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**AGING WITH PURPOSE:
THE POSITIVE IMPACT
OF SENIORS IN TODAY'S ECONOMY**

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AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY

Wednesday, December 10, 2025

U.S. SENATE
SPECIAL COMMITTEE ON AGING
Washington, DC.

The Committee met, pursuant to notice, at 3:32 p.m., Room 216, Hart Senate Office Building, Hon. Rick Scott, Chairman of the Committee, presiding.

Present: Senator Scott, Justice, Moody, Gillibrand, and Alsobrooks.

OPENING STATEMENT OF SENATOR RICK SCOTT, CHAIRMAN

The CHAIRMAN. The U.S. Senate Special Committee on Aging will now come to order. I want to thank all of you for being here.

We've gathered to discuss a very important topic, not just for our aging community, but also for generations planning for retirement, and for those who won't be retiring for several decades. Today's hearing will focus on the beneficial impact of purpose in the lives of our seniors. I think that we'd all say that, right? We all want to have purpose and what we can do as elect officials to help foster a purpose-filled life for our aging constituents.

We are lucky to be joined by expert witnesses who can speak to the impact of keeping seniors engaged in their communities through business, education, and volunteering. Now, aging Americans who remain engaged with purpose-driven lives create benefits for themselves and our economy. Purpose and fulfillment are powerful forces that enrich families, strengthen our communities, and support the health and longevity of our Nation and its people.

Having a purpose is an essential part of the American dream. It has long been an indicator of both mental and physical well-being across all age groups. Purpose can be found in many things, including parenting, caring for loved ones, creating a business, and paid or volunteer work, but for seniors, many of whom are adjusting to retirement and life as empty nesters, purpose can sometimes seem hard to find. However, we should see this phase of life as a new chapter one where older Americans are empowered to stay active, pursue passions, and give back in ways that matter to them, all while reaping the rewards of connection, community, and better physical and mental well-being.

Here's the reality for a lot of folks preparing for retirement. While we hope that every American spends their working years working their dream jobs, that's not always the case. Millions of Americans have great jobs, they save up for retirement, and they look forward to chasing the dreams that they might have put on pause in their golden years of retirement.

What I want this Committee to think about today is how do we make sure that every American retiree can live their dreams in their older years? How do we make sure they can take that course at the local college that they've been wanting to take for too long? How do we make sure they can start that coffee shop or bookstore or bike shop they've always dreamed about? How do we make sure folks stay connected with their communities as they age and create value not only for themselves by keeping purpose in their lives, but also help mentor the next generation of leaders, coach the next generation of small business owners, and pass along their years of wisdom and experience in the process?

Research shows that older adults who remain engaged, whether through volunteering, mentoring, or taking on new responsibilities, experience greater physical health, mental resilience, and life satisfaction. Community involvement, lifelong learning, and cross-generational connection are not just beneficial for the individuals involved, they foster a society where every generation thrives. Like I said before, for some it will be taking a class or a course to explore an area of interest, volunteering in the community, or dedicating time to pursue a new hobby.

For many seniors, purpose will be found in continuing to work in some capacity. This could be in their previous business, as a new part-time employee at a place they enjoy frequently frequenting, or even branching out and starting something new. We need to remove the red tape that hampers or discourages older Americans from continuing work or starting new businesses or careers. We also need to ensure we're removing regulations and creating an economic environment that fosters flourishing and keeps inflation down.

We need to ensure that older Americans and future generations can face retirement with a sense of financial security and not a fear of inflation outpacing their nest egg. This way, seniors are only working if they want to, not because they have to. The only way to ensure this is to get the government out of the way. We did this in Florida by cutting taxes and costly and unnecessary regulations. We managed to turn the economy around making it a beacon for businesses and those wanting a full and purposeful life.

To remind you as Governor, we cut taxes more than a hundred times and slash more than 5,000 burdens from regulations. We cut the time it took to get your license or permit from the State of Florida from weeks to days. Florida businesses added 1.7 million jobs. We paid down more than \$10 billion of our debt, and we managed to increase the efficiency of government to provide additional services for our citizens and our state, including for our seniors.

Because of these policies, Florida's well known as a place that thousands and thousands of retirees' flock to every year, especially this time of year escaping less financially hospitable climates. In Florida, their dollars go farther and they have communities and op-

portunities to experience connection and fulfillment. Cutting taxes and creating a freedom loving environment allows our senior citizens to thrive and our retired citizens to enjoy the retirement that they work so hard for. It allows our aging constituents the freedom and stability to pursue their passions and build a life of purpose and fulfillment.

I look forward to a productive and meaningful conversation on this important topic. Now, I'd like to recognize the Ranking Member from New York, Senator Gillibrand, for her opening statement.

**OPENING STATEMENT OF SENATOR
KIRSTEN E. GILLIBRAND, RANKING MEMBER**

Senator GILLIBRAND. Thank you, Chairman Scott, and thank you to the witnesses.

Older adults have tremendous wisdom, work ethic, skills, and really contribute to the economy. This was certainly the case with one of my former staffers. I had a staffer named Geri Shapiro who worked for Secretary Clinton when she was Senator and then worked for me when I became Senator. Geri worked well into her eighties, maybe even her nineties, as the head of our Westchester regional office. She was the resident expert on the nuclear facility. She took all the meetings about Indian Point. She was one of the most knowledgeable, thoughtful, and wise leaders we had in our office.

I know that no matter what someone's age is, they can still contribute meaningfully to the work of any organization, any community, and any company. Many people want to return to work for mental stimulation or community involvement, but too often people return to work out of financial necessity. This is especially true for 42 percent of private sector employees who do not have access to employer retirement plans, and 44 percent who do not participate regardless. Another factor compounding this financial need is the reality that many people step back from working and saving to care for children or aging parents.

Today, you'll hear about the Senior Community Service Employment Program or SCSEP. SCSEP is an Older Americans Act program that helps older adults who face the most pressing barriers to employment, such as those who are homeless or have a disability, find meaningful work that they enjoy. SCSEP does fantastic work to train and place older adults in meaningful employment. It also serves as another reminder about why passing the Older Americans Act reauthorization is so important.

I look forward to hearing from our witnesses today about the importance of the SCSEP program and the incredible contributions that older adults provide in our workforce.

The CHAIRMAN. Thank you, Ranking Member.

I'd now like to introduce our first witness, Jon Taffer. He is a renowned entrepreneur, hospitality expert, and television personality with nearly four decades of experience transforming businesses and revitalizing communities. As the host of the hit series Bar Rescue, Mr. Taffer has become a household name for his hands-on approach to helping struggling businesses reach their full potential.

Beyond his business acumen, Jon is deeply committed to community engagement and philanthropy. Through his ventures such as

Taffer's Tavern, he has championed initiatives that support veterans and local nonprofits whose primary goal is to make their communities a better place to live and work.

He is living proof that business and community involvement in your senior years is a path to power of purpose as insights and experience are invaluable for our discussion here today. Thank you for being here. You may begin your testimony.

STATEMENT OF JON TAFFER, CHAIRMAN & CEO, TAFFER DYNAMICS, EXECUTIVE PRODUCER & HOST, PARAMOUNT NETWORK'S "BAR RESCUE," LAS VEGAS, NEVADA

Mr. TAFFER. Chairman Scott, Ranking Member Gillibrand, and members of the Committee, thank you for the opportunity to be here today. It's an honor to speak with you on a topic that's not only timely, but personal: aging with purpose.

I started in hospitality in 1973 as a bartender at Barney's Beanery in Hollywood, California. Five years later, I was running the Troubadour nightclub, where legends took the stage and music history was made. By the 1980's, I was operating my own bar, and since then I've owned 17 different hospitality businesses. These days I'm perhaps known as the executive producer and host of Bar Rescue. What I do on that show is really about one thing, helping people find their purpose again, often when they've lost all hope.

I've been fortunate to work with hundreds of business owners on Bar Rescue, many of whom were hanging on by a thread financially, emotionally, and many times both. What turns things around for them isn't just better finances or improved operations, it's when people reconnect with a sense of purpose, when they remember why they started, and who they're doing it for, and it doesn't just apply to business owners, it applies to all of us, especially as we age.

I've seen firsthand the moment when a senior regains a sense of purpose. I change the lives of seniors so often, whether it's through my show, mentorship programs, volunteer work, or even rejoining the workforce. When they see hope and feel accomplishment, they light up. Their posture changes, their eyes light up. Everything about them changes in all of their mannerisms and outlooks. Their energy, commitment, and attitude often rival employees half their age.

Many people lose purpose in phases. First, the kids leave home, then later they retire. Maybe they lose their home, they stop mowing their lawn. Without the structure of a job, co-workers, or daily goals, they're left unanchored. We spend decades striving, raising families, building careers, solving problems, and suddenly that drive doesn't have anywhere to go. It disappears.

When even a small sense of accomplishment or a chance to help someone reenters their lives, when they become part of a team again, or offer guidance to someone just starting out, it's powerful. It changes lives, and I've seen it hundreds of times, and in some cases, it extends those lives.

This isn't just anecdotal. Research shows people who have a sense of purpose live longer, healthier lives. Purpose improves mental health, physical health, and overall quality of life, and seniors are a massive, often overlooked reservoir of knowledge, skill, and mentorship just waiting to be activated.

In hospitality for example, immigrant business owners account for approximately 40 percent of the industry. They're often self-taught operating with passion, with little formal business training. Imagine pairing these owners with retired professionals who spent their careers, managing teams, overseeing logistics, or running companies. This is a win-win. The business gets expert advice. The seniors get purpose, respect, and a chance to make an impact.

I applaud the work already being done by the Small Business Administration and local chambers of commerce to support mentorship, but the demand far exceeds the supply. SCORE, the Service Corps of Retired business Executives is a good example which could use more resources. We need to make it easier and more rewarding for seniors to step back into these roles or even part-time or volunteer basis. The strength of this country isn't found in a boardroom. Nope. It's not even found here in the Senate. I dare to say it's found in a 34 million small businesses across America that are part of their communities that provide purpose, and in the millions of experienced Americans who are ready to contribute, if only we give them the opportunity.

Purpose is what gets us up every morning, and everyone deserves to feel that purpose. Whether you're 22 or 72. Helping others gives me purpose. Seeing dreams come back to life when people think all is lost is one of the most meaningful things I've done in my career. On tv, it may look like I have all the answers, but I'm still learning every day. What I do have is 40 years of hard-earned lessons, and I'm here today to share what I've learned, that age is not the end of value, it's the multiplier of it.

Thank you, and I look forward to your questions.

The CHAIRMAN. Thank you. We all like your show.

Mr. TAFFER. Thank you.

The CHAIRMAN. Also from the great State of Florida, I'd like to introduce Dr. Paul Broadie. He's been the President of Santa Fe College in Gainesville, Florida since February 2020. Throughout his career, he has been recognized for his wave room commitment to student success, innovation, and community engagement. Under his leadership, Santa Fe College has continued its tradition of academic excellence and expanded its reach as an institution for both academic and workforce education programs.

His vision for Santa Fe College is rooted in the pillars of student success, institutional growth, innovation, and meaningful partnerships. His leadership is marked by a deep belief in the transformative power of education and a commitment to shattering barriers that impede student success. Thank you for being here, and please begin your testimony.

**STATEMENT OF DR. PAUL BROADIE II, PRESIDENT,
SANTA FE COLLEGE, GAINESVILLE, FLORIDA**

Dr. BROADIE. Thank you. Chairman Scott, Ranking Member Gillibrand, and members of the Committee, thank you for the opportunity to speak with you today, and thank you for centering this topic on an area that deeply resonates with the work that we do at Santa Fe College and Community Colleges across the Nation.

I want to thank Senator Scott and Senator Moody for their ongoing commitment to expanding educational opportunities in Florida.

The Florida Public University and college system has been ranked number one in the Nation for the past nine years. Our state has kept tuition low and outcomes high, and our community colleges have played a vital role in ensuring that learning remains accessible at every age and every stage of life.

At Santa Fe College and at our community colleges across the country, older adults are not simply participants in lifelong learning. They're contributors to the workforce, they're mentors, they're role models, and they are tremendous sources of wisdom for the students and the institutions around them.

Last year alone, more than 90,000 Americans, aged 50 and older earned a degree or certificate from a community college. That reflects a powerful truth: older adults want to keep learning. They want to remain engaged, and they want to stay connected to a changing world. Community colleges are uniquely positioned to support these individuals. At Santa Fe College, more than 1200 of our degree seeking students are over the age of 40. They are enrolled in programs such as health sciences, IT, the trades, short term certifications, and apprenticeship programs.

At our business incubators and business incubators across the Nation, community colleges are housing older Americans who are exploring how to turn their passions into businesses. At Santa Fe College, we currently have 11 entrepreneurs in their 40's, 50's, and 60's, planning to launch a new business from our business incubator. Stories like these are not rare. They're part of the community college mission. Our commitment to older adults also includes programs that help families in those experiencing life transitions.

Santa Fe Colleges workforce award-winning program, ACB Excel provides a two-generation model where we target unemployed and underemployed individuals who are mostly over the age of 40, and we provide them with short-term rapid credentialing so that they can thrive in the workforce. These individuals over the years, we've done it four years in a row and the job placement rate has been a 100 percent. That provides family stability for these individuals.

Another cornerstone of our efforts, are programs like our Displaced Homemaker program. Over the past 40 years, we've put 4,500 individuals into our Displaced Homemaker program and allowed them to reenter the workforce after the death of a spouse, a divorce, or a major event. Programs like this provide an economic pathway to stability.

Nationally, 63 percent of our veteran students are aged 30 or older. Santa Fe College and colleges across the Nation provide vital avenues for veterans to transition from military service to civilian careers. Beyond degrees, Colleges across the Nation are offering a wide array of non-credit community education courses to help older adults learn new skills, explore hobbies, and start new businesses. Nearly 65 percent of our community education participants are over the age of 50.

Florida, and many other states also offer the opportunity for residents aged 60 and older to audit academic courses free of charge. These students receive high access to quality instruction without a financial barrier. We also partner with retirement communities and assisted living centers to bring educational experiences directly into the facilities for the older learners, and our older adults, they

volunteer on our campuses, they serve on our advisory boards, and they volunteer to teach at our institutions.

As this Committee considers the impact of seniors in today's economy, I encourage you to continue recognizing and investing in the vital role that community colleges play. We are the most accessible point of entry into higher education. We are local, we are affordable, we are flexible, and we are deeply connected to the communities that we serve. With a modest investment in community colleges, we can scale programs that support workforce reentry, re-skill individuals, enable individuals to launch new careers, improve mental engagement, reduce social isolation, and promote lifelong learning.

Chairman Scott, Ranking Member Gillibrand, and members of the Committee, when we invest in lifelong learning, we strengthen our workforce and we build communities where every individual, regardless of age, has the opportunity to learn, contribute, and flourish.

Thank you for your time and your continued commitment to America's older adults. Thank you.

The CHAIRMAN. Thank you for your testimony. Santa Fe has been really successful for a long time. Jackson Sasser did a good job, and you're doing a great job.

I'd like to welcome back before the Committee, Rachel Greszler. She's a nationally recognized expert on workforce, retirement, and fiscal policy. She's a senior research fellow at the Heritage Foundation. She has spent over a decade analyzing, advising on issues such as fiscal policy, pensions, and labor policy. Before joining Heritage in 2013, she served as a senior economist for the Joint Economic Committee of Congress for seven years.

Her research is marked by a commitment to promoting economic growth, individual freedom, and fiscal responsibility. Her expectation and passion for practical people-focused solutions make her an invaluable resource for today's discussion on the role of purpose, responsibility, and engagement in later life.

Thanks for being here and look forward to your testimony.

**STATEMENT OF RACHEL GRESZLER, SENIOR RESEARCH
FELLOW, WORKFORCE AND PUBLIC FINANCE,
THE HERITAGE FOUNDATION, WASHINGTON, DC**

Ms. GRESZLER. Thank you. Chairman Scott, Ranking Member Gillibrand, and members of the Committee, good afternoon and thank you for the opportunity to be here today.

I would like to focus on three points in my remarks. First, is that demographic shifts mean that older Americans are increasingly vital contributors to our economy. Second, cultural ails cry out for older generations to impart their wisdom, judgment, and resilience on younger generations, and third, policymakers should make it easier for older Americans to remain engaged in meaningful activities.

Older Americans currently make up a greater share of the population and of the workforce than ever before, and that trend will continue amidst a declining fertility rate, rising life expectancies, and the aging of the baby boomers. By 2034, there will be for the first time in history, more seniors in America than there are chil-

dren. The good news is that older Americans labor force participation has been rising, and because of health improvements as well as less physically demanding jobs, studies show that there's room for even greater expansion.

When I think about aging with purpose, I think about a gentleman named Clement Troutman. Clement had a long and successful career in the Navy, and then as a defense contractor. Instead of retiring early, Clement decided at age 60 to pursue his dream of owning his own business, and he opened a tropical smoothie cafe. Having turned 67 on Monday of this week, Clement now operates that cafe, which is one of the chain's most successful stores, alongside his daughter and he also opened two more stores in 2025.

Now, these stores are clearly improving the economy, but equally important is that Clements continued engagement is improving people's lives. I can't give justice to the passion and the joy that Clement has for his employees, or the positive impact that I imagine he's having on them, other than to say, I wish that my two teenage sons could be working for him.

Clement actually says he doesn't have employees. Rather, he has team members. They're his dream team, and whether they are high schoolers working part-time, or single parents providing for their families, Clement sits down twice a year with each of his team members to give them feedback on their work and see how he can help them to reach their goals.

This influence of older generations setting standards and mentoring younger ones is a prescription for reversing some of society's most troubling trends. A recent Understanding America study revealed the single biggest decline of any character trait in recorded history, and that decline is in conscientiousness among younger Americans ages 16 to 39. Younger people today are more careless and distracted. They're less tenacious and resilient. They make fewer commitments, and they often fail to follow through on the ones that they do make.

There are also four million fewer young people working today than there were in 2000. Perhaps more than ever, younger Americans need to engage with and learn from older Americans, and while policymakers can't force these continued connections, they can remove obstacles that make it harder for older Americans to stay engaged. One way to do that is by eliminating Social Security's retirement earnings test. These little-known and outdated earnings test effectively takes away \$1 in Social Security benefits for \$2 in every earnings over \$23,000 per year if those individuals are under age 67.

Now that can lead to marginal tax rates as high as 84 percent on middle income seniors, which not surprisingly causes many of them to work less than they would otherwise choose to. Eliminating the earnings test would increase employment, increase incomes and economic output, and it would boost tax revenues and actually improve Social Security solvency. It would also eliminate all the confusion that seniors face with this test, and it would make the Social Security administration's job a lot easier. This could also offer a rare bipartisan solution. After all the last time that Con-

gress addressed the earnings test in 2000, they passed a fully bipartisan bill.

The Modern Worker Empowerment Act is another bill that would make it easier for seniors to transition from traditional employment into flexible contract-based work, and Senator Scott's Health Freedom Accounts proposal would allow individuals, including seniors to directly receive federal healthcare subsidy and health savings accounts that they own and that they can use for future healthcare costs instead of that money going to insurers, even if they don't spend it on healthcare.

Nothing I'm advocating requires any more or any less government spending. By simply removing existing barriers, policymakers can make it easier for seniors to strengthen the economy and the fabric of society.

Thank you, and I look forward to your questions.

The CHAIRMAN. Thank you. Good job.

Now, I'd like to recognize the Ranking Member Gillibrand to introduce the next witness.

Senator GILLIBRAND. Thank you, Chairman Scott. I want to move to introduce our next witness, Christine Osasu. Ms. Osasu has been director of the Senior Community Service Employment Program at Legacy Link, Oakwood, Georgia for the past three years where she champions economic opportunity and workforce inclusion for older adults across Georgia.

Ms. Osasu expanded Legacy Link's reach through targeted digital empowerment programs, helping older adults build essential technology skills for today's job market. Previously, she was the director of Strategic Marketing Communications Grant Development at Habitat for Humanity of Hall County.

Ms. Osasu, you may begin your testimony.

**STATEMENT OF CHRISTINE OSASU, DIRECTOR,
SENIOR COMMUNITY SERVICE EMPLOYMENT
PROGRAM, LEGACY LINK, OAKWOOD, GEORGIA**

Ms. OSASU. Chairman Scott, Ranking Member Gillibrand, and distinguished members of the Committee, thank you for this opportunity. It is a privilege afforded to very few to speak before this esteemed body, and I do so with both deep gratitude and a profound responsibility to the seniors in my community. Their stories deserve to be heard, and I'm honored to share a few of them with you today.

My name is Christine Osasu, and for the past 10 years, I have served Georgia's most vulnerable populations. First at the Habitat for Humanity and for the last four years as the director of the Senior Community Service Employment Program at the Legacy Link, a non-profit area agency on aging. Our SCSEP program serves 107 counties as a proud sub-grantee of the National Council on Aging.

Today, I'm here to share how SCSEP has transformed lives, empowering older adults to reenter the workforce, reclaim their confidence, affirm their value, pay taxes, and take meaningful steps toward self-sufficiency. I'm also here to share the devastating impact of the four and a half month funding pause, a crisis that left nearly 30,000 seniors across the country in limbo without income, structure, or support. I'm grateful to ranking member Gillibrand

for leading a group letter, addressing the funding delay, and to Chairman Scott and Ranking Member Gillibrand for their bipartisan efforts to reintroduce the Older Americans Act reauthorization.

SCSEP authorized under the OAA, is a federally funded job training program for low-income seniors age 55 and up. It operates much like a paid internship, providing seniors hands-on training at nonprofit and government agencies. Host agencies gain skill dedicated workers at no cost, many of whom transition into permanent roles. Investing in seniors means investing in experience, reliability, and resilience. Seniors are valuable, capable members of the workforce who enrich every organization they join.

When given the opportunity, these older workers support themselves with dignity, reducing reliance on public assistance. Mrs. Plant, age 59 shared her story. "After losing my husband to COVID in 2020, I became homeless. Bouncing between shelters and motels. SCSEP helped me stabilize my life. It allowed me to cover basic needs, pursue training in medical coding, and give back by serving meals at the soup kitchen. Without it, I'd be at risk of losing everything again."

The critical role of SCSEP was apparent this year. The Department of Labor's delay in releasing SCSEP funds furloughed thousands of participants and dismantled the program's infrastructure nationwide. The participants who faced this leave without pay, suffer through missed meals, skipped medications, unstable housing, grandchildren going without school supplies, and growing uncertainty about the future, especially as they were not eligible for unemployment, and we're still rebuilding from this setback.

To some, a 7.25 an hour training wage may seem insignificant, but for someone surviving on less than \$1,600 per month, this paid training is a bridge to financial security. A short while into the pause, an undeliverable letter led to an unexpected heartbreak. When I called the participant to verify his address, he said, "Ms. Christine, I wish I could give you an updated address, but I don't have one. I couldn't pay for my housing. I've maxed out my time in the shelter, and now I'm living in a tent."

Regardless of income, seniors face persistent age discrimination in the workforce. Imagine applying for a job without an email or computer skills, a reality for many seniors. SCSEP provides tools and training to overcome those barriers. Last year, we launched a digital empowerment program giving participants tablets and tech training, opening doors to jobs and independence. SCSEP delivers a strong return on investment by preparing seniors for meaningful employment, benefiting not just the individual, but society at large.

Beyond financial security, SCSEP reduces social isolation and boost mental and physical health, creating healthy, engaged, older adults, a vital asset for our economy. With the right tools and opportunities, seniors don't just participate, they lead, mentor, and multiply impact. SCSEP is the key to stronger businesses, reduced public spending, and a more inclusive and resilient workforce.

Thank you for your commitment to our seniors. I urge you to remain diligent in the fight for a better world for older Americans because we are all aging and we deserve to age well.

The CHAIRMAN. Thank you very much. Now we're going to start with questions with Senator Moody.

Senator MOODY. Thank you, Chairman Scott, Ranking Member Gillibrand, you have done such a great job of holding these hearings and making them relevant to the issues that seniors are facing today, and I commend you for that.

I don't know that the Aging Committee has ever been this active, and I think it's fabulous. Coming from the Silver State, the great free State of Florida, Senator Scott and I are grateful and we're getting a lot out of these hearings. Thank you to our amazing witnesses here today. I will note that two of them are Floridians. One more recent than the other, but certainly two are Floridians.

I wanted to start talking about a stat that workers ages 55 or older have been the fastest growing age group in the labor force for more than two decades making up 24 percent of the U.S. workforce in 2022, and they're going to continue to be a vibrant part of our workforce. I don't think this is changing anytime soon as we heard from one of our witnesses who provided some great stats. Some never left the workforce. I think we heard testimony of a specific case where they went straight from retiring from a defense contractor into owning a tropical smoothie. They never leave. There's never a break, and others are trying to reenter the workforce. Some will face barriers to that reentry.

We are hearing from institutions like Santa Fe Community College or State College to talk about how they're assisting in filling those learning gaps or helping retrain or re-skill people to enter back into the workforce and offer training for older adults, and while older adults can obtain the necessary skills to succeed in the workforce, they can find employment, expand their businesses, and build a community while supporting themselves.

One of the things Mr. Broadie I think that's so great about what you've done since you took over at Santa Fe, is you were very focused not on the traditional array of available degrees like associate's degrees, bachelor degrees, but you were focused also on reskilling and upskilling opportunities, and I think that you stated that you have been working with older Floridians to receive credentialing and even other skills to enter back into the workforce.

Just quickly, what is the primary motivating factor of those that are seeking to do that at Santa Fe in their senior years?

Dr. BROADIE. The majority of them, it's a second career and it's primarily focused on income, sustaining themselves financially. We launched a CDL program, 46 percent of participants were aged 50 and older. It was short term, so they don't want to necessarily spend getting an associate's degree. They want to do something short term that provides a financial stability for themselves.

Senator MOODY. I noticed that you—and I don't know that you talked about this in your testimony, but in your biography, you talked about offering scholarships for short term credentialing. Are those also available for older Floridians?

Dr. BROADIE. Yes. The ACB program that I spoke about is open to all individuals that are unemployed and underemployed, but that is fully funded by philanthropic dollars and the majority of participants in there are older adults.

Senator MOODY. I want to commend you for thinking outside the traditional educational opportunities at our state colleges and community colleges, even our universities. I think for so long we have thought about college meaning one thing and trade school or skills development, meaning something else, but in reality, both are trying to skill people to enter into a workforce.

If we're entering into a time period, and I believe it's been banged into people's heads for so long that they should go to college to be successful, and we've got to unwind what that means. Success is actually getting a skill to be able to provide for your family and having purpose in your life.

I love the colleges and institutions that are saying, okay, what are our workforce demands right now in our area or in our state? What are our companies and our businesses saying we need this to thrive, we need this type of workforce, this skilled workforce. I'm loving that colleges are thinking about, okay, if they need these skills and if maybe these have been credentialed and maybe different type of certificate program or other type of program in the past, how can we blend that together with a college degree and earn credits toward an AA? Maybe they could start working right away and continue on and get a degree later if they want, but it goes toward that.

Do you find that that's attractive not just to seniors, but also younger folks that maybe really have that pull to go to a college or a community college or even a university but yet want to start working and want to get a trade and maybe do both at the same time?

Dr. BROADIE. That is very attractive, and one of the things that we strategically do is we work very closely, you mentioned it, with business and industry and we develop programs that are matched to the needs of business and industry, and then we create these stackable opportunities where you can get a jumpstart, you can get out into the workforce, and then you can come back to us and finish your degree, while you're working.

Senator MOODY. Do it while you're in the workforce, right?

Dr. BROADIE. Yes.

Senator MOODY. I want to commend you for that, for thinking—I noticed with your background and your initiative since you took over, of course you're thinking outside the box in the great free State of Florida, that's what we do. That's why we're the number one college and university system in the Nation, but I really do think we have to start thinking about that for all of our colleges and universities.

If kids are drawn and seniors, really any stage of life, are drawn to an educational institution, but want to get a valuable trade and skill to work, how can we start blending those? I really commend you for taking that step and making that available and the great city of Gainesville, Florida. Thank you.

The CHAIRMAN. Thank you, Senator Moody. I'll turn it over to Ranking Member Gillibrand.

Senator GILLIBRAND. Thank you very much. I want to talk about the funding freeze for the SCSEP program. Since this hearing was originally scheduled for July, the SCSEP program has experienced a four-and-a-half-month delay in federal funding. This funding

lapse was devastating, not only for SCSEP staff, but also for program participants who saw SCSEP as the last hope to rejoin the workforce.

As we heard earlier, for one older adult, this funding lapse cost them their home. This year, billions in federal funding have been delayed, withheld, and sometimes canceled completely. The pain this causes is not abstract. It hurts real people and especially the most vulnerable.

Ms. Osasu, can you please talk about the impact of this funding lapse on your program and the older adults it serves? Can you also elaborate on why this shouldn't happen again?

Ms. OSASU. Thank you, Ranking Member Gillibrand. The harm of the funding pause cannot be overstated. The delay stripped away hope from a people that were already very fragile, and in most cases, SCSEP was the first employment opportunity that had said yes to them in a very long time, in a long string of nos, and when something like that happens, the harm is immediate. As you know, this meant homelessness for some, others it meant rationing their medication. One woman told me about how she was splitting her pills and taking one here and one there instead of taking the recommended amount because she didn't have funding any longer.

It also took a mental toll on my participants who many of them shared their suicidal ideation, their total loss of hope. They didn't know what was going to happen. This was their connection to the community. This was their income. This informed every section of their life, and although the funds were eventually released, the damage was already done. Restoring funding didn't magically make their homelessness now go away. It didn't cure the harm of that profound loss of hope, and it should have never happened.

Programs like SCSEP are not luxuries they are investments in vulnerable populations and older adults and investments into our community, and when the funding is paused for any of these necessary programs, the price is paid in human suffering, and once the damage is done, there are no quick fixes.

Senator GILLIBRAND. In combating homelessness, this past July, after sending a letter to the Department of Labor demanding the administration release the SCSEP funding, I held a listening session and heard from over 70 older adults about the impact of the SCSEP funding pause on their careers and daily lives. During this listening session, people talked about the incredible purpose SCSEP gave them, as well as the tangible impact it had on their financial health.

SCSEP serves people who have faced the most pressing lifelong barriers to savings and employment. Can you share any other stories about the SCSEP that SCSEP has helped people and what ways it made a difference in lifting them out of their dire circumstances and specifically combating homelessness?

Ms. OSASU. Thank you, Ranking Member Gillibrand for the question. The first person that comes to mind for me is a woman that I met in a rural mountain county in North Georgia. When we first spoke, she was living in a tent on a mountainside. She was clearly embarrassed of her situation. She was bathing in perfume, doing the best she could to present herself in a favorable light despite her situation. She was ashamed. She told me how embarrassed she was

to talk to her children. It put this void in her life. She wasn't proud of herself and what was going on.

SCSEP, we partnered with her. We worked step by step to untangle these complex problems that people in poverty have, and through her SCSEP job training program, we were able to first find her a host agency where she could receive that paid job training. She began training as a receptionist and then we found her a room share situation so she had a place to live, so it was just kind of each little piece at a time.

That's what we do in SCSEP, is we identify their barriers. We make a personalized job training plan and it has to address all of those issues because you can't have a person get a job if they are homeless, if they are not showering, if there's a transportation issue. Transportation came up as well. Her truck broke down. We worked with the host agency to be able to get her a bus ticket so that she could get back and forth where she needed to go.

If you met that woman today, you would have no idea that she was living on a mountainside in North Georgia with these types of problems, because she was able to rebuild her life, but she needed the extra help. She was never going to do it on her own. She needed a social worker to work through each of those individual issues.

Senator GILLIBRAND. Thank you.

Ms. OSASU. Yes, ma'am.

The CHAIRMAN. Senator Justice.

Senator JUSTICE. Thank you, Mr. Chairman, Ranking Member, thank our witnesses. Now I'm going to go a little bit different way because I'm not much of a politician and I'm a new kid on the block here that's got a lot of white hair and maybe a little bit of wisdom, but a whole lot of white hair.

Let me just say just this. If you could just think about this, in the State of West Virginia where I'm from, there's lots and lots and lots of seniors with lots and lots of challenges and we all know that and everything. A lot of these seniors are not quietly going into being seniors and they absolutely desire so much, but absolutely we some way, somehow have gotten completely away from it in my book.

You see, I think they want hope and they want belief and they want interaction and they want goodness with young people. They have an ability to contribute that's off the charts. We need to quit teaching them how to play shuffleboard or teaching them how to knit or teaching them how to be together with one another. They don't want to be with other seniors. For god's sake, for a living they want to be with kids. They want to be, believe it or not, with baby dog, they want to be absolutely with a purpose, with a challenge.

I wish to goodness we'd rename them instead of calling them seniors, we'd call them wisdom. Because really and truly, why should they be labeled? Labeled, "Oh, those are just seniors, you know, they're very limited in what they can do." Well, I don't believe that. I've never believed that. They could give us so much it is unbelievable, and in so many situations we just back away, and then we struggle with all the different challenges that they may have, and they surely do have so many obstacles. They're forgotten in too many ways.

We absolutely should remember that forevermore. Again, all you witnesses are fantastic, and I salute the great job you do in every way. You know, I've seen Brother Jon in action, you know, and I commend you beyond belief because you're doing something where you're stepping up. You're stepping up after you're phenomenally, phenomenally, you know, successful in every way, but then you're giving back and you're stepping up and you're getting so many people involved it's unbelievable.

You know, I'd just like to just say this. First of all, thank you to all. Jon, especially thank you to you. Let me just ask just this. In West Virginia, we're growing in hospitality like crazy, tourism is exploding in lots of different ways. You need workers, you need absolute workers. You love to have skilled workers. You love to have people that are genuinely concerned and value the job.

You know, my question would be just really simple. You know, how have you found and filled those positions? How, absolutely can you tell us how you can work through the wickets on the workforce gaps? Can you tell us just how strong the contributors are when you get the right folks of our wisdom, not our seniors, on day one?

Mr. TAFFER. Thank you for the question, Senator Justice. A quick story on what you said. Years ago when I was young and not as wise as I am today, I had a senior mentor who walked with a walker, and we would take walks together from place to place, and I would ask questions and he would mentor me during these walks. And as a young individual, I got so frustrated by the pace of his walking until one day I realized, wait a minute. The slower he walks, the more questions I can ask, the more time I have to interact. And I learned to appreciate that slow walk and the benefit I had once I had that realization was very powerful to me.

You know, another story, sir, if I can I owned a restaurant years ago that was losing a lot of money. I had tried a number of managers and in my industry, finding management and human resources has been a challenge for us for many years. There was a gentleman who retired as an auto mechanic. He was almost 70 years old. He couldn't work with his hands anymore like he used to.

You know, he knew supply, he knew training, he knew running a business. He knew customer service. I gave this man the keys to my restaurant. From losing over 200,000 a year, I started making about 300,000 a year in almost no time. The employees loved him. He elevated the team. He was a person of respect and integrity. I share that there's a whole bunch of seniors that are impacted.

The relationship with SBA to the mission of this Committee is important too. As I travel across the country, I've helped thousands of small businesses in almost every state of our union. Every demographic, every market type you can imagine, and the connectivity to seniors and small business is a powerful one. When I look at the cost of living impact today, post pandemic impacts today, you know, the SBA and the mission of this Committee could be linked better.

You know, I look at how the SEC, for example, doesn't allow an unaccredited investor to put everything on the line and lose everything they own, but yet in a business environment, in an SBA environment, that can happen, so I just want to iterate that there's an

opportunity to cross train, cross utilize seniors that isn't quite realized.

One last point, as one who consults to large corporations, many of them, and one who helps small businesses, my passion is the small business. It's a lot easier to place a senior in a smaller business than it is a major corporation. It just is. That's just the way it is today. And again, I suggest that SBA and the small business segment of America can help solve some of the problems that we have in aging.

One more point, and then I'll be finished, Senator. When you hire a senior person for a community-based business, that older individual has hundreds of relationships in that marketplace that the young employee does not have. It's a marketing machine. It's a connective tissue to the community to drive revenues. When we think of the relationship power of the seniors, not only the experience, that's a powerful asset to a business.

I think we would be better served if we communicated these things to the marketplace better in that people don't want to invest in a senior because they don't get the long-term benefit, but business is about short-term objectives to achieve long-term benefits. And those seniors can help with those short-term objectives in every case. I hope I answered your question, sir.

Senator JUSTICE. You did very well, sir and I appreciate you. Let me say one more thing before we leave, and that's just this, our Chairman and our Ranking Member, they have done a marvelous job. You should really be really proud of all the good stuff you're doing, so I thank them too.

The CHAIRMAN. Thank you.

Senator GILLIBRAND. Thank you.

The CHAIRMAN. You know Jon, when my daughters worked at restaurants in high school, I went there a lot more.

Mr. TAFFER. Yep, that's exactly correct.

The CHAIRMAN. I can remember one of them, I really liked the restaurant, but once she stopped working there, it was just a little far, too far to go, but I went there every week when she worked there.

Mr. TAFFER. You know, we talk about connectivity for seniors. When you work in a small business in the heart of a town, it increases that connectivity too and that sense of purpose for sure.

The CHAIRMAN. Yes. Generally, you know, there's some studies that the number one reason people go to certain restaurants or bars is that someone remembers them.

Mr. TAFFER. No question. Especially when they connect with you, you go back to see your buddy Joe.

The CHAIRMAN. Dr. Broadie, many older Americans are eager to remain active in the workforce but need to update their skills. How can our colleges and universities, especially our community colleges expand access to affordable and short-term programs tailored to seniors who want to re-skill or pivot careers?

Dr. BROADIE. I think colleges need to be very intentional in working with the business and industry to determine where the gaps are and what the needs are and then develop programs such as what we've done, programs that specifically target individuals and then train them for those skills. This way you get to places of 100

percent job placement because the students are trained for exactly what the employers are looking for.

It's been very successful at Santa Fe College. It's very important that we are nimble and putting students into employment that the employers are looking for, putting them into degree programs and certificate programs that the employers are looking for.

The CHAIRMAN. Yes, you have to think of a student that finishes and there's no job where somebody—I mean, I think a lot of schools around the country have lied to them. I remember when I was Governor, I was talking to all these kids and they're telling me about these degrees I said, "Is there even a job?"

Rachel, you've written extensively about the economic value of work across all ages. What trends are you seeing in senior labor force participation and what policies can encourage older Americans who want to start a business or keep working to do so?

Ms. GRESZLER. One of the most positive trends, I think has been the increase in the ability to work independently, whether you call that freelancing, gig work, independent contractor, but to be able to retire from the traditional nine to five job, having to report to the boss on their time and to be able to shift into this type of work. I've seen it in my grandfather and in both of my parents. And it's just a way to be able to remain engaged and yet to still have the freedom and the flexibility to maybe go care for grandchildren, volunteering, just pursuing those things that you wanted to do in your golden years.

One statistic said that 29 percent of the baby boom professionals are freelancing in some capacity. I think that's a great thing, but there are additional steps that could be taken to help make that more accessible. Particularly measures that would allow those individuals to still be able to get the traditional workplace benefits. Healthcare is extremely important if you're not yet of Medicare age, but to be able to have access to that healthcare.

There's things like the unlocking benefits for Independent Workers Act that would allow those individuals to still contribute into retirement account, still get that healthcare from an employer, even if they're only a contractor. Definitely clarifying the rule on who can and can't be an independent contractor through the Modern Worker Empowerment Act would help. Then your Healthcare Freedom Accounts proposal would be a great way for individuals to be able to actually build savings up that they can use even in the future when they are on Medicare, but to have that money that could help them pay for the out-of-pocket costs.

The CHAIRMAN. Perfect. Christine, many of the communities you serve are rural or small towns. How does the "Aging with purpose" conversation differ in those areas compared to urban ones, especially in terms of civic engagement, job access, and social connections?

Ms. OSASU. Thank you, Chairman Scott. That's an excellent question. In the rural areas, we talk a lot about the digital divide. I'm sure you've all heard digital divide. What we're really saying is if they don't have access to internet, if they don't have access to the training to utilize a computer or a smartphone and so forth, they are suffering in this digital divide. When we think about rural areas, there's going to be less opportunity just by virtue of there's

less businesses for them to train at, less nonprofits for them to go gain skills and so forth.

When we think about seniors in rural communities, we really think about that digital divide and the way to address that, of course, is to ensure that everybody has access to internet. Then additionally, everyone has access to the training to utilize that internet. As I said, we implemented a job training program with tablets. You can't just hand a tablet and a keyboard to a senior and say, "All right, you got internet, you got your tablet, you're ready to go."

Now there's a few steps after that that have to be taken, but once you take those steps, they can become data managers. That's a real story I've seen that happen. Took a woman who had never used a computer and two years later she got a job as a data manager, so just a little investment goes a long way in those rural communities.

The CHAIRMAN. Jon, what would you say to someone who is later in their stage of life and is interested in starting a business, but feels it may be too late?

Mr. TAFFER. I think that, obviously there's mitigated risks: location, finances, revenue, potential and all of that, but, you know, if I could tell another story, I was told that I'd never be on TV, Senator. I was told that I was too ugly and not good looking enough, it'll never happen. One day I realized that I'm the only person who can say no to me, and they're the only person who can say no to them.

I would suggest that they say yes to that. And the other interesting thing I would say is if a senior's going to get into a small business today it's a different economic environment and sure costs are higher. It isn't the cost that'll take you down, it's the inability to manage those costs that'll take a business down. It's management skills more than the actual economic environment that we live in.

I think any dollar invested in the programs that you're doing that provide budgetary management skills, supply side skills, marketing skills, all of these skills will allow us to thrive in almost any economic environment if we know how to manage those costs well, and I think a lot of that is education. You know, yesterday when I was speaking to minority members, Gillibrand's team, we talked about 401(k)'s for a couple minutes and the power of 401(k)'s. I said something I had never quite thought about before. I see them smiling back there.

You know, we talk about 401(k)'s, but we never sell it. We never sell it. You know, we talk about the features of a 401(k), but do we ever really talk about the benefits? For example, if you're 25 years old and you invest in a 401(k), when you're 45 years old, you could be a millionaire. We never send those messages that—

The CHAIRMAN. I remember back where I was working, they never told me to do it.

Mr. TAFFER. There's a pot of gold at the end of that.

The CHAIRMAN. Part of it is they were going to have to put up some of the money.

Mr. TAFFER. Yes.

The CHAIRMAN. Economics is telling them not to do it.

Mr. TAFFER. Well, I had my own employees vote if they want a 401(k) program or a bonus at the end of the year. They voted for the bonus at the end of the year, but the fact is that's very short-sighted. My point is, sometimes I think these things could be sold in a more motivating way to create greater participation.

The CHAIRMAN. Ranking Member Gillibrand.

Senator GILLIBRAND. Thank you. This is for all the witnesses. I just want you to talk a little bit about why working is so meaningful to our older adults. Older adults often experience decline in social relations and their sense of belonging, increasing the risk of isolation. The benefits of social interaction and sense of belonging include emotional health, physical health, enhanced cognitive function, increased longevity.

Working can provide people with a strong sense of purpose, and it fosters a feeling of contributing something bigger themselves. The development of proactive mindset and building relationships and records of achievement. We saw this in my older employee, Geri Shapiro. She retired in her 80's. She was the oldest federal employee in the whole Federal Government ever. It's because she just loved serving the people of New York. Not only did she have a sense of purpose, but she was not only a mentor and a role model for all my junior staff, but they all relied on her for advice and guidance. She had a sense of family as well being part of our team.

I'd love to hear from you about what experience you've seen in terms of work participation and opportunity impacting the lives of seniors and what tangible society or the community benefits are derived from that activity. Jon, you can start and then we can go across the table.

Mr. TAFFER. You know, earlier today the word hope was used, and you know, when I find I'm a little unique because I go into a struggling situation. They're in trouble when I walk in. Their houses are on the line. Their family future is on the line. Retirement dollars are at risk. It's a bad situation that I walk into. Hope is gone.

I find that if I educate without the hope, I'm not incentivizing progress. I think one of the greatest opportunities we have is to instill hope in people who, no matter what work we're all doing together, that hope is very motivating. Hope and skill goes a long way, one without the other, doesn't travel quite as far. I'll tell you, Senator, when I work with these people and that hope appears, what happens is physical. How you see their posture, their activities change.

I've done 283 episodes of Bar Rescue, and at the end of that episode, I always get a hug, but our microphones are on our chests, so nobody hears what's said to me when that hug happens. The things that are said is, "Jon, I have a future again." "Jon, I'm talking to my son again." "I'm talking to my dad again." "Boy, I can pay my bills." "Jon, you saved my house." Everything they say isn't, thank you for teaching me, it's almost, thank you for giving me hope.

Dr. BROADIE. Thank you, and that's a great question. I'm going to talk about, you mentioned mental engagement and you mentioned social isolation. When our seniors engage with our campus, I'll use one word, I see joy, and they get very excited. I see joy on

both ends. I see it from the seniors that are engaging and the students that they're engaging with. The students are gaining wisdom from these individuals.

We have an undergraduate research program and we have our seniors come in and they get engaged with the students in helping them with their research and judging the research competitions. They're also engaged on our foundation boards. They're engaged on our Advisory Committees. Some of these individuals are retiring and they want to stay involved, and they want to sit on our business Advisory Committee. We are getting wisdom from their life experience.

We continue to engage our seniors, but when they step on our campus and I chat with them, the word that I really can describe is joy. They feel fulfilled. They feel like they're giving back, and they truly are giving back to helping us thrive as an institution and helping our students thrive through mentorship and all the wisdom that they provide.

Ms. GRESZLER. Yes, humans have an innate desire, I would call it, a God-given desire to be engaged in meaningful work and to be engaged in meaningful relationships, and there is so much value in that, and as Senator Justice said, just the wisdom that comes from older individuals. An inevitable thing about all of us is we're going to get older. To have those examples in our lives is so important, and I think that it would be, you know, just seeing it more at every level, whether it's through volunteer work in the schools, just any ways that we can have that intergenerational engagement, everyone will be better for it.

Ms. OSASU. Thank you for the question. Work gives people purpose. It gives them pride. It gives them a meaningful reason to leave the house in the morning and get dressed up again. You wouldn't believe how many seniors said the value in just getting dressed, what that means for them, how it transforms their day and their life.

A senior comes to mind, and she's one of the first clients I ever worked with. Her name was Ms. Anna. She was in her mid-70's, and she was training at a nonprofit thrift store. She was cleaning the glassware and creating the displays and that kind of business, and early on when I met her, when we were doing this job counseling, we identified some mental health issues, some paranoia, and other things of that nature, and what we found is the more time she spent alone in her apartment, the worse it got.

When she was able to start job training, and we had her there five days a week, of course it didn't go away, it's not a cure all, but work makes a meaningful difference for a person's mental health. She began finding community within her work. That's where she made all of her friends, all of the customers knew her by name, and she just transformed into this smiley, happy person, one of the hardest workers I know, and at 76 she was hired on full time and she's still working now at 78, and everyone who shops there knows her for her bright personality.

All of that was made possible through the job training and getting a job.

Senator GILLIBRAND. Thank you, Mr. Chairman.

The CHAIRMAN. Dr. Broadie, just give me one story of a business relationship you have that's helped people get a job and a senior citizen get a job.

Dr. BROADIE. [Off mic.] association, and through that builders' association, we train apprenticeships. I remember the last graduation that we had there was an individual—it was in the electrical program, an individual that came across the stage. He said, "I'm retired, but I wasn't ready to retire and I've always wanted to be an electrician, and through this apprenticeship, my dream has come true."

He was in his late 60's and walking across the stage, preparing to start his second career.

The CHAIRMAN. That's a good start. Rachel, seniors contribute more than just through paid employment. Can you speak to the economic and social value of senior volunteerism, caregiving, and civic leadership, and how we might better recognize or support these contributions?

Ms. GRESZLER. Yes. Seniors have the highest volunteer rates across America. Whether that's, you know, in hospitals, as hospice assistance, and schools, at community organizations, and seniors also are caring a lot for grandchildren. Among seniors who have grandchildren under age 18, 20 percent of them say that they are caring for those grandchildren on a weekly basis if not more than that.

They're making these huge contributions, not just things that they're getting paid for, but those volunteer and caring activities as well.

The CHAIRMAN. You know, when I was Governor, I recruited all these people to move to Florida and you feel sorry for some of these states because people built these businesses and they move and they take their charity dollars with them, they take their volunteer hours with them, they take all those things, and they really make it—like where I live, they make a big difference.

Ms. GRESZLER. Yes, but oftentimes when an individual is able to retire, they can still participate in that same activity, you know, without charge. My mom is now working pro bono, serving as an advocate for children in the court systems, and so still engaging in the same thing she did before, but now able to do it on a volunteer basis.

The CHAIRMAN. Yes, where I live in the high school training programs, it's a lot of seniors are in there teaching a lot of the trade now.

Christine, do you have any intergenerational initiatives in your region where both seniors are working with young people?

Ms. OSASU. I love the question. Seniors love to interact with young people. They love to interact with even babies and children, and we have tons of host agencies that have daycare initiatives and brother and sister type things. Both parties really benefit because I think there's bias on both sides. Seniors have biases about younger people. Younger people have biases about seniors, but when they get to work together closely, they can skate through those biases and learn, wow, this person really has value and it's a two-way street when they're working together in that capacity, and we love to see something like that, yes.

The CHAIRMAN. Especially if they've never met somebody that's similar to that person, whatever their characteristics are.

Ms. OSASU. Right. They might not be used to seeing, you know, a 75-year-old person doing something in their community in that way, and when they see that this person, wow, they still have a lot to offer, it's a different experience.

The CHAIRMAN. Jon, do you have any stories of seniors that helped you turn something around?

Mr. TAFFER. Yes. You know, I'm going to throw another word into the mix if I can. I'm going to throw the word relevancy into the mix, because, you know, I find when I give a senior relevancy, whether it's training, relevancy, management relevancy, any type of responsibility that creates relevancy, a complete change in personality happens. That relevancy drives so much of their energy each day when they wake up.

Imagine waking up in the morning and not having any relevancy to anyone. Nobody's expecting you to show up anywhere and nobody's expecting you to do anything.

The CHAIRMAN. Nobody calls.

Mr. TAFFER. Working hard to provide that relevancy is a lot of what I do, so let's say it's a generational business and the son is taking over and the father is sort of retiring and he sort of lost his purpose, and the son has sort of lost his mentor, by creating relevancy for the father, I create engagement for the father, the learning opens up for the son, and that relevancy drives an awful lot if I focus on that one point.

The CHAIRMAN. Well on behalf of Senator Gillibrand, I think this has been—you guys have all done a good job. I mean, we all know this is really important, and you know, as people age, we have to figure out how to keep them with purpose, and help them. There's a lot of good programs at the state level, at the local level, not-for-profits, and federal level and we have to make sure they're properly funded. You have anything else?

Senator GILLIBRAND. No, thank you.

The CHAIRMAN. I'd like to thank everyone for being here today and participating. Look forward to continuing to work with my colleagues to ensure every American senior has the opportunity they deserve to make their retirement years the best of their lives through continuing community involvement, mentorship, and life-long education.

If any senators have additional questions for the witnesses or statements to be added, the hearing and record will be open until next Wednesday at 5:00 p.m.

The CHAIRMAN. Thanks, everybody.

[Whereupon, at 4:43 p.m., the hearing was adjourned.]

APPENDIX

Prepared Witness Statements

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

PREPARED WITNESS TESTIMONY

John Taffer

Chairman Scott, Ranking Member Gillibrand, and members of the Committee—thank you for the opportunity to be here today. It's an honor to speak on a topic that's not only timely, but personal: aging with purpose. I started in hospitality in 1973 as a bartender at Barney's Beanery in West Hollywood. Five years later, I was running the Troubadour nightclub—where legends took the stage and music history was made. By the 1980s, I was operating my own bar, and since then, I've owned 17 different hospitality businesses. These days, I'm perhaps best known as the executive producer and host of *Bar Rescue*. What I do on that show is really about one thing—helping people find their purpose again, often when they've lost all hope.

I've been fortunate to work with hundreds of business owners on *Bar Rescue*, many of whom were hanging on by a thread—financially, emotionally, or both. What turns things around isn't just better finances or improved operations. It's when people reconnect with a sense of purpose—when they remember why they started, and who they're doing it for.

That doesn't just apply to small business owners. It applies to all of us—especially as we age. I've seen firsthand the moment when a senior regains a sense of purpose. I change the lives of seniors often—whether it's through my show, mentorship programs, volunteer work, or even rejoining the workforce. When they see hope and feel accomplishment, they light up. Their energy, commitment, and attitude often rival employees half their age.

So many people lose purpose in phases—first when their kids leave home, then later when they retire. Without the structure of a job, coworkers, or daily goals, they're left unanchored. We spend decades striving—raising families, building careers, solving problems—and suddenly, that drive doesn't have anywhere to go.

When even a small sense of accomplishment or a chance to help someone re-enters their lives—when they become part of a team again or offer guidance to someone just starting out—it's powerful. It changes lives. And in some cases, it extends them.

That's not just anecdotal. Research shows people who have a sense of purpose live longer, healthier lives. Purpose improves mental health, physical health, and overall quality of life. And seniors are a massive, often overlooked, reservoir of knowledge, skill, and mentorship just waiting to be activated.

In hospitality, for example, immigrant business owners account for approximately 40% of the industry. They're often self-taught, operating with passion but little formal business training. Imagine pairing those owners with retired professionals who spent their careers managing teams, overseeing logistics, or running companies. That's a win-win. The businesses get expert advice. The seniors get purpose, respect, and a chance to make an impact.

I applaud the work already being done by the Small Business Administration and local Chambers of Commerce to support mentorship—but the demand far exceeds the supply. We need to make it easier and more rewarding for seniors to step back into these roles, even on a part-time or volunteer basis.

The strength of this country isn't found in a boardroom. It's not even found here in the Senate. It's found in the 34 million small businesses across America—and in the millions of experienced Americans who are ready to contribute, if only we give them the opportunity.

Purpose is what gets us up in the morning. And everyone deserves to feel that purpose—whether you're 22 or 72.

Helping others gives me purpose. Seeing dreams come back to life when people think all is lost is one of the most meaningful things I've done in my career. On TV, it may look like I have all the answers, but I'm still learning every day. What I do have is 40 years of hard-earned lessons. And I'm here today to share what I've learned: that age is not the end of value—it's the multiplier of it.

Thank you, and I look forward to your questions.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

PREPARED WITNESS TESTIMONY

Paul Broadie, MD

Chairman Scott, Ranking Member Gillibrand, and Members of the Committee:

Thank you for the opportunity to testify on the critical role community colleges play in empowering older Americans to remain active, engaged, and economically secure. I am honored to speak on behalf of Santa Fe College and the more than 1,000 community colleges serving over 10 million students nationwide-institutions that stand at the intersection of lifelong learning, workforce development, and community well-being.

Santa Fe College has been continuously recognized for excellence, including:

- Aspen Prize for Community College Excellence as the Nation's #1 Community College;
- 2025 Carnegie Foundation Classification, recognized for providing higher access and higher wages to students and graduates, with SF graduates earning 30% more than the regional average;
- #1 graduation rate for the Florida College System with an 85% student success rate;
- Best for Vets, with the college being named one of the best colleges for military and military spouses; and
- An economic impact of \$413 million, supporting 4,866 jobs locally.

Thanks to the support from our community, state, and federal partners, we continue to build on that success while keeping college affordable.

Community colleges are designed for expanding access to all learners across our communities and regions. They serve learners of every age, background, and stage of life. Today's hearing topic - Aging with Purpose: The Positive Impact of Seniors in Today's Economy- aligns directly with the mission of our institutions.

From helping older students gain basic computer skills to participate in today's technological society, to breaking cycles of poverty by supporting parents and their school-aged children, to ensuring that everyone in our community, regardless of age, has the opportunity to interact and engage with each other, community colleges in general, and Santa Fe College in particular, is in a unique position to support older learners.

I. Older Americans Are a Growing and Vital Part of the Community College Population

Community colleges have become one of the nation's largest access points for older Americans seeking new skills, new opportunities, or a renewed sense of purpose. According to national data from the Association of Community College Trustees, more than 90,000 individuals aged 50 and older earned a degree or credential in the 2023-2024 academic year, a substantial share through community colleges.

Older learners enroll because they are:

- Reentering the workforce
- Pivoting into new career fields
- Seeking rapid reskilling
- Remaining mentally active
- Engaging socially and civically
- Reskilling for a second career
- Pursuing lifelong passions

Their participation strengthens the workforce and enriches classroom learning.

At Santa Fe College-a reflection of national trends-462 degree-seeking students were age 50 or older last year, with more than 1,200 over age 40. These students are enrolled in areas such as Health Services Administration, Nursing, and Programming & Analysis.

The stories of our older graduates illustrate the deep value of community colleges as engines of lifelong opportunity.

- Judith, age 65, completed her associate degree after first enrolling four decades earlier.

•Carlos, age 81, graduated from our Phlebotomy certificate program, excelled during clinical rotations at UF Health, and continues to pursue additional credentials today.

These individuals embody purpose, persistence, and the spirit of learning that fuels America's economy.

Beyond our degree-seeking students, the Oak Hammock and Village at Gainesville retirement communities frequently engage with the college by taking classes, attending Fine Arts and other cultural events at the college, and serving as judges of student research process.

II. Community Colleges Offer the Most Affordable and Accessible Pathway to Rapid Reskilling and Economic Mobility

Older Americans often seek education that is affordable, flexible, and aligned with real employment opportunities. Community colleges deliver on all three.

Affordability

Community colleges remain the most cost-effective institutions in higher education. Many states - including Florida- allow residents aged 60 and older to audit courses at no cost, providing robust intellectual engagement without financial strain.

Accessibility

Community colleges are geographically embedded in nearly every community - urban, suburban, and rural - making education physically accessible to older adults.

Workforce Relevance

Community colleges collaborate directly with industry partners to offer short-term, employer-driven programs in high-demand fields such as healthcare, IT, advanced manufacturing, and public service. For older Americans seeking rapid reskilling, these programs provide pathways to sustainable employment and economic stability.

Additionally, at Santa Fe College, we have quick, stackable, credential courses to help enhance a student's existing skills. For example, we have physicians taking Biotech courses within our Emerging Tech programs to hone their skills.

III. National Exemplars of Community College Innovation

Across the country, community colleges design programs tailored to adults experiencing transitions, returning to the workforce, or supporting multigenerational households. Santa Fe College demonstrates two such models that illustrate how community colleges can transform lives on a national scale.

The Displaced Homemaker Program: A Lifeline for Adults Re-Entering the Workforce

For more than 50 years, Santa Fe College's Displaced Homemaker Program has provided critical support to individuals - often older adults - who must return to the workforce after the death of a spouse, divorce, or a major change in life circumstances. Many completers of the program have landed gainful employment opportunities as a result of the skills they learned.

More than 4,500 individuals have benefited from:

- Career counseling
- Digital literacy training
- Job readiness and professionalism workshops
- Personalized financial literacy support
- Confidence building
- Job placement support

Programs like this, mirrored in other states, demonstrate how community colleges help older adults overcome barriers, rebuild stability, and access high-demand careers.

The ACB Excel Program: A National Award-Winning, Two-Generation Model for Economic Mobility

Another nationally recognized example is Santa Fe College's ACB Excel Program, which takes a powerful, innovative approach to strengthening families and improving economic outcomes. Although rooted in our community, it represents the type of visionary model that can be scaled across the nation.

ACB Excel empowers entire families by providing parents and their school-aged children with simultaneous access to academic programs, support services, and enrichment activities. This two-generation framework is free for all participants and has proven to be a catalyst for economic and social mobility. It also addresses the

growing trend of grandparents raising their grandchildren and needing to reskill to enter the job market.

Parents:

•Enroll in rapid credentialing programs that lead to high-wage, in-demand jobs

- Receive personal financial literacy education
- Work directly with academic and career success coaches
- Build connections to employer partners through job placement pipelines

Children:

- Engage in hands-on STEM and literacy activities
- Participate in teamwork and resilience-building programming
- Receive social-emotional and academic support
- Experience a stable, enriching environment while parents pursue training

The program fosters deep community impact through:

- Volunteer opportunities
- Mentorship and internship connections
- Employment pathways
- Cross-generational learning and engagement

By strengthening both parent and child simultaneously, ACB Excel directly enhances economic stability, workforce participation, and long-term family well-being. It exemplifies the kind of community-integrated learning model that community colleges nationwide are uniquely positioned to deliver.

IV. Lifelong Learning Supports Healthy Aging, Mental Well-Being, and Social Connection

Community colleges also play an essential role in supporting older adults outside the traditional workforce.

Nationwide, colleges offer:

- Noncredit lifelong learning courses
- Arts, humanities, and enrichment activities
- Health and wellness education
- Technology and digital literacy workshops
- Civic engagement opportunities

Programs like Santa Fe College's Community Education program- where more than 65% of students are age 50 or older- provide critical social connection, intellectual stimulation, and community belonging. These are proven contributors to healthy aging and reduced social isolation.

Community colleges further strengthen communities through intergenerational learning, where older adults serve as mentors, volunteers, research judges, and advisory board members.

V. Supporting Older Military Veterans: A Critical Part of Our Mission

Military veterans- many of whom return to education later in life - represent one of the most important older adult populations served by community colleges.

According to the Postsecondary National Policy Institute, nationwide 63% of veteran students were aged 30 or older¹, and many face unique challenges including career transitions, disability accommodations, and the loss of military community.

Many colleges provide a veteran student support center on campus. Santa Fe College's Veterans & Military Success Services is a national model for how community colleges can support these learners. The program provides:

- Dedicated academic advising and transition support
- Assistance navigating VA educational benefits
- Mental health counseling and a supportive environment of peers
- Priority registration and textbook assistance
- Partnerships with local employers committed to hiring veterans
- Specialized career pathways for veterans entering fields such as public safety, logistics, nursing, and IT

Santa Fe College is proud to have been named "Best for Vets", reflecting our commitment not only to active-duty and retired service members, but also to older veterans seeking meaningful second careers.

Many of our older veteran students choose programs that build on their military experience - advanced manufacturing, first responder programs, logistics, cybersecurity,

¹Postsecondary National Policy Institute, "Veterans in Higher Education: Fact Sheet," April 2025, <https://pnpi.org/wp-content/uploads/2025/05/Veterans—FactSheet—Apr25.pdf>

city - as well as others who pursue new callings in healthcare, social services, or business.

Supporting veterans supports our workforce, strengthens families, and honors national service.

VI. Policy Recommendations to Support Purposeful Aging Through Community Colleges

To enhance the role community colleges play in strengthening the lives of older Americans, Congress may consider:

- Expanding federal support for short-term, stackable workforce credentials
- Supporting two-generation learning models that benefit entire families
- Investing in digital literacy initiatives for older adults
- Funding wraparound services that reduce barriers for older learners
- Supporting replication of programs like Displaced Homemaker and ACB

Excel

These investments strengthen not only older Americans, but our workforce, our communities, and our economy.

Conclusion

Older Americans bring wisdom, experience, dedication, and purpose to our campuses and our communities. Community colleges- accessible to all and responsive to local needs- are uniquely positioned to help them continue contributing to the nation's economic vitality and civic life.

Through rapid workforce training, two-generation learning models, enrichment programs, and community-based partnerships, community colleges provide older Americans with the tools to remain engaged, productive, and connected. Programs like the Displaced Homemaker Program and the ACB Excel Program show what is possible when community colleges are empowered to innovate.

Thank you for the opportunity to offer this testimony. I welcome your questions and look forward to working with the Committee to strengthen opportunities for older adults across our nation.

*****SEE NEXT PAGE FOR SANTA FE COLLEGE ATTACHMENT*****



Displaced Homemaker Program

The Displaced Homemaker program assists the community by offering empowerment and educational assistance to homemakers who are seeking employment. The program offers free classes and workshops throughout the year. Since 1984, DHP has assisted over 4500 women in Alachua and Bradford counties, resulting in tremendous impact to our local communities through increased wages and buying power, and the reduced need for social services.

To be eligible for the program, candidates must:

- Be 30+ years of age, and
- Have mostly been homemakers during their adult life, and
- Be unemployed or not adequately employed, and
- Have been dependent upon a family member for support which is no longer available or have been dependent upon public assistance





Offering classes to support growth in:

- Life Management
 - Goal setting and value clarification
 - Problem solving
 - Self-esteem building
 - Budgeting and time management
 - Stress management
 - Assertive communication skills
- Professional Development
 - Internet safety
 - Job search planning
 - Resume development
 - Online applications
 - Typing and word processing
 - Emailing and attachments
 - Interview techniques
- Educational Assistance
 - Applying to Santa Fe College
 - GED classes and testing
 - CPR and other programs

Contact us!
 352-395-5047 or DHP@stcollege.edu
stcollege.edu/DHP
 Santa Fe College
 3000 NW 83rd Street, I-40
 Gainesville, FL 32606

Commitment to Equal Access and Equal Opportunity
 Santa Fe College is committed to an environment that maintains diversity, respects the rights of all individuals, and operates in accordance with the Florida Constitution and the United States Constitution. If you are interested in our programs, please contact us at 352-395-5047.

ACB Excel Program







A student working on a laptop.



Donate today to the ACB Excel Program
at stjohns.edu/foundation

Donations can be sent to 3000 NW 83rd Street, F-207, Gainesville, FL 32606

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St. Johns College named the ACB Excel Program for women in construction. The program is designed to provide women with the skills and knowledge needed to succeed in the construction industry.

ACB is a group of people who are passionate about making a difference in the lives of our community. We are committed to providing the best possible education and training for our students. We are committed to providing the best possible support for our students. We are committed to providing the best possible experience for our students.

We are committed to providing the best possible education and training for our students. We are committed to providing the best possible support for our students. We are committed to providing the best possible experience for our students.

Key Components

- Provide a safe and secure environment for our students.
- Provide the best possible education and training for our students.
- Provide the best possible support for our students.
- Provide the best possible experience for our students.

ACB Programs of Study

- Air Conditioning, Refrigeration and Heating Technology Certificate
- Construction Management Certificate
- Criminal Justice Certificate
- Dental Assistant Certificate
- Early Childhood Education Certificate
- Law Enforcement Certificate
- Nursing Assistant Certificate
- Paralegal Certificate
- Plumbing Technology Certificate
- Police Academy Certificate
- Police Management Certificate
- Police Training Certificate
- Police Academy Certificate
- Police Management Certificate
- Police Training Certificate
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- Police Management Certificate
- Police Training Certificate

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

PREPARED WITNESS TESTIMONY

Rachel Greszler

CONGRESSIONAL TESTIMONY

**Aging with Purpose:
The Positive Impact of Seniors in Today's Economy**

**Testimony Before the
Special Committee on Aging**

United States Senate

December 10, 2025

Rachel U. Greszler
Senior Research Fellow
Thomas A. Roe Institute for Economic Policy Studies
The Heritage Foundation

My name is Rachel Greszler. I am a senior research fellow in workforce and public finance at The Heritage Foundation, and a visiting fellow in workforce at the Economic Policy Innovation Center. The views I express in this testimony are my own and should not be construed as representing any official position of The Heritage Foundation or of the Economic Policy Innovation Center.

My testimony today focuses on three aspects of older Americans' positive impact in today's economy:

First, demographic shifts mean that older Americans are increasingly vital contributors to the American economy.

Second, cultural ails cry out for older generations to impart their wisdom, reasoning, and resilience to younger generations.

Third, policymakers can and should implement policy changes to make it easier for older Americans to remain engaged in meaningful activities.

Demographic Shifts Mean That Older Americans Are Increasingly Vital Contributors to the American Economy

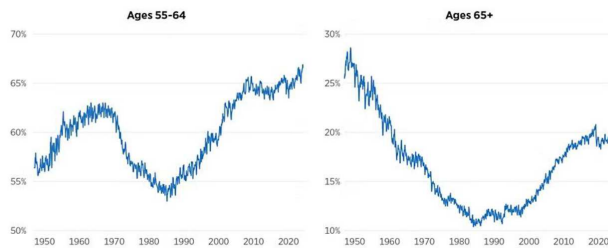
The combination of declining fertility rates, the aging of the baby boomer population, and increased life expectancies means that older Americans are a rapidly growing share of the population. Beginning in 2034, there will be more seniors than children in America for the first time in U.S. history.¹

¹ Jonathan Vespa, Lauren Medina, and David M. Armstrong, "Demographic Turning Points for the United States: Population Projections for 2020 to 2060," U.S. Census Bureau, issued March 2018, revised February 2020, <https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1144.pdf> (accessed December 4, 2025).

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As the share of Americans ages 55 and older increased from 16 percent in 1950 to 25 percent in 2025, and is projected to reach 35 percent by 2060, the American economy needs more older Americans to remain productive. Fortunately, the trend is already headed in the right direction as older Americans' labor force participation rate has increased significantly over the past 40 years, including a 10.9 percentage point increase among individuals ages 55 to 64, and a 7.0 percentage point increase among individuals ages 65 and older.²

CHART 6

Labor Force Participation by Age Group

SOURCE: Bureau of Labor Statistics, "Current Population Survey," <https://www.bls.gov/cps/> (accessed March 12, 2025).

BG3911 | heritage.org

Improvements in health—including medical advancements—and less physically demanding jobs have helped to propel this rise in older Americans' labor force participation, and they provide the capacity for even further growth in older Americans' labor force participation.³ In particular, an economic analysis that compared health and mortality data of Americans ages 55 to 69 in 1977 and 2010 estimated that older Americans in 2010 could have been working an additional 2.7 years to 4.2

² Bureau of Labor Statistics, "Labor Force Participation Rate by Age," Current Population Survey, <https://www.bls.gov/data/home.htm> (accessed December 5, 2025). For individuals ages 55 to 64, the labor force participation rate rose from 55.7 percent in September 1985 to 66.6 percent in September 2025. For ages 65+ the labor force participation rate rose from 12.5 percent in September 1985 to 19.5 percent in September 2025. Note that the decline in participation rates of individuals age 65+ that began in 2020 has been attributed to the steep rise in home prices. By significantly boosting the nest eggs of older homeowners, this increase in home values caused some homeowners to retire earlier than they had planned. See Jack Favilukis and Gen Li, "The Great Resignation Was Caused by the COVID-19 Housing Boom," University of British Columbia Sauder School of Business, January 24, 2023, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4355860 (accessed March 1, 2023). The chart "Labor Force Participation by Age Group" is from Rachel Greszler, "America's Retirees: Comfort or Crisis? Current Retirees Are Doing Better than Ever, but Threats Loom for Younger Generations," Heritage Foundation *Backgrounders* No. 3911, June 4, 2025, <https://www.heritage.org/sites/default/files/2025-06/BG3911.pdf>.

³ Rachel Greszler, "Rescuing Entitlements and Pensions: Study Shows Americans Can Work Longer," Heritage Foundation *Issue Brief* No. 4539, April 6, 2016, <https://www.heritage.org/jobs-and-labor/report/rescuing-entitlements-and-pensions-study-shows-americans-can-work-longer>.

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years if they were to work in the same manner as their similarly situated counterparts from 1977.⁴ It is important to note that while there have been significant positive improvements in health, they are not universal across all older workers, and some, such as construction workers, and other hard-labor workers, still need to retire from those jobs before standard retirement ages.

TABLE 2

Health Method: Workers Have Capacity for 2.5–2.8 Additional Years of Work

The health method looks at the work capacity of working adults and uses it as a rubric to calculate how long older individuals in a similar state of health could work. This method found that on average, employment rates among workers aged 55 to 69 could be between 4 and 33 percentage points higher, translating into an additional 2.5 to 2.8 years of work.

	Age Groups	Actual Employment	Health Method Predicted Employment	Additional Gain (Percentage Points)
MEN	55–59	74.6%	78.4%	+3.8%
	60–64	58.7%	76.2%	+17.5%
	65–69	38.9%	71.8%	+32.9%
	70–74	26.9%	67.4%	+40.5%
WOMEN	55–59	62.6%	67.4%	+4.8%
	60–64	46.4%	64.1%	+17.7%
	65–69	27.7%	58.7%	+31.0%
	70–74	16.9%	55.9%	+39.0%

NOTE: These figures represent the midpoint of the two estimates using all health variables and an index of health measures.

SOURCE: Author's calculations using data from Courtney Cole, Kevin S. Milligan, and David A. Wise, "Health Capacity to Work at Older Ages: Evidence from the U.S.," National Bureau of Economic Research, Working Paper No. 21940, <https://www.nber.org/papers/w21940.pdf> (accessed February 29, 2025).

IB 4539 ■ [heritage.org](https://www.heritage.org)

Another positive change contributing to the rise in older Americans' labor force participation has been the expansion of independent or freelance work. Rather than a full-stop retirement, many older workers have instead been gradually transitioning into retirement. Often times, that includes retiring from 9-to-5 jobs and shifting to contract-based work that affords older workers significant flexibility over when, where, and how many hours they work. According to the Freelance Forward 2023 report, "26% of Boomer professionals, and 38% of Silent Generation professionals" performed freelance work in 2023.⁵

Cultural Ails Cry Out for Older Americans to Impart Their Wisdom, Experience, Judgement, and Resilience to Younger Generations

As employment has been rising among older Americans, it has fallen precipitously among younger Americans. Between 2000 and 2025, the employment rate of younger Americans (ages 16 to 24) fell by 10.2 percentage points, from 59.9 percent in September 2000 to 49.7 percent in September 2025.

⁴ Courtney Cole, Kevin S. Milligan, and David A. Wise, "Health Capacity to Work at Older Ages: Evidence from the U.S.," National Bureau of Economic Research *Working Paper* No. 21940, January 2016, <https://www.nber.org/papers/w21940.pdf> (accessed January 16, 2025).

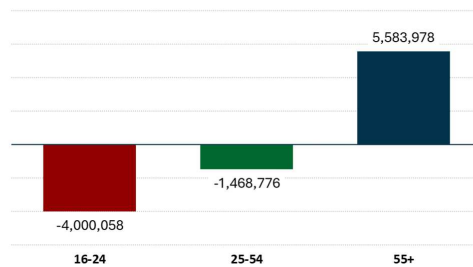
⁵ Upwork, "Freelance Forward 2023," December 12, 2023, <https://www.upwork.com/research/freelance-forward-2023-research-report> (accessed March 24, 2025).

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This decline of just over 4 million younger workers is particularly regrettable because early employment imparts skills and experience, and teaches important life lessons like: showing up on time; demonstrating respect and kindness to co-workers and customers; staying on task even when it is difficult or boring; and disconnecting from screens and interacting face to face.

Changes in Employment by Age Since 2000

Gap in employment level, comparing employment rates in 2000 to current employment rates



Source: Bureau of Labor Statistics, "Labor Force Statistics," Current Population Survey, <https://www.bls.gov/data/home.htm> (accessed December 5, 2025).

The onset of a screen-based childhood, and an increasingly screen-infused culture have proved particularly harmful to children and young adults, leading to a decline in personal characteristics that contribute to success in school, work, relationships, and overall well-being.⁶ For example, scholar Samuel J. Abrams said that, over the past two decades, society has been witnessing "the quiet unraveling of a trait that built civilization."⁷ That trait is conscientiousness, and it is generally associated with tendencies to be careful, disciplined, persistent, and dependable. As Abrams noted,

Between 2014 and 2024, conscientiousness scores among Americans aged 16–39 dropped more sharply than any personality shift in recorded history. Younger cohorts report feeling 20 percent more distracted and careless than just a decade ago. They demonstrate less tenacity, make fewer commitments, and struggle to follow through on the ones they do make. Most alarming: the steepest declines occur during the transition from adolescence to early adulthood—precisely when character traits typically solidify for life.⁸

Perhaps more than ever, younger Americans need to spend more time engaged with and learning from older Americans. Older generations have long been the stewards of families, communities, and cultural memories—offering perspective, insight, and intergenerational connection that strengthens

⁶ USC Dornsife Center for Economic and Social Research, "Understanding America Study," <https://usdata.usc.edu/index.php> (accessed September 15, 2025).

⁷ Samuel J. Abrams, "The Quiet Crisis: Why Conscientiousness Matters More Than Ever," American Enterprise Institute, August 11, 2025, <https://www.aei.org/society-and-culture/the-quiet-crisis-why-conscientiousness-matters-more-than-ever/> (accessed September 12, 2025).

⁸ Ibid.

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the fabric of society. As a generation that did not grow up with screens, and that understands the value of face-to-face connections, the importance of hard work, commitment, and respect, and which embodies resilience, today's older Americans have so much to offer younger generations.

In the workplace, older Americans play an important role by sharing decades' worth of wisdom and experience, passing on institutional knowledge and practices, and mentoring younger workers. Of particular importance today is older Americans' ability to impart a strong work ethic, show how to work amicably and collaboratively with others, and demonstrate soft skills like punctuality, clear communication, and respect.

Outside of the formal workplace, older Americans' volunteer work provides meaningful services that strengthen civil society. Whether it be volunteering in a church, serving on a non-profit board, cooking and delivering meals, tutoring at-risk youth, or serving as hospice companions, older Americans' volunteer work improves the lives of others. Moreover, their engagement in volunteer work helps to pass down civic values, history, and ethical norms.

Older Americans are also the matriarchs and patriarchs of families. In addition to the wisdom, guidance, and sometime financial support that they provide, older Americans also spend significant time and energy caring for grandchildren. According to the National Poll on Healthy Aging, 20 percent of people with grandchildren under age 18 provide care for them at least once a week, and 8 percent provide daily or near-daily care.⁹ That same poll found that the benefits of grandparent care are mutually beneficial—enhancing both grandchildren's and grandparents' lives. Moreover, grandparents' care can save families significant money, and the overwhelming majority of parents feel most comfortable with their children being cared for by family members.¹⁰

Clement Troutman. I'd like to share a story about Clement Troutman, who is just one example of someone who is aging with purpose. Clement Troutman had a long and successful career serving in the Navy and then as a defense contractor. Instead of retiring early, Clement decided at age 60 to pursue his dream of owning his own business and he opened a Tropical Smoothie Café.¹¹ Today, he owns one of the chain's most successful stores—which he operates alongside his daughter.

When Clement passionately told me about his café and how he treats his team—he told me he does not have employees, but a team—the “dream team”—I wished I could work for Clement, or at least have my teenage son work for him. In addition to his passion of providing healthy food, Clement is passionate about helping people reach their potential. To that end, Clement sits down with each of his team members twice a year. Whether high schoolers working part-time to contribute at home or save for college, or single parents providing for their families, Clement wants to make sure he is doing all that he can to help them meet their goals.

⁹ Katie Bauer, “Grandparents Help Kids in Many Ways—But the Reverse May Be True Too, Poll Suggests,” National Poll on Healthy Aging, University of Michigan, November 12, 2024, <https://www.healthyagingpoll.org/reports-more/poll-extras/grandparents-help-grandkids-many-ways-reverse-may-be-true-too-poll/utm> (accessed July 9, 2025).

¹⁰ Wendy Wang and Janet Erickson, “Homeward Bound: The Work–Family Reset in Post-COVID America,” Institute for Family Studies *Research Brief*, August 2021, <https://ifstudies.org/ifst-admin/resources/final-ifsparentsreport.pdf> (accessed July 10, 2025).

¹¹ Joanna Fantozi, “Nation's Restaurant News: How a Veteran with Top Secret Security Clearance Became a Tropical Smoothie Café Franchisee,” International Franchise Association, February 20, 2025, <https://www.franchise.org/2025/02/how-a-veteran-with-top-secret-security-clearance-became-a-tropical-smoothie-cafe-franchisee/> (accessed July 10, 2025).

Having just celebrated his 67th birthday this Monday, Clement is not stepping onto the sidelines. This past year, he opened a second Tropical Smoothie Café and a PJ's Coffee Café. And he has plans for yet another store. As Clement expands his businesses while also serving in charitable organizations, I cannot help but smile at the thought of all the lives that Clement is positively impacting as he ages with purpose.

Policymakers Can and Should Make It Easier for Older Americans to Stay Engaged

While it should always be the choice of individuals how they spend their time and resources, particularly in older age and after decades of work, the federal government should not make it harder for older Americans to remain engaged in productive activities as they age. As income and health insurance are two of older Americans' top concerns, policymakers should reduce excessive taxes on certain Social Security recipients and expand access to lower-cost, market-driven health insurance options.

Eliminating Social Security's Retirement Earnings Test. Social Security's Retirement Earnings Test is an outdated, little-known, and misunderstood relic of the original 1935 Social Security Act. When Social Security first began in the wake of the Great Depression, policymakers wanted to encourage older Americans to leave the labor force to free up jobs for younger workers. Consequently, the original version of Social Security's Retirement Earnings Test was a prohibition on Social Security benefits for anyone who was still working.¹²

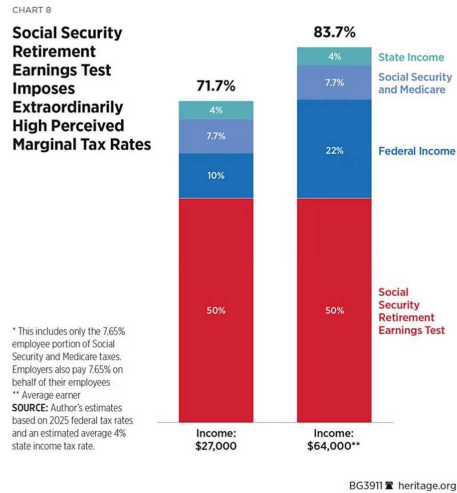
The Retirement Earnings Test has been revised over time and, currently, it applies to Social Security recipients who are between the ages of 62 and 66, and who earn more than \$23,400 per year. For those recipients, the Retirement Earnings Test takes away \$1 in Social Security benefits for every \$2 in earnings above \$23,400 per year. Although retirees can later recoup some or all of the money taken out of their Social Security benefits by the Retirement Earnings Test, most people do not realize this, and the test is perceived as an additional 50 percent tax.¹³ This results in marginal tax rates as high as 84 percent, which, not surprisingly, suppresses the work and earnings of older Americans.¹⁴

¹² Rachel Greszler, "Ending the Retirement Earnings Test: A Pro-Growth Proposal to Cut Social Security Taxes and Improve Program Solvency," Heritage Foundation *Backgrounder* No. 3877, March 3, 2025, <https://www.heritage.org/budget-and-spending/report/ending-the-retirement-earnings-test-pro-growth-proposal-cut-social>.

¹³ The retirement earnings test applies to anyone who collects Social Security benefits before reaching normal retirement age, which is 67 for anyone born in 1960 or later. The earnings test level, which is updated annually, is \$23,400 for 2025. Although the earning test functions like a 50 percent tax, the amounts taken from workers' Social Security checks are later added back in, by an upward revision to benefits once (or if) the individual reaches normal retirement age.

¹⁴ The chart "Social Security Retirement Earnings Test Imposes Extraordinarily High Perceived Marginal Tax Rates" is from Greszler, "America's Retirees: Comfort or Crisis? Current Retirees Are Doing Better than Ever, but Threats Loom for Younger Generations."

CONGRESSIONAL TESTIMONY



Many studies, including multiple ones conducted by the Social Security Administration, find that the Retirement Earnings Test significantly reduces older Americans' work below what they would otherwise choose.¹⁵ While that was the intent of the original, Depression-era earnings test—to push older Americans out of the labor force—today's economy would benefit from the continued work of older Americans.

¹⁵ Anya Olsen and Kathleen Romig, "Modeling Behavioral Responses to Eliminating the Retirement Earnings Test," *Social Security Bulletin*, Vol. 73, No. 1 (2013), <https://www.ssa.gov/policy/docs/ssb/v73n1/v73n1p39.pdf> (accessed January 2, 2025); Steven J. Haider and David S. Loughran, "The Effect of the Social Security Earnings Test on Male Labor Supply: New Evidence from Survey and Administrative Data," *Journal of Human Resources*, Vol. 43, No. 1 (February 2008), pp. 57–87, https://www.researchgate.net/publication/24142180_The_Effect_of_the_Social_Security_Earnings_Test_on_Male_Labor_Supply_New_Evidence_from_Survey_and_Administrative_Data (accessed February 3, 2025); Leora Friedberg, "The Social Security Earnings Test and Labor Supply of Older Men," in James M. Poterba, ed., *Tax Policy and the Economy*, Vol. 12 (Cambridge, MA: MIT Press, 1998), pp. 121–150, <http://www.nber.org/chapters/c10915> (accessed February 3, 2025); Cordelia Reimers and Marjorie Honig, "Responses to Social Security by Men and Women: Myopic and Far-Sighted Behavior," *Journal of Human Resources*, Vol. 31, No. 2 (1996), pp. 359–382; Michael V. Leoncio, "The Effects of the Social Security Earnings Test on the Labor-Market Activity of Older Americans: A Review of the Evidence," *Social Security Bulletin*, Vol. 53, No. 5 (1990), pp. 2–21, <http://www.socialsecurity.gov/policy/docs/ssb/v53n5/v53n5p2.pdf> (accessed January 3, 2025); and Gary Burtless and Robert A. Moffitt, "The Joint Choice of Retirement Age and Postretirement Hours of Work," *Journal of Labor Economics*, Vol. 3, No. 2 (1985), pp. 209–236.

CONGRESSIONAL TESTIMONY

Based on evidence from past studies, I estimate that removing Social Security's Retirement Earnings Test could increase the U.S. labor force by up to 1 million workers.¹⁶ The additional full-time and part-time work of older Americans would increase older Americans' incomes, modestly reduce poverty among seniors, potentially improve physical and mental health, help to fill labor shortages, contribute to economic output, increase government revenues by up to \$18 billion per year, and modestly improve the solvency of the Social Security and Medicare programs. Moreover, eliminating the Retirement Earnings Test would reduce administrative costs and complexities for the Social Security Administration, and eliminate all confusion and inquiries among seniors whose benefits are affected by the test.¹⁷

TABLE 1

Impact on Earnings and Tax Revenues from Eliminating the Retirement Earnings Test

RANGE OF ESTIMATES

Percentage Point Increase in Labor Force	Additional Workers (ages 62-66)	Earnings	Social Security	Medicare	Federal	State	Total Annual
0.008	165,595	\$10,541,264,605	\$1,307,116,811	\$305,696,674	\$843,301,168	\$421,650,584	\$2,877,765,237
0.035	724,479	\$46,118,032,646	\$5,718,636,048	\$1,337,422,947	\$3,689,442,612	\$1,844,721,306	\$12,590,222,912
0.05	1,034,970	\$65,882,903,781	\$8,169,480,069	\$1,910,604,210	\$5,270,632,302	\$2,635,316,151	\$17,986,032,732

SOURCE: Author's calculations based on federal income tax rates for 2025, an assumed average state income tax rate of 4 percent, and average weekly earnings as of December 2024 (which translate to \$63,657 per year), as reported by the Federal Reserve Bank of St. Louis, "Average Weekly Earnings of All Employees, Total Private," <https://fred.stlouisfed.org/series/CES0500000001> (accessed January 24, 2025).

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All these positive results would stem from more Americans achieving their ideal levels of work in the absence of a government policy that actively discourages work. This win-win policy is evident in the fact that the last time that Congress addressed the Retirement Earnings Test, in 2000—eliminating the test for beneficiaries over Social Security's normal retirement age—the proposal was fully bipartisan, with a vote of 422 to 0 in favor in the House, passed by unanimous consent in the Senate, and signed into law by President Bill Clinton. Since Social Security's retirement age has been rising from 65 to 67, the Retirement Earnings Test now applies to and potentially suppresses the labor force participation of millions more seniors.

Expanding Health Insurance Options. Older Americans tend to have more health care needs and thus higher health care costs. Consequently, health insurance is especially important to them. Senator Rick Scott's (R-FL) Health Freedom Accounts proposal would allow federal subsidies to go

¹⁶ Rachel Greszler, "Ending the Retirement Earnings Test: A Pro-Growth Proposal to Cut Social Security Taxes and Improve Program Solvency," Heritage Foundation *Backgrounder* No. 3877, March 3, 2025, <https://www.heritage.org/sites/default/files/2025-03/BG3877.pdf>.

¹⁷ The chart "Impact on Earnings and Tax Revenues from Eliminating the Retirement Earnings Test" is from *ibid.*

directly to individually owned health savings accounts (HSAs) (associated with the individual's health insurance plan), instead of directly to insurance companies. In addition to the proven cost benefits of consumer-driven HSA health insurance plans, Health Freedom Accounts would allow individuals to build a health care nest egg to help to pay for future health care costs. Significantly, Health Freedom Accounts would not take away any existing options. They would simply offer a way for individuals to directly receive health insurance subsidies in HSAs instead of the subsidies going to insurers even if individuals have few or no health care expenses.

Reducing Regulations That Make It Harder to Work or Start a Business. In addition to the most significant factors of taxes and health insurance, a litany of government regulations function as additional taxes on work and entrepreneurship. To make it easier for all Americans, and particularly older Americans, to continue working in the ways that work for them, policymakers should consider the following bills that would remove existing regulatory barriers to work:

- **The Modern Worker Empowerment Act¹⁸ and the 21st Century Worker Act.¹⁹** These bills would create a single, simple test of employee or independent contractor status, consistent across all federal law, and based on the level of control an individual has over his or her work. This would particularly help older Americans who want to transition from traditional 9-to-5 employment to flexible, contract-based employment.
- **The Unlocking Benefits for Independent Workers Act.²⁰** This act would create a safe harbor for companies that do business with independent contractors to offer them benefits without triggering employee status. This could help older Americans to gain access to health insurance without having to remain in a traditional 9-to-5 job.
- **The Independent Retirement Fairness Act.²¹** This act would expand retirement savings options for independent workers and make it easier for them to save as they move across different jobs.²²
- **The Association Health Plans Act.²³** This act would allow independent workers and small businesses to pool together to negotiate collectively so that they can benefit from the lower costs of pooled health insurance.

¹⁸ S. 2228, Modern Worker Empowerment Act, 119th Congress, introduced July 7, 2025,

https://www.help.senate.gov/imo/media/doc/modern_worker_empowerment_actpdf.pdf (accessed July 11, 2025).

¹⁹ S. 2159, 21st Century Worker Act, 118th Congress, introduced June 22, 2023,

<https://www.govinfo.gov/content/pkg/BILLS-118s2159is/pdf/BILLS-118s2159is.pdf> (accessed July 11, 2025).

²⁰ S. 2110, Unlocking Benefits for Independent Workers Act, 119th Congress, introduced July 7, 2025,

https://www.help.senate.gov/imo/media/doc/unlocking_benefits_for_independent_workers_act_text_1pdf.pdf (accessed July 11, 2025).

²¹ S. 2217, Independent Retirement Fairness Act, 119th Congress,

https://www.help.senate.gov/imo/media/doc/independent_retirement_fairness_act.pdf (accessed July 11, 2025).

²² For example, the act includes a "suspension account," which is a flexible savings account that allows independent workers to set aside funds to reserve for retirement and to later deposit into a pooled employer retirement plan or a simplified employee pension.

²³ S. 1847, Association Health Plans Act, introduced May 22, 2025, 119th Congress, <https://www.paul.senate.gov/wp-content/uploads/2025/05/KEN2533825-1.pdf> (accessed July 11, 2025).

- **The Save Local Business Act.**²⁴ This act would help to protect successful small-business entrepreneurship models—such as Clement Troutman’s multiple franchises—by defining joint employer status based on whether or not an entity exercises direct and immediate control over essential terms and conditions of employment.²⁵

Summary

Older Americans are vital contributors to the economy. They confer invaluable wisdom and mentorship to younger generations, and their continued engagement benefits everyone. Demographic trends amplify the importance of older Americans’ contributions, and cultural trends cry out for their heightened influence. Consequently, it is more important than ever to remove unnecessary barriers that limit older Americans’ ability to stay engaged.

We have seen significant increases in labor force participation among older Americans in recent decades, thanks to improved health, longer life spans, and more flexible work options. But outdated policies—like the Social Security Retirement Earnings Test, overly burdensome licensing requirements, and restrictive definitions of employment—make it harder for older Americans who want to stay engaged to pursue the paths that are best for them.

Policymakers should repeal Social Security’s Retirement Earnings Test, protect flexible work, expand portable benefit opportunities, and preserve successful business models like franchising. These changes would allow older Americans to stay engaged in the ways that work for them, which would not only support seniors, but also strengthen families, workplaces, the economy, and the fabric of society.

²⁴ S. 1261, Save Local Business Act, 118th Congress, introduced April 25, 2023, <https://www.congress.gov/bills/118th-congress/senate-bill/1261/text/summary> (accessed July 10, 2025).

²⁵ If the Biden Administration’s Joint Employer rule, which remains unsettled after a judge in the Eastern District of Texas vacated it, were to be enforced, Clement and more than 790,000 other franchise business owners would face significant limits to their abilities to operate their businesses, and the franchise business model as we know it could cease to exist for future, would-be business owners. The Save Local Business Act would provide needed clarity and certainty.

CONGRESSIONAL TESTIMONY

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U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

PREPARED WITNESS TESTIMONY

Christine Osasu

Chairman Scott, Ranking Member Gillibrand, and distinguished members of the Committee, thank you for the opportunity to speak before you today. It is a privilege afforded to very few to address this esteemed body, and I do so with both deep gratitude and a profound sense of responsibility to the seniors in my community. The stories and struggles of our seniors deserve to be heard, and I am honored to share a few stories with you today.

INTRODUCTION

My name is Christine Osasu, and for the past ten years, I have dedicated my career to serving some of Georgia's most vulnerable populations—first as a loan originator with Habitat for Humanity, and for the last four years as the Director of the Senior Community Service Employment Program (SCSEP) at The Legacy Link, a nonprofit and designated Area Agency on Aging. Our mission is to empower aging adults and individuals with disabilities by connecting them to resources to be their link to a better life. Our SCSEP program serves 107 counties across Georgia as a proud subgrantee of the National Council on Aging (NCOA).

Today, I'm here to share how training through the SCSEP program has transformed lives—empowering older adults to reenter the workforce, reclaim their confidence, affirm their value, and take meaningful steps toward self-sufficiency. I'm also here to share the devastating impact of the SCSEP funding pause—a crisis that left nearly 30,000 seniors across the country in limbo, without income, structure, or support¹.

I am deeply grateful to Ranking Member Gillibrand for leading a group letter to the Labor Secretary regarding the SCSEP funding delay, and to Chairman Scott and Ranking Member Gillibrand for their bipartisan efforts to reintroduce the Older Americans Act (OAA) reauthorization.

SCSEP, authorized under the OAA, is a federally funded job training program for low-income seniors aged 55 and older. It functions much like a paid internship for seniors. Participants receive hands-on training at nonprofit and government agencies, where they gain new skills. The host agencies benefit from having experienced dedicated workers—at no cost—who often become permanent employees. We serve those seniors who have the most significant barriers to employment, and we have a proud history of pulling people out of homelessness and reducing reliance on public assistance programs.

SCSEP has existed since 1965, and for good reason: it works. It is a lifeline for seniors who want to work, who need to work, and who still have so much to contribute.

BARRIERS SENIORS FACE

While working combats social isolation and improves mental and physical health, make no mistake—SCSEP participants are not working for enjoyment². They are working to survive. To qualify for the program, seniors must have incomes at or below 125% of the federal poverty level, which is approximately \$1,600 per month for a single person. With the rising costs of food, housing, healthcare, and more, these limited-income seniors are struggling to pay for basic necessities. As people are living longer, they need more in savings to sustain them, and many have no savings at all, living paycheck to paycheck.

Seniors are strong and resilient—but they are also growing tired of being left behind by systems that are becoming more automated and less human.

Seniors face real and persistent age discrimination in the workforce. They also face technological barriers that make even applying for a job feel insurmountable. "[They] find themselves beautifully equipped for a world that no longer exists." -Eric Hoffer

¹ U.S. Dep't of Labor, National Quarterly Progress Report (July 7, 2025), <https://cmp.dol.gov/suite/sites/dol>.

² U.S. Dep't of Labor, PY 2020 Nationwide Participant Evaluation of SCSEP (Mar. 25, 2022), <https://www.dol.gov/sites/dolgov/files/ETA/seniors/pdfs/PY2020%20Nationwide%20Participant%20Survey%20Report—3%2025%202022.pdf>.

Imagine trying to navigate today's job market without an email address or basic computer skills. For many older adults, this is a reality. That's where SCSEP steps in-empowering seniors with the tools and training they need to navigate the digital world.

Last year, Legacy Link launched a Digital Empowerment Program that provided participants with tablets and hands-on instruction in essential technology skills, from job searching to basic office software-opening new doors to employment and independence.

IMPACT OF THE PAUSE

Due to a delay in releasing FY25 funding by the Department of Labor to the national grantees, most SCSEP participants were placed on an unpaid break for four and a half months. This pause in SCSEP funding greatly harmed older adults who were already facing the most significant barriers to employment.

The majority of SCSEP funds directly pay for participants' wages. For many, this pause meant missed meals, unstable housing, and growing uncertainty about the future, especially as they were not eligible to collect unemployment during the pause.

In Georgia, the \$7.25-per-hour SCSEP training wage may seem insignificant to some, but for someone surviving on less than \$1,600 a month, this paid training is a lifeline. When training was paused-it wasn't just an inconvenience. It had life-threatening consequences for our seniors: homelessness, skipped medications, food rationing, and grandchildren going without school supplies.

A heartbreaking story from North Georgia illustrates the devastating impact of the pause.

A short while into the pause, an undeliverable letter led to an unexpected heartbreak. As usual, I called the participant to verify his address when the letter was returned. I anticipated a routine conversation-but his words stopped me in my tracks. When asked for his updated address he said, "Ms. Christine, I wish I could give you my updated address, but I don't have one. I couldn't pay for my housing, I've maxed out my time in the shelter, and now I'm living in a tent."

Our seniors want to work-and many must work. Social Security alone is not enough to survive. When the SCSEP program is paused, the impact is immediate and devastating.

COMMUNITY AND ECONOMIC IMPACT

Older adults want to work. When given the opportunity, they support themselves with dignity, reducing reliance on food stamps, subsidized housing, and public assistance.

Ms. Plant, age 59, shared her story:

"After losing my husband to COVID in 2020, I became homeless-bouncing between shelters and motels. SCSEP helped me stabilize my life. It allowed me to cover basic needs, pursue training in medical coding, and give back by serving meals at the soup kitchen. Without it, I'd be at risk of losing everything again."

Healthy, engaged older adults are a vital asset to our economy. With the right tools and opportunities, they don't just participate, they lead, mentor, and multiply impact. Investing in seniors means investing in experience, reliability, and resilience. They are valuable, capable members of the workforce who enrich every organization they join.

SCSEP delivers a strong return on investment by preparing seniors for meaningful employment-benefiting not just individuals, but society as a whole. SCSEP is the key-to stronger businesses, reduced public spending, less social isolation, and a more inclusive, resilient workforce.

Thank you for your commitment to improving the lives of our seniors. I urge you to remain diligent in the fight for a better world for older Americans-because we are all aging, and we deserve to age well.

Questions for the Record

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

QUESTIONS FOR THE RECORD

John Taffer

Ranking Member Kirsten E. Gillibrand

Question:

Based upon your experience providing advice and guidance to older Americans who remain actively employed, have you found the Social Security special earnings limit rule to serve as an impediment to work and gainful activity?

Response:

I believe it is absolutely a deterrent. If someone has to go back to work, it is because their current benefits and income are not fully supporting them. Penalizing them for earning a living creates an unnecessary obstacle to keeping up with the cost of living and unfairly punishes their effort to stay productive. Going back to work at that stage of life should provide stability, dignity, and a better quality of life. Benefit reductions should never work against that."

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

QUESTIONS FOR THE RECORD

Paul Broadie, MD**Senator Raphael Warnock****Question:**

More than one in three older adults live in rural Georgia, where they face disproportionate barriers in accessing skill development opportunities. On December 9, 2025, I co-led the introduction of the Pathways to Prosperity Act, which would improve the Department of Labor's Strengthening Community Colleges Grant Programs. This legislation would help community and technical colleges expand career pathways and strengthen partnerships with employers, so students can develop skills aligned with the needs of industries.

How would promoting collaboration between community and technical colleges and employers improve job training opportunities for seniors in rural Georgia and support rural economic growth?

Response:

Community and technical colleges are deeply rooted in the communities and regions they serve. This makes these institutions uniquely positioned to partner with area employers to identify skills gaps and create the programming necessary to address industry needs today and into the future. At Santa Fe College, we know the most effective workforce solutions begin by listening to our local employers so we can provide career pathways in alignment with employers.

By working together with industry, community and technical colleges can develop practical, targeted, and scalable programs that lead to relevant, in-demand jobs in our communities. These programs enable students of all ages to take advantage of relevant short term in demand training opportunities that provide avenues for upskilling, reskilling, and rapid entry into employment, and stackable credentials providing opportunities for upward mobility enabling continued education, training and professional growth while earning.

For example, Santa Fe College launched an innovative, two-generational program - ACB Excel. The program, Achieve, Conquer, Believe, provides short-term training programs for unemployed or underemployed individuals raising their children or grandchildren. These programs are designed in partnership with employers based on employer needs and area demands. While they are receiving the training, their school-aged children are receiving STEM-focused academic enrichment. Now in its fourth year, this program has a 100% job placement rate, with many participants also choosing to continue their education to further expand employment opportunities.

Utilizing employer-driven pathways creates real opportunities for students, particularly in rural communities where industry partners may be limited and industry training needs tend to be more specific. Programs that support flexible schedules, employ apprenticeship, and "earn while you learn" models are successful, and make training opportunities more accessible, especially for adults who may be balancing caregiving, and other barriers that may impede access to training and ultimately impact their entry or reentry into the workforce or ability to earn a livable wage.

Legislation like the Pathways to Prosperity Act allow community and technical colleges like Santa Fe College to expand these partnerships, scale proven models, and respond even more effectively to regional workforce needs. Additionally, supporting and funding apprenticeship programs would encourage more employers to partner with colleges to develop a skilled workforce. These partnerships support career coaching, skills refreshers, and on-the-job training, which are critical for helping older workers transition into new roles. With the right support, we can continue building clear, flexible pathways connecting people to opportunity and ensuring communities have the skilled workforce needed to thrive. Investments that support the growth of a talented workforce have a direct positive economic impact on the community and aid in the recruitment, retention and growth of business and industry in the region, rural or otherwise.

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DECEMBER 10, 2025

QUESTIONS FOR THE RECORD

Rachel Greszler**Ranking Member Kirsten E. Gillibrand****Question:**

As your written testimony highlights, existing statutory and regulatory requirements can at times serve as barriers for the employment of older Americans. In your view, what should policymakers be aware of when considering potential updates to the Social Security special earnings limit rule, including from both policy and administrative perspectives?

Response:

Social Security's retirement earnings test creates a significant administrative burden for the Social Security Administration (SSA) and causes widespread confusion and behavioral changes for older Americans who are subject to the earnings test.

SSA administers benefits to approximately five million beneficiaries who receive early retirement benefits and thus could be subject to the retirement earnings test if they earn more than \$24,480 per year in 2026. The test requires SSA to track the earnings of all individuals who receive early retirement benefits, and reduce benefits by \$1 for every \$2 in earnings over the \$24,480 threshold.

In recent years, over 500,000 Social Security recipients have had their benefits reduced or eliminated as a result of the earnings test. Applying the test requires SSA to continually monitor and estimate earnings and, when applicable, to reduce monthly Social Security payments that would otherwise remain consistent aside from annual cost-of-living adjustments.

Most Social Security recipients do not understand the retirement earnings test. When their benefits are reduced, they often do not know why and they subsequently seek information either via phone calls or in-office visits to the SSA. According to a February 2024 letter from the SSA's Office of the Inspector General, "In FY 2021, SSA spent approximately \$70 million in administrative costs to enforce the earnings test."

Since application of the earnings test typically requires the SSA to estimate earnings, it inevitably results in inaccurate payments including both overpayments and excessive benefit reductions. According to the same 2024 letter, the SSA's OIG estimated that "SSA:

- inaccurately calculated approximately 47,000 of the 294,000 earnings-test overpayments established in FY 2021, totaling more than \$148 million;

- inaccurately paid approximately 9,000 beneficiaries approximately \$29 million based on estimated earnings that were more or less than their actual earnings; and

- did not timely pay approximately 176,000 beneficiaries approximately \$81 million in monthly benefit increases., the SSA issued 294,000 earnings-test overpayments."

These inaccurate payments cause further administrative costs for the SSA and further confusion and financial uncertainty for Social Security beneficiaries.

In addition to administrative costs and improper payments, the retirement earnings test discourages work. As a widely misunderstood test that is perceived as an additional 50 percent tax on certain earnings, many beneficiaries who are subject to the test reduce their earnings to avoid benefit reductions.

Per your specific question on the policy and administrative considerations that policymakers should be aware of when considering an update to the earnings test:

- The retirement earnings test generates no net revenue for the Social Security programs. Multiple government sources have estimated that eliminating the earnings test would slightly improve Social Security's solvency.

- Eliminating the retirement earnings test entirely would be the most effective reform. Fully eliminating the test would largely eliminate associated administrative costs as well as all confusion caused by the test and all negative impacts on work and earnings.

–Raising the earnings threshold would deliver significant efficiencies, but it would still require the SSA to monitor and estimate all earnings of people under the normal retirement age, and to apply the test to a smaller number of recipients. Moreover, while a higher earnings test could significantly reduce the number of individuals subject to it, and thus the test's work disincentives, it would still cause confusion and reduced work for a smaller number of beneficiaries.

- Eliminating the retirement earnings test would require special treatment for current beneficiaries between the ages of 62 and 66 who have been subject to the test in the past. In addition to immediately ceasing application of the test, the SSA would need to decide whether to apply the test's benefit adjustment at those individuals' normal retirement ages (as currently done), or to apply the adjustments immediately. This would not represent a new administrative function as the SSA already calculates this benefit adjustment.

- Eliminating the retirement earnings test could have spillover benefits for the administrative costs and the payment integrity associated with other government benefit programs, including but not limited to: Medicaid, ACA subsidies, Medicare savings programs and low-income subsidies, heating assistance, and food stamps (SNAP). Stabilizing Social Security benefit payments would improve income measurement for these programs, improving eligibility determinations and payment accuracy.

- I estimate that eliminating the retirement earnings test would: increase the labor force by a range of 166,000 to 1.035 million; Increase older Americans' annual earnings by \$10.5 billion to \$65.9 billion per year; boost annual Social Security revenues by \$1.3 billion to \$8.2 billion per year, and; increase total annual tax revenues by \$2.9 billion to \$18 billion.

- The United States' current demographic, fiscal, and cultural challenges could all be improved by an increase in older Americans' continued workforce participation.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

QUESTIONS FOR THE RECORD

Christine Osasu**Senator Raphael Warnock****Question:**

On July 1, 2025, the Department of Labor halted Fiscal Year 2025 funding for the Senior Community Service Employment Programs (SCSEP), leaving more than 1,000 low-income seniors in Georgia without stable income to afford rent, groceries, and life-saving medications for over four months. President Trump also proposed to eliminate SCSEP and replace the program with state block grants for Fiscal Year 2026.

How would the reauthorization of the Older Americans Act enhance the long-term stability of SCSEP?

Response:

The Older Americans Act is foundational legislation that affirms our national commitment to older adults. It tells seniors that we value their contributions, we care about their well-being, and we intend to uphold the promise that every person deserves life, liberty, and the pursuit of happiness.

The OAA is the statutory backbone of the Senior Community Service Employment Program. SCSEP does not exist in isolation—it is part of a broader ecosystem of services authorized and supported through the OAA. Reauthorization strengthens that entire infrastructure. It provides continuity, predictability, and the long-term stability needed for programs like SCSEP to operate effectively and plan for the future.

When Congress reauthorizes the OAA, it sends a clear and unmistakable message to older Americans: you still matter, and we remain committed to investing in your ability to live with dignity, purpose, and economic security.

For SCSEP in particular, reauthorization provides the stability needed to continue connecting low-income older adults with job training, community service roles, and meaningful pathways back into the workforce. It preserves their connection to community. It preserves their sense of purpose. For many participants, it quite literally ensures they have a reason to get up and get dressed in the morning—a structure, a contribution, and a place where they are valued.

In short, reauthorizing the Older Americans Act is a reaffirmation of our commitment to seniors and a critical safeguard for the long-term stability of SCSEP and the many lives it touches.

Question:

What would happen to Georgia seniors if SCSEP were eliminated?

Response:

Prior to the funding pause, approximately 900 Georgia seniors were participating in SCSEP job training. Unfortunately, the 4.5 month pause gave us a painful preview of what happens when this lifeline is disrupted. That experience informs my answer today.

Eliminating SCSEP would send a devastating message to older Georgians—that they do not matter. Our budget decisions reflect our values, and when we withdraw support from programs like SCSEP, we are signaling who we believe is worthy of investment.

Many of these seniors already feel hopeless, isolated, and left behind. For countless participants, SCSEP was the first "yes" they had heard from the workforce in years. It restored dignity, purpose, and the belief that they still had something to contribute. Ending the program would undo that progress and leave them feeling discarded once again.

The consequences would be severe. Some seniors would face homelessness. Others would be forced to ration medication. Food insecurity—already a daily reality for many—would worsen. Grandchildren who rely on their grandparents' modest support would go without basic supplies. And for too many, the loss of SCSEP would trigger profound depression and even suicidal ideation, as their last connection to community and purpose is severed.

Programs like SCSEP are not luxuries. They are essential investments in vulnerable older adults and in the well being of our communities. When funding is disrupted, the cost is measured in human suffering. And once that damage occurs, there are no quick or easy fixes.

Statements for the Record

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

STATEMENTS FOR THE RECORD

AARP Statement



AARP Statement for the Record

For the Hearing before the

Senate Special Committee on Aging

On

"Aging with Purpose: The Positive Impact of Seniors in Today's Economy"

December 10, 2025

AARP Point of Contact:
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AARP, which advocates on behalf of 125 million Americans age 50 and older and their families, appreciates the opportunity to submit a statement for the record for the Senate Special Committee on Aging's hearing, "Aging with Purpose: The Positive Impact of Seniors in Today's Economy." With continuous changes in the labor market, AARP is pleased that the committee is highlighting the economic contributions of older adults.

Overall, the economic contributions of older adults are expected to increase over time. According to a recent AARP report, the 50-plus age cohort contributes \$8.3 trillion to the U.S. economy each year, or 40% of the U.S. Gross Domestic Product (GDP).¹ In 2030, when the first of the millennials are about to turn 50, the 50-plus age group will contribute \$12.6 trillion to the U.S. economy. By 2050, when Gen Zers will be turning 50, the 50-plus age group will contribute \$26.8 trillion to the U.S. economy. In terms of direct spending, 56 cents of every dollar spent in the U.S. in 2018 was attributable to the 50-plus population, and this share is set to increase to 61 cents by 2050.

Americans are working later into life than ever before. In fact, workers ages 75 and older are the fastest-growing age group in the workforce.² As of September 2025, there were 38 million workers ages 55 and older in the United States, which is 2.5 times the number of older adults working 40 years ago.³ These workers are employed across all major industries in the United States. Health services, professional business services, and wholesale and retail trade employ the most workers ages 50 and older, while agriculture, other services, public administration, and manufacturing have the highest shares of 50-plus workers.⁴ Men ages 50 and older are more likely to work in the professional business services, manufacturing, and construction industries, while 50-plus women are more likely to work in the health and education services industries.⁵

For some, the decision to stay in the workforce is driven by the desire to stay active and engaged in later years of life. Others simply are not financially prepared to retire. When you factor in the rising costs of living and inadequate savings, it becomes clear that reaching a secure retirement is far more challenging than ever before. In fact, many retirees have returned to the labor market in the past six months — mainly pulled back into work by financial pressures. According to a

¹ AARP Global Thought Leadership, "The Longevity Economy Outlook," (Jan. 30, 2020), <https://www.aarp.org/pri/topics/work-finances-retirement/economics-aging/longevity-economy-outlook/#:~:text=Economic%20contributions%20from%20older%20adults,institutions%20across%20the%20United%20States>.

² TED: The Economics Daily, Bureau of Labor Statistics (Nov. 4, 2021), <https://www.bls.gov/opub/ted/2021/number-of-people-75-and-older-in-the-labor-force-is-expected-to-grow-96-5-percent-by-2030.htm>.

³ Pickren, Emily, "New AARP Survey Shows a Sharp Increase in the Number of Older Workers Seeking a Job Change," (Jan. 16, 2025), <https://press.aarp.org/2025-1-16-New-AARP-Survey-Sharp-Increase-Number-Older-Americans-Seeking-Job-Change#:~:text=Age%20discrimination%20is%20a%20concern,to%20negotiate%20a%20job%20offer>.

⁴ Schramm, Jennifer, and Carlos Figueredo, "A Look at Employment of Older Workers by Industry and Occupation," (Oct. 10, 2025), <https://doi.org/10.26419/ppi.00382.001>.

⁵ *Id.*

recent AARP survey, fifty-nine percent of these “unretirees” say they work because they need money or their economic outlook is poor.⁶

The Truth About Older Workers

Despite negative stereotypes and assumptions about older workers, they provide valuable experience, perspective, and stability in addition to offering needed leadership skills. They often serve as mentors and help train the next generation of workers and leaders. Additionally, older workers serve a needed role in addressing labor shortages across industries.

Older workers want to stay competitive in the workforce. They want to continue to learn new skills, grow professionally in their careers and use their skills and talents.⁷ A high percentage noted that they have much to accomplish in their careers. In fact, 61 percent of older workers surveyed had updated their resumes, applied for jobs, posted resumes, interviewed for new jobs, created LinkedIn profiles, or met with recruiters. Respondents who took some type of training (54 percent) cited keeping current skills up-to-date and developing new ones as the top reasons.

However, as discussed in further detail below, too many workers still face age discrimination when seeking and keeping a job. This leads to significant financial loss for the individual and significant economic loss for our country. AARP continues to advocate for a more age-inclusive workforce. Multigenerational workforces are more productive, better performing, and more innovative, all while helping to ensure America has the workers it needs for a thriving and competitive economy.

Unpaid Contributions and The Role of Paid Leave

In addition to contributing to the economy through employment, older adults also give to their communities and the economy by volunteering and other unpaid activities. A recent AARP survey found that people age 50-plus contributed \$745 billion worth of unpaid activities such as volunteering and caregiving across the country. In addition, people age 50-plus made \$97 billion in charitable contributions in 2018. They also spent \$135 billion on educational services, including for their children and grandchildren, and contributed \$4 billion to educational institutions across the United States.⁸

Caregiving is vital component of unpaid contributions. It touches just about every family—across all ages, races, ethnicities, and segments of our population. With 10,000 people turning 65 every day, the need for caregiving is only going to grow. Unpaid family caregivers are truly the

⁶ Perron, Rebecca, “Labor Force Pulse Survey — Summer 2025,” (Oct. 14, 2025), <https://doi.org/10.26419/res.00997.001>

⁷ Choi-Allum, Lona, “High on Priority List for Older Workers: Meaningful Employment and Flexibility,” (Jan. 18, 2025), <https://www.aarp.org/pri/topics/work-finance-retirement/employers-workforce/multicultural-work-jobs-study-2023/>

⁸ AARP Global Thought Leadership, “The Longevity Economy Outlook,” (Jan. 30, 2020), <https://www.aarp.org/pri/topics/work-finance-retirement/economics-aging/longevity-economy-outlook/#:~:text=Economic%20contributions%20from%20older%20adults,institutions%20across%20the%20United%20States.>

backbone of our long-term care system. In 2021, the estimated economic value of family caregivers' unpaid contributions was approximately \$600 billion, a tremendous savings to taxpayers.⁹ Without them, America's health and long-term care systems would collapse.

Further, a study by AARP found that providing support to age 50-plus family caregivers, like paid family leave, and allowing them to remain active participants in the labor force will support 10.7 million more jobs and a 5.6 percent increase in wages and salaries across the U.S. in 2030. In 2050, supporting caregivers age 50-plus in the workplace will support 13.1 million more jobs and result in a 6.7 percent increase in wages and salaries. The potential economic contribution could increase by \$1.7 trillion (5.5%) in 2030 — and by \$4.1 trillion (6.6%) in 2050.¹⁰

To unlock the full potential of older workers, Congress must play the lead role in promoting and incentivizing paid family leave for all workers. This support is vital to ensure older workers have the opportunity to work while balancing caregiving needs.

Additional Policies to Support Older Adults

Age Discrimination

According to AARP research, 90 percent of workers age 50-plus believe age discrimination against older workers is common in the workplace today. And 64 percent of older workers have seen or experienced age discrimination.¹¹ These numbers are even higher for Black workers (72 percent) and women age 50-plus (65 percent).¹²

Many older workers worry about their job security, with 44 percent noting they experienced a workforce disruption in the past five years and about a third fear losing their job in the next year due to an unstable economy. Finding another job is a concern for many who are concerned about discrimination based on age and unemployment.¹³ It often takes older job seekers longer to regain employment. The US Bureau of Labor Statistics (BLS) jobs data shows that older workers typically experience longer periods of unemployment compared to younger workers.¹⁴

⁹ "Valuing the Invaluable 2023 Update: Strengthening Supports for Family Caregivers," (March 8, 2023), <https://www.aarp.org/pri/topics/tss/family-caregiving/valuing-the-invaluable-2015-update/>

¹⁰ "The Economic Impact of Supporting Working Family Caregivers," https://www.aarp.org/content/dam/aarp/research/surveys_statistics/econ/2021/longevity-economy-working-caregivers.doi.10.26419-2Fint.00042.006.pdf

¹¹ Terron, Rebecca, "Age Discrimination Holds Steady Among Older Workers in 2025," (Oct. 18, 2024), <https://www.aarp.org/topics/work-finances-retirement/employers-workforce/age-discrimination-workplace/>

¹² *Id.*

¹³ Choi-Allum, Lona, "High on Priority List for Older Workers: Meaningful Employment and Flexibility," (Jan. 18, 2025), <https://www.aarp.org/pri/topics/work-finances-retirement/employers-workforce/multicultural-work-jobs-study-2023/>

¹⁴ Schramm, Jennifer, "September 2025 Employment Data Digest," (Nov. 21, 2025), <https://www.aarp.org/pri/topics/work-finances-retirement/employers-workforce/employment-data-digest/>

Age discrimination also has a significant impact on our economy as a whole. One AARP report found that age discrimination costs the United States an additional \$850 billion to our GDP.¹⁵ This figure is projected to balloon to a staggering \$3.9 trillion in 2050.¹⁶ Age discrimination also prevents us from addressing labor shortages, keeping skilled, qualified, and eager workers sidelined.

Plainly put, addressing age discrimination is important to ensure the financial well-being of older adults, our communities, and the economy. AARP is committed to ensuring that all workers are treated fairly based on their qualifications, not their age. That is why AARP urges Congress to pass several bipartisan pieces of legislation to help older workers remain in the workforce for as long as they choose. AARP has endorsed:

- **The Protecting Older Workers Against Discrimination Act (POWADA)** would rectify a 2009 U.S. Supreme Court decision that created an excessively tough standard of proof for victims of age bias to win in court. This bill was reintroduced in the U.S. House by Reps. Bobby Scott (D-VA) and Glenn Grothman (R-WI) and in the U.S. Senate by Sens. Charles Grassley (R-IA) and Tammy Baldwin (D-WI).
- **The Protect Older Job Applicants Act** would modify the “Age Discrimination in Employment Act” to explicitly include older job applicants who are often discriminated against when they apply for new employment. It is sponsored by Reps. Sylvia Garcia (D-TX) and Maria Elvira Salazar (R-FL).
- **The Protecting Older Americans Act** would eliminate mandatory arbitration for age discrimination claims. This provides victims of age discrimination in the workplace a choice to have their case heard in court or arbitrated. It is sponsored by Sens. Kirsten Gillibrand (D-NY) and Lindsey Graham (R-SC).
- **The EITC for Older Workers Act** would repeal the upper age limit of 64 for the Earned Income Tax Credit (EITC), allowing workers ages 65 and older to claim the credit, providing additional financial support to low- to moderate-income older workers who remain in the workforce, helping them meet the rising cost of living. The bill was reintroduced in the U.S. House and is sponsored by Reps. Mike Carey (R-OH) and Danny K. Davis (D-IL).

Workforce Innovation and Opportunity Act (WIOA)

AARP urges Congress to reauthorize the Workforce Innovation and Opportunity Act. This is an important program that helps older adults and individuals with barriers to employment stay in the workforce by providing necessary job training and job placement. However, this program has not been updated since 2014. The labor market has changed drastically since then, and WIOA needs

¹⁵ Terrell, Kenneth, “Age Discrimination Costs the Nation \$850 Billion, Study Finds,” (Jan. 30, 2020), <https://www.aarp.org/advocacy/age-discrimination-economic-impact-2020/?msockid=019438a33d026b06263f2bef3eb56a0c/>.

¹⁶*Id.*

to be modernized to address current job demands. In addition to other updated provisions, the most recent bipartisan and bicameral bill, A Stronger Workforce for America Act, includes training in digital literacy and information technology to address the increased use of technology in the workforce. This is critically important considering the increased use of artificial intelligence and other technologies in the workforce.

Senior Community Service Employment Program (SCSEP)

AARP supports the Senior Community Service Employment Program (SCSEP). This program provides paid, part-time community service assignments for lower-income adults ages 55 and older that serve as a bridge to stable employment and offer vital support during periods of economic uncertainty for individuals who struggle in the labor market.

The delay in SCSEP funding had serious ramifications. Not only were thousands of participants forced into furloughs, causing a loss of income and access to supportive services, but also the community organizations that depend on SCSEP placements found themselves without essential help. The delay eroded skills, undermined confidence, and threatened the economic well-being of older jobseekers. Moreover, the delay came at a critically important time: older adults are feeling the pressure of rising costs for health care, groceries, and housing. AARP urges Congress to ensure that SCSEP will be funded and protected for years to come.

Conclusion

As today's workforce continues to evolve, understanding the value of older adults can benefit workers, employers and the economy as a whole. We look forward to continuing to work with you on ways to help older adults live and age as they choose.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

STATEMENTS FOR THE RECORD

Lauren S. Marinaro, Esq., Statement

December 8, 2025

To the Senate Special Committee on Aging:

I have worked with many clients who have thrived in situations where home and community-based services (HCBS) were available to them through New Jersey's Medicaid program. New Jersey provides HCBS in several settings, including assisted living facilities, in homes and apartments, through adult day care coverage, and working with numerous providers in the residential programming space for the developmentally disabled and those with traumatic brain injuries. These services are critical to enrollees.

Many of my clients live in assisted living facilities, and the presence of affordable waiver services that can be taken advantage of in an assisted living facility after private funds run out create enormous peace of mind. I have had assisted living clients who were siblings or parent and child as well, living in side-by-side units or shared spaces, each with unique needs that could be served together in a pleasant environment integrated into the community at large. This is a program in New Jersey that I especially think works well.

I have also seen caregivers given respite through their loved ones attending adult day care in the community several days a week. It was very difficult for caregivers when adult day was shut down during COVID and only made me realize how vital a service adult day care can be to prevent caregiver burnout and allow robust social interactions for the enrollee.

I have had clients who relied upon Medicaid caregiving in their house. One client of mine has been paralyzed for over a decade and relies upon both private duty nursing and home health. These services, which include feeding, drinking with supervision to guard against aspiration, stretching therapies, and full assistance with all activities of daily living are literally the difference between this young man's life and death. I have seen his hours be cut back, added to and then cut back again, and the stress on his parents as primary caregivers and coordinators of services is immense. I truly believe that if he had to go to an institution, his life expectancy would be curtailed.

I have had clients who hired family members to be their in-home caregivers. In one situation I recall, the family member was providing this care at no cost prior to enrollment in the self-directed program, and she had intimate knowledge of the enrollee and the trust of that enrollee. Paying that family member was both life-changing for the enrollee to have a trusted caregiver who now had supervision and support of a fiscal intermediary and the family member acquired needed pay for a job well done and additional skill enhancement provided by Medicaid. Eventually, the family member sought out official licensure as a home health aide so as to work with other people in a community-based setting.

I hope this information is helpful, and I would be happy to answer any questions. Thank you.

Sincerely,

Lauren S. Marinaro, Esq.
Partner | Masters of Law and Letters in Elder Law
Fink Rosner Ershow-Levenberg Marinaro, LLC
Clark, NJ

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

STATEMENTS FOR THE RECORD

National Academy of Elder Attorneys Statement



1577 Spring Hill Road, Suite 310 // Vienna, Virginia 22182
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**Statement
of the
National Academy of Elder Law Attorneys
for the
Special Committee on Aging
of the
United States Senate
"Aging in Place: The Impact of Community During the Holidays"
December 3, 2025**

On behalf of our more than 4,000 members who are attorneys representing older Americans and individuals with disabilities, the [National Academy of Elder Law Attorneys](http://www.NAELA.org) (NAELA) writes to express our strong support for funding home and community-based services (HCBS) that allow older adults and individuals with disabilities to remain active in their communities rather than entering institutional care. NAELA is the leading professional association dedicated to improving the quality of legal services for older Americans and individuals with disabilities. With 31 active state chapters, NAELA provides elder and special needs law attorneys with education, advocacy, community, and the resources they need to better serve their clients.

HCBS programs are essential to allowing older adults and individuals with disabilities to choose where and how they age. While most people who qualify for HCBS face physical, cognitive, intellectual, and mental health disabilities that require an institutional level of care, HCBS give them the option to have that care at home through a [wide variety](#) of medical and personal care services, along with an array of other supports, such as adult day care, home-delivered meals, home modifications, caregiver supports, transportation, and supported employment. These services allow them to live independently, with their families or in their communities, instead of in nursing homes or other institutions. This is especially true for married couples, who may each have different needs but who can remain living together through the various supports that HCBS care offers, rather than be separated into one or more institutional care facilities. By allowing individuals to stay in their own homes or other community-based settings, supported by their families and friends, HCBS programs promote their mental well-being and overall health.

Specifically, HCBS have been shown to reduce [unnecessary institutionalizations](#), hospital readmissions, and other undesirable outcomes; by doing so, HCBS reduce hospital and nursing home expenditures for states and the federal government. However, because

Medicare and private health insurers do not cover HCBS, and private long-term care insurance is prohibitively expensive for most families, Medicaid is often the only feasible source of coverage for HCBS, serving as the primary payer for more than two-thirds of HCBS in the United States. States and the federal government have made great strides in increasing the use of HCBS over institutional care in recent years. However, HCBS programs face new challenges with passage of the federal budget reconciliation law (P.L. 119-21) this summer, which is expected to result in almost \$1 trillion in cuts to federal Medicaid spending over the next 10 years nationally. As a result, states will be forced to consider difficult changes to their Medicaid programs in order to absorb the funding cuts. HCBS programs are particularly vulnerable to Medicaid cuts, which could come in the form of reduced benefits, reduced eligibility, fewer program slots and longer waitlists for services, and provider payment cuts that could exacerbate existing HCBS access issues and workforce challenges. In fact, when faced with budget shortfalls during the Great Recession, every state cut HCBS funding in some way. Although HCBS are considered optional services, they are anything but that for older adults and individuals with disabilities who face the prospect of moving from their home in the community surrounded by family and friends into an institutional care program where they may know no one.

Cutting HCBS programs would not just be devastating for the thousands of individuals who depend on these services; it would ultimately increase both state and federal Medicaid costs and further strain the nation's nursing facilities, which are already facing staffing shortages and other challenges. According to a [recent analysis](#) by LeadingAge LTSS Center @UMass Boston, cuts to HCBS programs could lead 2.8 million people 50 or older to seek institutional care rather than continuing to receive the HCBS they are receiving in 2025. The same study found that a 15% cut to HCBS expenditures would result in \$467 million in increased nursing facility expenditures annually, a 30% cut in HCBS expenditures would result in \$943 million in increased nursing facility expenditures annually, and a 45% cut in HCBS expenditures would result in \$1.7 billion in increased nursing facility expenditures annually.

With 10,000 Americans turning 65 each day, the need for HCBS is only likely to grow in the coming years. HCBS offer a lifeline to thousands of older adults and people with disabilities and their families — keeping them out of institutions, allowing them to remain valued members of their communities, and preserving federal and state Medicaid dollars. We appreciate the committee's continued interest in HCBS, and we look forward to working with you to serve America's older adults and those with disabilities by supporting programs such as HCBS that enable them to live their lives with independence and dignity.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"AGING WITH PURPOSE: THE POSITIVE IMPACT OF SENIORS IN TODAY'S ECONOMY"

DECEMBER 10, 2025

STATEMENTS FOR THE RECORD

Ryann M. Siclari, Esq., Statement

December 8, 2025

To the Senate Special Committee on Aging:

I would like to share the story of one of my former clients, Michael Ogg, whose life and legacy illustrate with extraordinary clarity how home and community-based services (HCBS) can determine not only the quality of life for individuals with disabilities, but whether they survive at all. Michael was a brilliant, fiercely independent man living with advanced multiple sclerosis. By the time I represented him at Legal Services, he was quadriplegic and relied on a highly customized home environment that he had carefully adapted as his physical abilities declined. HCBS supports—particularly his Medicaid-funded personal care assistance (PCA) — were the only reason he was able to remain safely in his own home.

At the time, Michael received enough PCA hours under Medicaid to cover approximately 50 percent of his daily needs. This meant that the other 50 percent of the time, he was completely alone — even though he had no functional ability to perform the most basic tasks of daily living without hands-on assistance. Despite these gaps, he remained devoted to living independently and continuing his work as a disability rights advocate. His story was later featured in *Health Affairs* ("[Telling His Story To Change Policy: Remembering Michael Ogg](#)"), reflecting how deeply he believed in the power of HCBS programs and the urgent need to expand them.

When COVID-19 struck at the very beginning of the pandemic, Michael's situation became immediately life-threatening. He contracted the virus, and it was evident that his pre-existing level of PCA support was far from sufficient for the acute needs he now faced. His managed care organization responded by dramatically increasing his private duty nursing hours — something that could not have occurred without Medicaid HCBS as the underlying framework. That increase in hours allowed him to receive the continuous care, monitoring, and medical attention he desperately needed during the most dangerous period of his illness.

I am confident that had Michael not been on Medicaid — and had HCBS supports not existed — he would not have survived long enough to even receive that emergency increase in care. HCBS quite literally allowed him to remain alive, at home, and connected to the community he loved. His story underscores a simple truth: these programs are not abstract policy mechanisms; they are lifelines. For many, including Michael, they are the difference between safety and abandonment, independence and institutionalization, and for some, life and death.

Sincerely,

Ryann M. Siclari, Esq., LL.M. (Elder Law), Certified Elder Law Attorney
Principal
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