us/main/idcplg?IdcService=GET\\_DYNAMIC\\_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id\\_054450](http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_054450))

--*CCBC's Pre-Retirement Planning Workbook*

--*Planning for the Silver Tsunami: Best Practices in Maryland*, StateStat Analysis Series: Best Practices for Succession Planning in Maryland

(<http://statestat.maryland.gov/documents/successionplanning.pdf>)

--*The Aging Workforce: Leveraging the Talents of Mature Employees*, SHRM Foundation's Effective Practice Guidelines Series, 2014

(<http://www.shrm.org/about/foundation/products/pages/the-aging-workforce-leveraging-the-talents-of-mature-employees.aspx>)

--*DVD: Investing in Older Workers*. The SHRM Foundation interviewed key staff of NIH to learn how they cultivate a culture of respect for mature workers. NIH was ranked first in AARP's Best Employers for Workers over 50 and was the only MD employer to achieve this distinction. (<http://www.shrm.org/about/foundation/products/pages/investing-in-older-workers-dvd.aspx>)

--*Workforce Assessment Tool*, co-sponsored by AARP and SHRM

(<http://www.aarpworkforceassessment.org/>)

--*Tips for Employers Seeking to Keep Plus 50 Workers on the Job*, Plus 50 Community Colleges: Ageless Learning, AACC,

([http://plus50.aacc.nche.edu/employers/Tips\\_employer/Pages/default.aspx](http://plus50.aacc.nche.edu/employers/Tips_employer/Pages/default.aspx))

--*Plus 50 Encore Completion Program: 2014 Process and Outcome Data*, November, 2014, American Association of Community Colleges.

--*AARP/WHO Age-Friendly Cities Initiative*: One of the 8 domains of livability is civic engagement and employment. (<http://www.asaging.org/blog/aarp-and-who-promote-age-friendly-communities>)

## **Findings:**

**On the national level**, multiple organizations are recognizing the impact of the aging demographic on the national workforce and community engagement arenas. SHRM and AARP partnered to provide human resource professionals and business leaders with strategies and practical resources related to the aging workforce:

([www.http://www.shrm.org/hrdisciplines/staffingmanagement/Articles/Documents/2014%20](http://www.shrm.org/hrdisciplines/staffingmanagement/Articles/Documents/2014%20)

[SHRM-AARP HR Mag insert.pdf](#)). AARP's Life Reimagined for Work (<http://workreimagined.aarp.org>) offers a process for developing a customized approach to navigating transitions by providing a mix of tools, expert guidance and peer support. Encore.org held a conference in October, 2014 entitled, 'Building an Encore Nation' where encore leaders set a course to achieve greater social impact through encore talent.

**At the state government level** A report developed by the Maryland State Retirement Agency (MSRA) and the Board of Trustees of the MSRPS dated May 2014 was to review the key provisions of Maryland's proposed phased retirement program, compare those provisions to the phased retirement program recently established by the Federal government, and to give preliminary information on the potential costs or savings associated with Maryland's proposed phased retirement program.

The report concluded that Maryland's phased retirement program is a very limited program with a specific intent – to assist in the transfer of knowledge from retiring employees to others. It appears the costs or savings from the program are likely to be very small, assuming the program remains in its original form. However, the program could be greatly simplified by offering individuals 75% of pay (or some other percentage to be determined) for 50% part time work with service credit in the pension plan awarded in a manner similar to that for other part time employees.

Despite the fact that between 33% and 50% of the state's workforce is eligible to retire in the next five years, Statestat found that of the 21 agencies polled, 75% of state agencies do **not** have succession plans (Planning for the Silver Tsunami, 2014). For example, within the next 5 years, more than 50% of MDE's (Maryland Department of Education) workforce will become eligible to retire and more than 33% of the workforce at DHCD( Department of Housing and Community Development, SHA (State Highway Administration), MDP(Maryland Department of Planning) and SDAT (Maryland Department of Taxes and Assessments)will reach retirement age. DHR (Department of Human Resources), MVA (Motor Vehicles Administration) and MDE (Maryland Department of Education) are among the agencies that are actively engaged in succession planning. However, while the Leadership Development Initiative of DHR considers gender, race, and ethnic diversity, it does not factor in age diversity.

Regarding pre-retirement planning, CCBC offers one-day pre-retirement workshops for state employees who are within 8 years of retirement. These workshops focus on financial aspects of retirement and offer minimal help with regard to exploring work or civic engagement opportunities and general advice to the question of "What's Next." CCBC recently joined the Plus 50 Encore Completion Program of the American Association of Community Colleges, a national effort to train 10,000 baby boomers for new jobs. The grant provides funds to assist

50+ers to complete degrees or certificates in high demand occupations that give back to the community in education, social services, and healthcare. To date, lack of demand has forced classes at CCBC to be cancelled.

AARP MD is working with one group within a state agency on post retirement coaching. Specifically AARP MD is conducting workshops on AARP's Life/Work Reimagined program for the Maryland Professional Outplacement Assistance Center (POAC) within DLLR. POAC helps MD employers with their recruitment needs and helps MD job seekers who are in professional, executive, technical, managerial and/or scientific occupations. DBED, whose mission is to stimulate economic growth in MD, provides support to businesses or nonprofits to help them navigate the changes in the workforce that are coming due to the aging population.

MD Nonprofits, a member organization of 1,000 MD nonprofits, provides its members with tools and resources to develop staff, stay current, influence policy and take member organizations to the next level. Presently, MD Nonprofits has no programs or tools aimed at helping nonprofits recruit or retain the 50+ nor does it presently work with any state agencies to bridge retired state employees to MD nonprofits. However, MD Nonprofits did recommend that the portal include their link to the MD Nonprofit's Job bank <http://jobs.marylandnonprofits.org>. In addition, MD Nonprofits provides training programs for assisting Marylanders who want to work on nonprofit Boards and who want to understand how to "Climb the Volunteer Ladder."

### **Moving Forward:**

The election and subsequent change in administration has delayed meeting with Agency leaders and legislators to determine the feasibility of any state agencies taking a lead role in serving as a model for recruiting and retaining 50+ers. In 2015, the subcommittee plans to inform both legislators and Agency heads about the mission of the Council and to discuss strategies for sustaining the efforts of the Council. Fostering relationships between SHRM, AARP and state agencies will also be explored.

The Council's research indicates unlocking the social capital in healthy, older Marylanders will prove to be a significant boost to MD's economic growth, while inaction will prove to be a

major hindrance. The dual challenges of dealing with skills shortages as baby boomers retire and of building an age-diverse workforce and civic engagement corps need to be front and center in the minds of both policy makers and business leaders. Recommendations for public policy initiatives that utilize the social capital of MD 50+ers will be developed by the Boomer Initiative Council in 2015.

### **Communities for a Lifetime Initiatives (Affiliated Objective)**

The demographic trend and recognition of Boomer preferences is the rationale for the **Community for a Lifetime Act (SB822) and The Baby Boomer Initiative (HB288)** that our State legislature passed in 2011 and 2012 respectively. However, SB822 has not been funded, or implemented, and the Baby Boomer initiative will sunset this spring. . **The legislation requires the Secretary of Aging to establish a strategic state plan for implementing aging in place preferences**, to use current financial and regulatory incentives to enhance aging in place services, and to promote policies that overcome barriers in housing, transportation, health care, employment and social and civic engagement.

There are currently a network of “villages” ([marylandagingincommunity.org](http://marylandagingincommunity.org)) that have formed throughout Maryland that are grassroots, locally-based and either with a volunteer component or with small staffs, are mobilizing to help older Maryland citizens to work and thrive in their communities. These villages in 27 (and growing) communities are a mainstay for older adults, their caregivers, and their families who are not eligible for public assistance but also do not have substantial resources and they are a model for other communities. Providing support to help people stay in their homes/and or communities as long as they can and not move to more expensive and less independent environments is what more than 90-95% of Maryland citizens want.

The 27 “villages” already provide support services for older adults to help them stay in their homes or communities. These “villages” provide care, transportation, social engagement, assist with household chores and bill paying, and help educate the public and older adults about health, safety and medical issues they may face – and they do this largely without public resources. They coordinate and use services of local health facilities, homecare businesses and other existing resources. Their donated “social capital” adds needed resources to our aging networks.

Early studies show that Villages can save taxpayers money by helping Marylanders live in their homes longer with home based services and with better health outcomes. The village movement is growing across the United States ([vtvnetwork.org](http://vtvnetwork.org)) and the World Health Organization has recognized an age-friendly city program internationally, ([http://www.who.int/ageing/publications/Global\\_age\\_friendly\\_cities\\_Guide\\_English.pdf](http://www.who.int/ageing/publications/Global_age_friendly_cities_Guide_English.pdf)), encouraging planning to foster cities and communities that work for all ages – walkable streets, services near residences, flexible housing options.

There is an intersection of goals between Villages and the goals of the Baby Boomer Council and the Communities for a Lifetime Act: both look to thriving in sustainable communities where ALL AGES can live and age well, and where ALL community members benefit from greater opportunities in the areas of housing, transportation, health care, and employment, social and civic engagement.

We believe the State of Maryland must respect the wishes of more than 90% of its 50 + residents to live in their homes and communities to the extent possible and provide the kinds of environments and services that honor their preferences. Supporting community living for all costs much less than supporting frail older adults in institutional settings.

Maryland can be a national leader in community-based innovations for lifetime living in community. We have an opportunity to be the first state developing a statewide approach to using the resources of villages and its members to strengthen and change the focus of the aging networks.



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