ECONOMICALLY PRODUCTIVE AGING IN NEW YORK CITY:
EMPLOYMENT OPPORTUNITIES AND CONSTRAINTS

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About the Author

Nadia H. Cohen is Senior Research Scholar at the Ravazzin Center for Social Work Research in Aging. She received her doctorate in sociology from the University of California at Berkeley and was Associate Professor of Sociology and Assistant Director of the Ph.D. Training Program in Demography at the University of Southern California. Since the 1980’s, she has focused her professional career around policy-oriented research, initially at the international level, more recently on the domestic scene. As Research Director of the International Center for Research on Women in Washington, DC, and later as Senior Policy Specialist at UNICEF’s Policy and Program Division, her main focus was to assess the social impact of economic development on women living in poverty in Third World countries. She has also worked as a consultant for the World Bank’s Eastern Europe and Central Asia Region in Washington, DC, where she conducted project-related social research. As Senior Demographer at the former CUNY Center for Immigration and Population Studies, Dr. Cohen’s interest became more focused on the diversity of immigrant and ethnic communities in New York City.

Her major works in the field of social gerontology include research on the situation of older people in Eastern Europe and Central Asia following the dissolution of the Soviet Union (World Bank); “Widowhood at Older Ages: An Emergent Issue in Feminist Research and Social Gerontology” (UN NGO Committee on Aging) and more recently at the Ravazzin Center: “Older Hispanics in New York City: An Assessment of their Circumstances and Needs” and “Migration at Older Ages: Insights into the Lives of Older Dominican Immigrants in New York City and Their Host Community.”
I. ECONOMICALLY PRODUCTIVE AGING: WHY THE ISSUE IS IMPORTANT

Why be concerned with the employment needs of older adults? At a time when the nation’s economy is failing to produce expected net job gains, when unemployment rates are high among younger age groups conventionally defined as “the economically active population,” and when outsourcing work to foreign countries appears to be the prevailing modus operandi, ensuring economically productive aging might seem a minor issue.

Yet as this introductory section will outline, interest in work opportunities for older adults has gained growing importance nationwide, as reflected in the economic, demographic, and social gerontology literature. Part I of this report explores the reasons for the increasing importance of this issue before shifting attention, in Parts II and III, to the core objective of the study: the organizational opportunity structures in New York City that act as advocates for integrating older persons into the work force, and some of the forces that limit the range of those options.¹

A. Nationwide Importance of the Subject

The main reason for the growing interest in employment policy for people in their late-middle age—55 to 64—and older is economic. There is a clear demographic shift toward population aging (Crown, 1996a), and this shift has raised concerns on several fronts:

- financial need—even potential impoverishment—among the older population, now greatly increased in number;
- expected shortages in the supply of a future labor force to meet replacement demands;
- difficulties at the national level in financing Social Security, private pensions, health care, and retirement benefits for the older population as a consequence of the changing worker-retiree ratio.

On all three fronts, enabling mature, able-bodied workers to stay in the labor force eases the burden somewhat, especially since the very forces that have facilitated the increase

¹ Refer to August, R. and V. Quintero (2001) for a comprehensive discussion of organizational opportunity structures, macro-level external influences, and personal factors affecting the careers of mature workers.
in the number of older adults—increased longevity,\textsuperscript{2} educational attainment, improved health, and the decline of physically demanding labor—have also expanded their market options (Rix, 2002).

At the same time, the benefits of productive work for the mature population go beyond the economic. A productive life in later years helps reverse the symptoms of aging by bolstering physical health and mental stimulation—a position supported by a growing movement of both health practitioners and alternative health practitioners who believe the negative effects of aging can be mitigated through nutrition and physical and mental activity.

But let’s explore more closely the economic arguments for productive employment for the older worker population.

\textbf{1. Financial Need}

Mature adults who need to work confront a dilemma: either they have trouble finding work, or, if they do work, they worry that they will lose their job because of their age (Barth, McNaught & Rizzi, 1996).

That the financial need exists among people over age 65 is well supported by data on median household income\textsuperscript{3} and poverty rates.\textsuperscript{4} Not every older person has a history of formal employment to fall back on for entitlements, but even among those who do, subsidies and federal programs alone are often insufficient to meet their basic needs, unless accompanied by benefits from union, corporate, or federal retirement plans. The scaling back of retiree health benefits that has accompanied longer life spans and the shift from a defined pension plan, guaranteeing income for life, to a defined contribution plan, providing no guarantees, have meant that many older adults must work well into their 70s—if not longer—

\footnote{Between 1950 and 2000, life expectancy for men 65 and older increased by three years to reach 16 years; for women, it increased four years during that time to reach 19 years (Clark & Quinn, 2002).}

\footnote{The 2002 median household income of householders age 65 and over was $23,153 as compared to $42,401 for the population at large (U.S. Bureau of the Census, 2003a).}

\footnote{Nearly six million Americans age 55 and older were living below the poverty line in 2002; this equates to 7.7 percent of the men in that age group and 11.5 percent of women (U.S. Bureau of the Census, 2003b). AARP estimates that four in every ten persons fall under the poverty line at some time after they turn 60 (Svensson, 2003).}
simply to ensure basic maintenance.\(^5\) In fact, according to the Employee Benefit Research Institute, nearly two thirds of older baby boomers in the 48-to-56-year-old range are behind on planning and saving for retirement, and nearly 25 percent of them have no retirement savings at all (Dean, 2003).

Since the late 1990s and continuing into this century, signs of financial distress have also surfaced in portions of the 55-to-64-year-old population. In the recent recession of the late 1990s, this age group was particularly vulnerable to job displacement and financial loss—without having recourse to federal entitlements. In fact, the 55-to-64s, who once enjoyed the highest level of job stability, suffered the lowest level of job stability in the recession, and their job stability is further threatened by the post-recession trend to re-employ younger age groups rather than older workers. The unemployment figures for this group confirm this: a 2.5 percent unemployment rate in this age group in 2000 rose to 4.1 percent in 2003 (U. S. Labor Department, 2003), with the greatest impact being felt by relatively well paid employees who represented a target of opportunity for firms downsizing their work force (Sandell & Rosenblum, 1996). According to Clark and Quinn (2002), these workers will need to work longer and save more to attain the same level of retirement income relative to retirement savings that would have been possible had they remained employed.\(^6\)

2. Workforce Replacement Shortages

The combined effect of slow population growth between 1966 and 1985 and increased longevity has not only accelerated population aging, it will also create shortages in workforce replacement as the baby boom generation retires over the coming years. Here’s how the demographic dynamics work:

Because of a decline in fertility, a 10 percent decline in population growth rate is projected for the 35-to-44-year-olds during the period 2000 to 2010, along with a flat growth for those in the 25-to-34 age range (Morton, 2004). This has significant implications for the

\(^5\) According to AARP, Social Security, which currently provides 40 percent of retirement income, is threatened to run dry in 2042 (Svensson, 2003).

\(^6\) A 2001 Employee Benefit Research Institute study reports that 53.4 percent of men and women heads of household in this age group had only their 401K retirement savings and similar defined contributions to fall back on (Uchitelle, 2003).
growth and age composition of the labor force, leading some to maintain that an aging work force is an inevitable demographic reality (Goldberg, 2000).

The federal system has defined the older work force to be those workers 55 years and older. In 2003, the Bureau of Labor Statistics identified 60.2 million Americans as falling into that category, and 56.2 percent of them were over 65. Based on the current age structure of the labor force and on growth rates for age-specific segments within the labor force, it is forecast that by 2010, the fastest growing segment in the labor force will be the population aged 55 years and older, a segment that is predicted to grow by 52 percent. The segment that will grow the least will be those in the 35 to 44 age range, while the segment of workers between the ages of 45 to 54 will grow by 21 percent. By 2012, the median age of the labor force is expected to surpass 41 years (Morton, 2004). By 2015, according to The National Council on the Aging, 20 percent of the work force will be over age 55, up from 13 percent in 2000 (Zaslow, J. 2003).

One more set of numbers completes the picture—namely, the projections that anywhere between 76 million and 78 million baby boomers are heading towards retirement over the next decades. The bottom line is simply that there will not be sufficient numbers of workers nor sufficiently qualified workers to replenish the labor supply pipeline and fill the shortages created by those heading towards retirement. The estimates are that 151 million jobs will need to be filled in the next decades and that there will be only 141 million people to fill them (Caudron, 2002). Despite increased labor-saving technologies and the influx of immigrants, experts foresee the shortage of skilled workers to range between four million and six million over the next few decades (Eisenberg, 2002; Crown 1996b), with the biggest

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7 This study was initially planned to focus on persons 65 years of age and older – the criteria established by the Census Bureau to identify the “older population.” Federal employment programs and the propensity in other related data sets have stretched the definition of the older work force to include those aged 55 and older. Data sets from the New York City Department for the Aging and the U.S. Administration on Aging at the Department of Health and Human Services designate age 60 as the cut-off point.

8 A number of European countries are experiencing the same crunch with negative growth evident in the 35-to-44 age group: -19 percent in the UK, -27 percent in Germany, and -9 percent in Italy (Morton, 2004). Currently, some of these countries can count on four workers for every one retiree; by 2050, the ratio is estimated to be 2:1. Changes in pension plans and incentives have been devised in a number of countries both to encourage older workers to remain productively employed and to re-integrate the unemployed back into working life (Forum of Labor Market Ministers, n.d.). New Zealand, Canada, Hungary, Finland, and Iceland have introduced major changes to increase the standard retirement age of women to equal that of men (Sciolini, 2003; Cowell, 2003; Anderson, 1999). In some countries, these proposals were resented, and in some quarters they resulted in
crunch expected from 2015 to 2025, when most baby boomers will have retired (Caudron, 2002).

3. The Changing Worker-Retiree Ratio

The oldest members of the baby boom generation will reach age 65 in 2011 and will be replaced by a post baby-boom generation that numbers just short of 22 million members. This will round out the historical evolution in the worker-to-retiree ratio over the past 50-plus years, as the number of retirees has persistently increased relative to the number of workers supporting them. In 1950, there were 16 workers for every one retiree; today, there are 3.2 to each retiree. By 2011, when the baby boomers begin to become retirees, the lopsided retiree-worker ratio is expected to have enormous consequences for the country.

There simply won’t be a sufficient younger population base to sustain retirees through payments into Social Security, pension stipends, retirement benefits, health care costs, etc. As a consequence, pressure will be brought to bear at the national level to support an increasingly larger number of non-working citizens. This pressure can squeeze national savings and investments and place heavy burdens on social programs for the population at large. Employers as well are apprehensive about problems stemming from the rise in pension and health care benefits (Crown, 1996a; Crown, 1996b). Enabling the able-bodied late-middle-aged and older population to prolong their stay in the work force could somewhat ease the financial pressures at the national level and for employers.

B. Federal Support for Older Workers

1. Legislation

Even before the full impact of population aging assumed the dramatic importance it has today, legislation was enacted to heighten the incentives for older workers to remain in the work force (Clark & Quinn, 2002). As listed by Rix (2002), these incentives included the following:

- a gradual rise in the eligibility age for full Social Security benefits from age 65 to 67;

withdrawal of political support from politicians advocating changes in work weeks and retirement ages, indicating the pervasiveness of an early retirement culture as a sacred right (Miller, 2004; Goldberg, 2000).
• an increase in delayed retirement credit for workers who postpone collecting their Social Security;
• repealing the penalization of persons 65 to 69 for continuing to work;
• reinforcing the Age Discrimination in Employment Act by outlawing the use of compulsory retirement.\(^9\)

In February 2004, the Supreme Court by a six-to-three vote took steps to limit the use of age bias laws by ruling that the Age Discrimination in Employment Act cannot be used by younger workers against employers who offer better contract terms to older workers. This affirmed the legality of practices pursued by a number of companies that were offering incentives to older workers in order to spare costs (Greenberg, 2004).\(^{10}\)

2. Employment Programs

Of the numerous federal workforce development programs, the Senior Community Service Employment Program (SCSEP), funded under Title V of the Older American Act, carries the explicit mandate to address the employment needs of persons 55 and older.\(^{11}\)

Currently, there are other programs servicing older job seekers that are either totally or partially funded by the federal system. These will be discussed in Part II, along with SCSEP programs.

Theoretically, of course, job seekers 55 years and older can be served in age-neutral federal programs. In practice, however, some workforce development programs have tended to regard the older population as a marginal category, despite the special provisions and budgetary allocations built into their programs to attend to the needs of the older job seeker.

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\(^9\) The initial 1967 Age Discrimination in Employment Act did not target the older population specifically; it made it illegal to discriminate against persons 40 years or older in such areas as hiring, pay, benefits, training, promotion, and job retention (Wolf, 2001). Despite some progress, during the 1990s, the Equal Employment Opportunity Commission (EEOC) still filed more than 867,000 age discrimination charges, of which only 15 percent were resolved in favor of the complainant (Bendick, Brown & Wall, 1999). Complaints filed in 2002 were more than 25 percent higher than in 2000, making age discrimination the fastest growing concern at the EEOC.

\(^{10}\) The Court’s ruling to limit the use of the Age Discrimination in Employment Act is based on its interpretation that the statute is not intended to stop employers from favoring an older employee over a younger one.

\(^{11}\) SCSEP is funded and overseen by the U.S. Department of Labor’s Employment Training Administration. In 2003, its services were provided through grants to 13 national organizations and to all 50 state governments, five territorial governments, and the District of Columbia.
A case in point would be the 1982 Job Training Partnership Act (JTPA). Under its original mandate to train and prepare economically disadvantaged and/or unskilled youth, adults, and displaced workers to obtain jobs, the JTPA had carved out a 3 percent allocation of adult funds for the training of economically disadvantaged workers aged 55 years and older. It is reported that there was little evidence that the training provided to these older workers prepared them to compete successfully for good jobs. Older job seekers appear to have been under-represented in the training programs and over-represented in job placement activities (Crown, 1996b; Rix, 1996).

This Act has been recently superseded by the 1998 Federal Workforce Investment Act and its operational arm, the Workforce1 One Stop Centers.

C. What Do We Know About the Older Worker?

Who are these older job seekers? And what is their participation in the work force at the later stages of their life? Because understanding the older worker population is essential background to this report, it’s important to know who mature workers are and to what extent they are present in the work force, both nationwide and specifically in New York City.

1. Nationwide

It is not as if this population lacks a presence in the nation’s work force. In 2002, more than 20 million persons aged 55 years and older were active labor force participants; included in this group were 4.5 million workers at least 65 years old. In total, they represented one-third of the population base of those 55 years and older. The participation rate by men was 40.3 percent; by women, 27.5 percent. Table 1 presents the profile of this worker population in greater detail. The reported 3.8 percent unemployment rate for this group should be viewed with caution because most labor force statistics undercount the number of displaced workers who want to work and are able to do so but have given up attempting to find work—whether because of the scarcity of jobs, ageism, sexism, or their ethnic background.

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12 Under its original mandate to train and prepare economically disadvantaged and/or unskilled youth, adults, and displaced workers to obtain jobs, the JTPA had carved out a 3 percent allocation of adult funds for the training of economically disadvantaged workers aged 55 years and older. It is reported that there was little evidence that the training provided to these older workers prepared them to compete successfully for good jobs. Older job seekers appear to have been under-represented in the training programs and over-represented in job placement activities (Crown, 1996b; Rix, 1996).

13 One Stop Centers are the most recent federal program established by the Department of Labor’s Office of Small Business Services. Funded by the 1998 Workforce Investment Act, the program’s mission is to create a more comprehensive workforce system by requiring states and localities to coordinate most federally funded employment and training services into a single system. Operationally, this calls for: streamlining services for job seekers; engaging the employer community; building One Stop infrastructures by strengthening partnerships across programs, raising additional funds, and collecting and sharing information.
Earlier statistical analysis had suggested that the trend towards early retirement noted prior to 1985 may have ended, and that the 21st century would be characterized by a later, not an earlier, retirement trend (Clark & Quinn, 2002). Information gathered in the late 1990s already indicated the availability in some industries of phased retirement programs and opportunities to move into bridge jobs before full retirement (Eisenberg, 2002). The response of non-retirees to this can be documented. Viewed historically, the 65-plus

<table>
<thead>
<tr>
<th>Age/Sex</th>
<th>Civilian Population (Thousands)</th>
<th>Civilian Labor Force (Thousands)</th>
<th>C.L.F. as % of Population</th>
<th>Number Employed (Thousands)</th>
<th>Employed as % of Population</th>
<th>Unemployment Rate</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>26,343</td>
<td>16,309</td>
<td>61.9%</td>
<td>15,674</td>
<td>59.5%</td>
<td>3.9%</td>
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<tr>
<td>55-64</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>65+</td>
<td>33,808</td>
<td>4,469</td>
<td>13.2%</td>
<td>4,306</td>
<td>12.7%</td>
<td>3.6%</td>
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<tr>
<td>55+</td>
<td>60,151</td>
<td>20,778</td>
<td>34.5%</td>
<td>19,980</td>
<td>33.2%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>12,641</td>
<td>8,751</td>
<td>69.2%</td>
<td>8,378</td>
<td>66.3%</td>
<td>4.3%</td>
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<tr>
<td>65+</td>
<td>14,233</td>
<td>2,542</td>
<td>17.9%</td>
<td>2,455</td>
<td>17.2%</td>
<td>3.4%</td>
</tr>
<tr>
<td>55+</td>
<td>26,874</td>
<td>11,293</td>
<td>42.0%</td>
<td>10,833</td>
<td>40.3%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-64</td>
<td>13,703</td>
<td>7,599</td>
<td>55.2%</td>
<td>7,296</td>
<td>53.2%</td>
<td>4.0%</td>
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<tr>
<td>65+</td>
<td>19,575</td>
<td>1,926</td>
<td>9.8%</td>
<td>1,851</td>
<td>9.5%</td>
<td>3.9%</td>
</tr>
<tr>
<td>55+</td>
<td>33,278</td>
<td>9,485</td>
<td>28.5%</td>
<td>9,147</td>
<td>27.5%</td>
<td>3.6%</td>
</tr>
</tbody>
</table>


Earlier statistical analysis had suggested that the trend towards early retirement noted prior to 1985 may have ended, and that the 21st century would be characterized by a later, not an earlier, retirement trend (Clark & Quinn, 2002). Information gathered in the late 1990s already indicated the availability in some industries of phased retirement programs and opportunities to move into bridge jobs before full retirement (Eisenberg, 2002). The response of non-retirees to this can be documented. Viewed historically, the 65-plus

14 To illustrate: At the Aerospace Corporation, the company’s “casual retiree” program enables retired workers—whether rocket scientists or secretaries—to join in a pool of employees who are hired from time to time to solve problems, work on special projects, and keep their valuable institutional knowledge on tap. They continue to earn wages, but to comply with tax laws, the “casual retiree” cannot put in more than 1000 hours of work per year, given that workers are prohibited from returning full-time to a company from which they draw a pension (Alexander, 2003).
population in the work force registered a 34 percent increase over the past 20 years—from three million in 1980 to 4.5 million in 2002 (Armas, 2003). Older people are also remaining in the work force longer. The presence of the 70-to-74 age group rose from 11.3 percent in 1990 to 13.5 percent in 2000. Among those over the age 75, the percentage increase was from 4.3 percent to 5.3 percent (Martin, 2001).

Across the nation, the majority of actively employed older workers—either on a full- or part-time basis—held jobs predominantly in the multilevel white-collar occupational sector, specifically in administration, management, and administrative support positions, including clerical positions. This is in addition to some professional specialties and service-related jobs (excluding private household work) (Armas, 2003).

Aside from anecdotal write-ups in the media about elite and gifted seniors—some in their 80s and 90s—still at work,\textsuperscript{15} two interesting gender differences in the over-55 work force in 2000 should be noted:

\textit{One}, a continuation from the late 1990s of job losses, deteriorating job stability, and records of bankruptcy filings mostly affected men over the age of 55.\textsuperscript{16} These reverses were all attributed to corporate downsizing, mergers, and outsourcing (Blumenstein, 2004).

\textit{Two}, a simultaneous increase in the employment rate of the 55-to-64 age group, ranging from 14.5 million before the end of the century to 16.4 million in 2001, is credited to a significantly high employment level for women in that age group (Sullivan, 2003). This suggests that during times of recession, women in their late middle age may be less vulnerable to job losses than men because of the type of jobs they hold (O’Grady-Le Shane, 1996).

\textbf{2. New York City}

The 2003 data for New York City show a workforce population aged 55 years and older to total 512,000: 384,000 of them between 55 to 64 years of age; 128,000 of them 65 years and older. See Table 2 for details.

\textsuperscript{15} Refer to articles by Martin, 2001; Craig, 2003; Alexander, 2003; Zaslow, 2003; Foster, 2004 – all cited in the References.

\textsuperscript{16} In 2001, the estimated number of bankruptcies filed by the 55-64 age group totaled 138,500, compared to 69,400 a decade earlier. Bankruptcies filed by people 65 years and older increased from 23,900 to 88,500 (Hwang, 2004).
Slightly more than one in every two residents within the 55-to-64-year-old range were economically active: the activity rates were 61.6 percent for men and 46.6 percent for women. Among the one out of two New York City residents aged 55 to 64 defined as economically active, 4.7 percent were actively searching for work. Among New Yorkers 65 and older, 12.1 percent were in the work force; of men 65 and older, 15.9 percent were in the work force, and 9.5 percent of the women 65 and older were in the work force.

Disaggregated by race and ethnicity as shown in detail in Tables 3 and 4, Asian men and women in the 55-to-64 age range reported the highest percentage of their population in the work force: 75 percent and 57.8 percent respectively. White and Hispanic women in the age group had the lowest representation in the work force: 42.7 percent and 31.7 percent.

Table 2. Labor Force Status of the Civilian Non-Institutional Population 55 Years and Older, by Sex and Selected Age Groups: New York City, 2003 (annual averages)

<table>
<thead>
<tr>
<th>Age/Sex</th>
<th>Civilian Population</th>
<th>Civilian Labor Force</th>
<th>C.L.F. as % of Population</th>
<th>Number Employed</th>
<th>Employed as % of Population</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>55-64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>687,000</td>
<td>384,000</td>
<td>56.8%</td>
<td>366,000</td>
<td>53.8%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Men</td>
<td>307,000</td>
<td>199,000</td>
<td>64.9%</td>
<td>189,000</td>
<td>61.6%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Women</td>
<td>380,000</td>
<td>185,000</td>
<td>48.7%</td>
<td>177,000</td>
<td>46.6%</td>
<td>4.3%</td>
</tr>
<tr>
<td>65+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,014,000</td>
<td>128,000</td>
<td>12.6%</td>
<td>123,000</td>
<td>12.1%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Men</td>
<td>416,000</td>
<td>69,000</td>
<td>16.6%</td>
<td>66,000</td>
<td>15.9%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Women</td>
<td>598,000</td>
<td>59,000</td>
<td>9.9%</td>
<td>57,000</td>
<td>9.5%</td>
<td>3.4%</td>
</tr>
<tr>
<td>55+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,701,000</td>
<td>512,000</td>
<td>30.1%</td>
<td>489,000</td>
<td>28.7%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Men</td>
<td>723,000</td>
<td>268,000</td>
<td>37.1%</td>
<td>255,000</td>
<td>35.3%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Women</td>
<td>978,000</td>
<td>244,000</td>
<td>24.9%</td>
<td>234,000</td>
<td>23.9%</td>
<td>4.1%</td>
</tr>
</tbody>
</table>

respectively. Asian and African-American men 65 and older reported the highest activity
rates; Hispanic women, the lowest.

<table>
<thead>
<tr>
<th>Sex/Ethnicity</th>
<th>Civilian Population (Thous)</th>
<th>Civilian Labor Force (Thous)</th>
<th>C.L.F. as % of Population (Thous)</th>
<th>Number Employed (Thous)</th>
<th>Employed as % of Population</th>
<th>Number Unemployed (Thous)</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>687</td>
<td>384</td>
<td>56.0%</td>
<td>366</td>
<td>53.3%</td>
<td>18</td>
<td>4.7%</td>
</tr>
<tr>
<td>Men</td>
<td>307</td>
<td>199</td>
<td>64.9%</td>
<td>189</td>
<td>61.6%</td>
<td>10</td>
<td>5.0%</td>
</tr>
<tr>
<td>Women</td>
<td>380</td>
<td>185</td>
<td>48.7%</td>
<td>177</td>
<td>46.6%</td>
<td>8</td>
<td>4.3%</td>
</tr>
<tr>
<td>White</td>
<td>406</td>
<td>219</td>
<td>53.9%</td>
<td>210</td>
<td>51.8%</td>
<td>9</td>
<td>3.9%</td>
</tr>
<tr>
<td>Men</td>
<td>189</td>
<td>122</td>
<td>64.7%</td>
<td>117</td>
<td>62.3%</td>
<td>5</td>
<td>3.8%</td>
</tr>
<tr>
<td>Women</td>
<td>217</td>
<td>97</td>
<td>44.6%</td>
<td>93</td>
<td>42.7%</td>
<td>4</td>
<td>4.1%</td>
</tr>
<tr>
<td>Black</td>
<td>216</td>
<td>122</td>
<td>56.6%</td>
<td>115</td>
<td>53.2%</td>
<td>8</td>
<td>6.1%</td>
</tr>
<tr>
<td>Men</td>
<td>89</td>
<td>54</td>
<td>61.6%</td>
<td>50</td>
<td>56.6%</td>
<td>4</td>
<td>7.3%</td>
</tr>
<tr>
<td>Women</td>
<td>127</td>
<td>68</td>
<td>53.5%</td>
<td>64</td>
<td>50.7%</td>
<td>4</td>
<td>5.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>58</td>
<td>40</td>
<td>69.2%</td>
<td>38</td>
<td>65.9%</td>
<td>2</td>
<td>4.8%</td>
</tr>
<tr>
<td>Men</td>
<td>27</td>
<td>22</td>
<td>80.5%</td>
<td>20</td>
<td>75.0%</td>
<td>1</td>
<td>6.7%</td>
</tr>
<tr>
<td>Women</td>
<td>31</td>
<td>18</td>
<td>59.4%</td>
<td>18</td>
<td>57.8%</td>
<td>*</td>
<td>2.6%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>151</td>
<td>68</td>
<td>44.8%</td>
<td>66</td>
<td>43.8%</td>
<td>1</td>
<td>2.2%</td>
</tr>
<tr>
<td>Men</td>
<td>66</td>
<td>40</td>
<td>60.6%</td>
<td>39</td>
<td>59.2%</td>
<td>1</td>
<td>2.3%</td>
</tr>
<tr>
<td>Women</td>
<td>85</td>
<td>28</td>
<td>32.4%</td>
<td>27</td>
<td>31.7%</td>
<td>1</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

*Less than 500 persons.


**Note:** Detail for race and Hispanic or Latino ethnicity groups will not add to totals because data for the “other races” group are not presented and Hispanics are included in the White, Black or African American and Asian population groups. Data incorporate updated 2000 census-based population controls.
## Table 4. Labor Force Status of the Civilian Non-Institutional Population 65 Years and Older, by Gender, Race and Hispanic or Latin Ethnicity: New York City, 2003 (annual averages)

<table>
<thead>
<tr>
<th>Sex/Ethnicity</th>
<th>Civilian Population (Thous)</th>
<th>Civilian Labor Force (Thous)</th>
<th>C.L.F. as % of Population</th>
<th>Number Employed (Thous)</th>
<th>Employed as % of Population</th>
<th>Number Unemployed (Thous)</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,014</td>
<td>128</td>
<td>12.6</td>
<td>123</td>
<td>12.1</td>
<td>5</td>
<td>4.0</td>
</tr>
<tr>
<td>Men</td>
<td>416</td>
<td>69</td>
<td>16.6</td>
<td>66</td>
<td>15.9</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>Women</td>
<td>598</td>
<td>59</td>
<td>9.9</td>
<td>57</td>
<td>9.6</td>
<td>2</td>
<td>3.4</td>
</tr>
<tr>
<td>White</td>
<td>719</td>
<td>89</td>
<td>12.4</td>
<td>86</td>
<td>12.0</td>
<td>3</td>
<td>3.6</td>
</tr>
<tr>
<td>Men</td>
<td>306</td>
<td>49</td>
<td>15.9</td>
<td>46</td>
<td>15.2</td>
<td>2</td>
<td>4.2</td>
</tr>
<tr>
<td>Women</td>
<td>413</td>
<td>41</td>
<td>9.9</td>
<td>40</td>
<td>9.6</td>
<td>1</td>
<td>2.8</td>
</tr>
<tr>
<td>Black</td>
<td>206</td>
<td>27</td>
<td>13.0</td>
<td>25</td>
<td>12.1</td>
<td>2</td>
<td>6.6</td>
</tr>
<tr>
<td>Men</td>
<td>72</td>
<td>14</td>
<td>19.2</td>
<td>13</td>
<td>18.0</td>
<td>1</td>
<td>6.3</td>
</tr>
<tr>
<td>Women</td>
<td>135</td>
<td>13</td>
<td>9.7</td>
<td>12</td>
<td>9.0</td>
<td>1</td>
<td>6.9</td>
</tr>
<tr>
<td>Asian</td>
<td>73</td>
<td>10</td>
<td>14.3</td>
<td>10</td>
<td>14.0</td>
<td>*</td>
<td>1.7</td>
</tr>
<tr>
<td>Men</td>
<td>31</td>
<td>6</td>
<td>19.6</td>
<td>6</td>
<td>19.0</td>
<td>*</td>
<td>3.0</td>
</tr>
<tr>
<td>Women</td>
<td>42</td>
<td>4</td>
<td>10.4</td>
<td>4</td>
<td>10.4</td>
<td>*</td>
<td>**</td>
</tr>
<tr>
<td>Hispanic</td>
<td>163</td>
<td>18</td>
<td>10.9</td>
<td>17</td>
<td>10.6</td>
<td>*</td>
<td>2.6</td>
</tr>
<tr>
<td>Men</td>
<td>63</td>
<td>10</td>
<td>15.2</td>
<td>9</td>
<td>14.8</td>
<td>*</td>
<td>2.7</td>
</tr>
<tr>
<td>Women</td>
<td>100</td>
<td>8</td>
<td>8.1</td>
<td>8</td>
<td>7.9</td>
<td>*</td>
<td>2.5</td>
</tr>
</tbody>
</table>

*Less than 500 persons.
**Less than 0.05 percent.


**Note:** Detail for race and Hispanic or Latino ethnicity groups will not add to totals because data for the “other races” are not presented and Hispanics are included in the White, African American and Asian population groups. Data incorporate updated 2000 census-based population controls.

The majority of New York City’s workers in late middle age and older were employed in office and administrative support jobs and in management. They were less likely to be found working in sales and in the educational sector, as detailed in Appendix 1. The
occupational concentration shows strong similarity between the work force in the 50-to-59 age group and among those over 60.

What, then, are the structures available to facilitate the entry and/or re-entry of mature residents into the work force? And what are the forces working against their entry? The balance of this report explores the answers New York City agencies and programs provide to these questions. It does so by examining the employment-related training centers in New York that address the employment needs of persons 55 and older, and by studying the opportunities offered by a number of employment facilitators.

II. EMPLOYMENT-RELATED TRAINING OPPORTUNITIES AND RESOURCES AVAILABLE TO OLDER ADULTS

A. Background

This study makes no claim to covering all the New York City–based organizations and agencies that address the employment needs of mature job seekers. In addition to those organizations that could not be reached, employee training programs provided by private corporations for their older work force are also not represented.

The initial universe of programs selected was based on a listing entitled Mature Worker Coalition compiled by the Senior Employment Service Unit of the New York City Department for the Aging. As the interview process progressed, a number of additional organizations providing training and employment-related services to older adults were added to the study.

The final universe of programs covered in the report therefore includes ten New York City-based agencies or organizations providing 15 different employment-related training programs and three employment-related resource centers which operate as employment facilitators. Almost all offer job placement services to varying degrees and in varying modes; one provides business counseling for current and prospective entrepreneurs.

All the resource centers are open to the public at large.

Here is an alphabetical listing of the agencies/organizations and resource centers that form the basis of this study:
Employment-Related Training Centers
Chinese-American Planning Council (CAPC)
Easter Seals Vocational and Job Placement Services
Institute for the Puerto Rican/Hispanic Elderly
National Puerto Rican Forum HQ
Senior Community Service Employment Program, AARP
Senior Employment Program, Jamaica Service Program for Older Adults - JSPOA
Senior Employment Services Unit (SES), NYC Department for the Aging (DFTA)
Senior Network Technology Program
Senior Training and Employment Program – STEP, New York Foundation for Senior Citizens
YWCA Center for Workforce Development.

Employment-Related Facilitators/Resource Centers
Counselors to America’s Small Business (SCORE)
The Job Hub – AARP
The Job Information Center, Mid-Manhattan Branch of the New York Public Library.

The information reported in the following pages is based on in-depth personal interviews conducted with the program or project directors of these training centers and with staff members of the employment-related resource centers. In some cases, program directors were interviewed twice to obtain updated information on their activities. In all cases, a write-up of each individual program was sent to the respective program director or staff member interviewed before the final draft of the report was prepared, requesting them to add any information they felt was necessary to best reflect their programs and job placement activities. When agencies responded with suggestions, these suggestions were integrated into the report. The names and affiliations of all interviewees can be found in Appendix 2.

Though set in motion before 2001, the federal system’s expanded definition of the older work force to include persons 55 and older has become particularly pertinent since September 11, 2001. So many of the lay-offs and job dislocations that followed that date were—and still are—particularly felt by workers in their late middle-age years, from 50 to
64. In a sense, workers in that age group, perhaps “unfairly” labeled as older workers by the government’s expanded definition, really did join the ranks of those needing employment training and assistance. Stretching the eligibility criteria to these younger age groups, however, also works to the disadvantage of job seekers 65 years and older. Often, a 55-to-60-year-old candidate will be perceived as being “experienced,” only recently “out of a job,” more in touch with the world of work, and, not to put too fine a point on it, younger-looking. With the exception of the YWCA Center for Workforce Development program and one training program managed by the Chinese-American Planning Council, all other programs reported more or less uniform requirements for admittance with respect to age: 55 years and older; income guidelines; legal status in the country: \(^{17}\) citizenship or green card; permit to work (including asylees with INS permission); English language proficiency; and the like. Programs do differ in their requirements for educational background and work experience; others do not require any work history. All programs covered in the report provide their services free of charge.

The organizations and agencies interviewed use varied approaches to outreach. Almost all service the New York City-wide population; only two stipulate borough-specific residential requirements in the City; a third extends its services beyond the City to other counties in New York State.

Some programs are more aggressive than others in their outreach, making use of television spots and interviews on cable channels. DFTA’s Senior Employment Services Unit, the Senior Community Service Employment Program-AARP, the New York Foundation for Senior Citizens, and the Senior Training and Employment Program are notable in this respect. DFTA’s Senior Employment Services Unit also has a daily TV-run hotline and receives support from some elected officials who have been effective in advertising the employment program in their community outreach literature. Easter Seals reaches out to the community by distributing literature and making staff presentations at Senior Citizen Centers, Senior Community Boards, and other gatherings heavily attended by older people; their outreach has become particularly expansive in the Harlem neighborhood.

\(^{17}\) Undocumented persons, political asylees, refugees, and others occupying a marginal status in the country are generally channeled to the Church Avenue Merchant Block Association (CAMBA), one of Brooklyn’s largest community-based multi-social service organizations. Though age-neutral in its outreach, CAMBA through its Immigration/Refugee Assistance services may be able to provide older people with employment-related assistance.
of Manhattan and in Brooklyn. This is in addition to press releases; distribution of flyers, leaflets, and ads sent to sister agencies and newspapers; advertisements placed in New York City Public Libraries; booths at Job Fairs; walk-in strategies; and various other public information and outreach initiatives pursued in varying degrees by most programs. The Senior Network Technology Program relies heavily—and successfully—on word of mouth, an outreach strategy successfully adopted also by the Chinese-American Planning Council and by the Institute for the Puerto Rican/Hispanic Elderly.

In addition to these differences, the programs under discussion do operate under different modalities in terms of:

- the diversity of their portfolio,
- whether or not responsibility for job placement assistance is integral to their program,
- training content offered.

Four modalities in portfolio content are identifiable; some of the agencies and programs discussed in this report cover more than one modality. (See Table 5.)

**Modality 1.** The Title V-Senior Community Service Employment Program (SCSEP) federally funded by the Department of Labor under the Older American Act. This is by far the most widely offered employment-related training program in New York City.

**Modality 2.** Multilevel white-collar/technical training.

**Modality 3.** Customized job-specific training programs—designed and targeted to qualify participants for entry into specific or specialized jobs and occupations.

**Modality 4.** Employment-related resources that do not offer training but operate as resource agents and/or employment facilitators.

The balance of Part II examines in some detail the distinctive features of the programs and resources of each modality.
Table 5. Matrix of Reported Employment-Related Training Programs and Resources

<table>
<thead>
<tr>
<th>Name of Organization / Agency</th>
<th>Type Of Program Specialty and Resource</th>
<th>Resources/ Facilitators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dept for the Aging – Senior Employment Services Unit</td>
<td>Title V Senior Community Service Employment (SCSEP)</td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>Senior Employment Program – AARP</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>Chinese American Planning Council</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>Jamaica Service Program for Older Adults</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>The National Puerto Rican Forum</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>Easter Seals Community Services</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>Institute for the Puerto Rican/ Hispanic Elderly</td>
<td></td>
<td>Community-based Assignments</td>
</tr>
<tr>
<td>New York Foundation for Senior Citizens</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Senior Network Technology Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>YWCA Center for Workforce Development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JOB-HUB AARP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counselors to America’s Small Business (SCORE)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Information Center - Mid Manhattan Branch, NY Public Library</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
B. The Title V-Senior Community Service Employment Program: SCSEP

1. General Background

Seven organizations or agencies that are either national/state grantees of Title V or have been sub-contracted to manage the Senior Community Service Employment Program are covered in this study. They are:

- DFTA’s Senior Employment Services Unit
- The Chinese-American Planning Council
- The Easter Seals Vocational Training and Job Placement Services
- The Institute for The Puerto Rican/Hispanic Elderly
- The JSPOA Senior Employment Program
- The National Puerto Rican Forum
- The Senior Community Service Employment Program -AARP.

The provisions of Title V were initially designed to provide income to economically disadvantaged individuals with poor employment prospects through a part-time on-the-job training experience in useful community-based assignments with non-profit agencies. The training is federally subsidized at the minimum wage level and is outsourced to select host or partner agencies which provide supervision, evaluation, and assistance in training and in enhancing skills. The program’s ultimate goal is for participants to acquire and develop sufficient job skills to secure permanent, unsubsidized employment in either the private or public sector.

Title V participants accrue a number of benefits during this training phase:

- training in the necessary routine, discipline, and work ethic needed to enter the regular work force
- the opportunity to develop self-confidence
- acquisition of a work history
- assistance in developing job search skills.

The host or partner agencies benefit as well. They receive staff they might not otherwise be in a position to budget for, and they also get full coverage of their trainees’ wages, worker compensation costs, and unemployment insurance for the duration of the training period.
2. Recent Changes

In recent years, the character and management of Title V programs have undergone a number of changes. Two causes may be cited: the social and demographic composition of the clients now embraced in the programs, and the impact of recent Department of Labor guidelines establishing new performance criteria and a new accountability system for training and job placement activities.

In the first instance, the social composition of applicants has changed due to an influx of more qualified and experienced job seekers who have lost their jobs and run out of job-seeking options. Unlike the base population to whose needs Title V programs respond—people with limited resources, lack of skills, and poor employment prospects—this new influx of job seekers, needing income at all costs, has joined Title V programs to acquire or enhance marketable skills and for help in finding employment. This influx has naturally brought about a shift in the social composition of applicants.\(^\text{18}\)

Until the 1990s, Title V participants were mostly widows over the age of 65 who had never worked or who had worked in positions requiring little or no skills—domestic help, factory assembly or piece work, child-care, etc. With the downsizing of the economy since the late 1990s, a downsizing accelerated by the events of September 11, 2001, applicants today are somewhat more educated—some have graduate degrees—and they hold credentials that demonstrate a solid work history in professional, administrative, and mid-level managerial fields. Women continue to comprise more than a two-thirds majority, but men are becoming more visible in the client profile. In addition, the earlier predominance of U.S.-born African-Americans and people of Hispanic heritage in the client population has now given way to a more mixed applicant population, including many Whites and recently arrived international immigrants as well—Asians, Russians, Albanians, East Europeans, and Hungarians, among others.

This is not to say that the older, more disadvantaged population has been phased out of the program. It is true that the percentage of participants aged 55 to 60 has doubled at DFTA’s SES program and that more than 50 percent of the Chinese-American Planning Council’s trainees are in the 55-to-59-year-old range, but older groups are still embraced.

\(^{18}\) A mid-1990 description of SCSEP participants defined them as disproportionately female, poorly educated, primarily members of a racial/ethnic minority, and unlikely to be regarded as suitable to be trained anywhere else (Rix, 1996).
The Council reports clients in the 65-to-74 age range as well as 75 years and older. At the National Puerto Rican Forum, a number of participants are in the 60-to-68 age range. Likewise, the program continues to serve large numbers of clients unable to participate in New York’s modern economy and health care system because of their limited skills; these clients have poor employability prospects, or none at all, and no pension to fall back on.

The second main reason for changes in the character and management of Title V programs is that 2004 Department of Labor guidelines now require that all Title V applicants be divided from the outset between those deemed “employable” and those “needing further training.” The former are channeled to the One Stop Centers for orientation and job placement services, leaving SCSEP with the least employable group. Furthermore, a six-month minimum evaluation has now been set for the on-the-job training period; this is meant to prevent past practices which allowed some participants to linger on as trainees indefinitely.

3. Profiles of the Title V SCSEP

a. **The Department for the Aging’s Senior Employment Services Unit (SESU)** plays a central leadership role in coordinating the New York City-based SCSEP. It has established Title V as its core umbrella program and has subsumed under it three Training Centers: Age Works Computer Training, the Food Emporium Training Center, and the Riese Customer Service Training Center. These three function as targeted, more specialized resources to assist SCSEP participants’ entry into the regular, unsubsidized job market.

In addition, the SESU carries out an oversight function, certifying those City-based non-profit agencies that provide on-the-job training. The responsibility for assessing the training capacity and supervisory capabilities of such agencies falls to the community coordinator of DFTA’s Bureau of Senior Services Resources and Partnerships. As of this writing, 250 organizations had been recruited into the ranks of Title V host or partner agencies with an enrollment of some 500 to 600 participants.

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19 Workforce1 One Stop Centers are located in all five New York City boroughs.

20 DFTA’s SCSEP Unit is funded by the National Council on Aging and the New York State Office for the Aging. The SES Unit operated the Manhattan Workforce1 Affiliate from summer 2003 to June 2005. DFTA’s SCSEP is currently exploring ways to expand its relationship as a mandated partner within the One Stop system.
During the 2003-2004 program year, 1,037 enrollees were serviced by DFTA’s SESU. Of 679 participants enrolled as of the end of 2004, the reported ethnicity profile was as follows:

- 274 African-Americans
- 151 persons of Hispanic heritage
- 101 Whites
- 135 Asians
- 9 Native Americans

(Bertino Marro, DFTA, personal communication, February 15, 2005)

Training assignments for enrollees will vary based on each participant’s individual employment plan and may include referral to more specialized training at any of DFTA’s in-house programs, assignment to a host or partner agency, or referral to another outside training program.

b. The Senior Community Service Employment Program-AARP reported 171 enrollees in its 2004 Progress Report, 45 percent of them Hispanic and 45 percent non-Hispanic Black participants, with the remaining 10 percent a mix of other ethnic groups. This program has always considered a 60-day training period at a host or partner agency a sufficient time frame to assess whether additional training was needed before a participant is job-ready. If exposure to additional upgraded skills is needed but is unavailable at a particular host agency, participants are channeled to a more targeted or specialized resource in the community.

c. Easter Seals Vocational and Job Placement Services inaugurated its Title V program in July 2003. In the spring of 2004, 301 clients were enrolled in the New York City program, predominantly women of Hispanic and African-American background, with only a few Whites and a very small number of Indians and Chinese. The educational profile of participants is mixed, ranging from less than eight years of primary schooling, to a high

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21 The AARP organization sponsors 110 Title V area offices nationwide, including four in Puerto Rico.

22 Easter Seals came to the forefront in 1919 to help children with disabilities; since 1944 it has broadened its mission to help adults. Its services other than job training include: comprehensive medical rehabilitation, inclusive child care, adult day care services and recreational activities. It was partly from the experience gained in providing adult care that the organization came to appreciate the importance of older adults’ desire and/or need to be able to find work. Its Title V program extends to Long Island, Albany, and to the upstate New York counties of Rensselaer and Columbia.
school diploma or GED equivalency for large numbers of clients, to a few BA and MA degrees. The program’s training schedule is multifaceted and is conducted on a one-to-one basis. In addition to the subsidized on-the-job experience in community assignments, participants are offered the following three training components:

- in-house, one-to-one training by staff members centered on multilevel clerical skills, computer technology, and job development strategies;
- in-house, one-to-one job preparation sessions given by job developers on staff; these sessions focus on refining résumés and sharpening interviewing skills;
- outside class training, conducted at free or low-cost teaching centers for participants in need of a more systematic training targeted to the particular areas they wish to work in.

The training includes lessons at centers for English as a Second Language (ESL), and all training costs are covered by Easter Seals.

d. The Title V Senior Aides Program at the Chinese-American Planning Council had an enrollment of 118 participants during the 2003-2004 program year. Almost all are recent Chinese immigrants with very limited knowledge of English. A number have professional backgrounds but now face difficulties in obtaining employment due to language difficulties. Those more proficient in English are channeled to host or partner agencies outside the Chinese community; the others receive their initial training in non-profit Chinese organizations. In-house classes are given in English and in other related subjects.

e. The Senior Employment Program at JSPOA has 84 community service slots. During the 2003-2004 program year, new enrollees were added to the Title V program. Seventy-nine percent of enrollees were women; 80 percent were African-American; and 80 percent had incomes below the poverty level. Some have become homeless due to their inability to pay rent and are living doubled up with family members or in shelters.

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23 The Chinese-American Planning Council, established in 1965, is the largest educational, planning, and social service agency for Asians nationwide. It has 1,000 employees, 26 sites located in Manhattan, Queens, and Brooklyn, and four senior citizen centers. Federal funds provide 95 percent of its budget; the remainder comes from private contributions.

24 The Jamaica Service Program for Older Adults was established in 1972 as a non-profit organization with the mission of coordinating and delivering a broad range of home-based and community-based services for older adults. The program seeks to benefit older adults throughout Queens, with a focus on southeast Queens in particular.
Job search seminars are provided throughout the year to help participants with résumé-writing, job search, and interview techniques. The program works as a partner with the local New York City Workforce1 Career Center and has assigned one of its enrollees to the One Stop Center to assist the general population of older job seekers.

The program continues successfully to help about one third of its enrollees to find unsubsidized employment at higher than minimum wage jobs.

f. The National Puerto Rican Forum\textsuperscript{25} initiated its Title V program in July 2003 with an inherited caseload of 116 participants; it ended the year with 120 participants. The ethnicity profile includes Russians, Greeks, African-Americans, and Hispanic-heritage participants with a broad range of educational backgrounds and work experience: from lower-level skills and less than nine years of schooling to a number of participants who had earlier been employed as engineers, administrators, and accountants. In 2004, the program provided training to qualify participants for employment as office assistants, teacher’s aides, maintenance workers, and in jobs related to the food industry.

g. The Institute for the Puerto Rican/Hispanic Elderly\textsuperscript{26} admitted 65 applicants into its Title V program in 2003. The majority are women, mostly Hispanic, with a number of Chinese and Koreans. Sixty percent are bilingual but generally have had very limited schooling. In the past, applicants worked as clerks, program assistants, receptionists, cooks and messengers. Some have worked as teachers of ESL and Citizenship classes and instructors of such activities as sewing and arts and crafts. Others have provided case assistance helping seniors obtain and maintain benefits. The on-the-job training assignments in 2004 upgraded participants’ skills to continue working in those same areas. Others received additional exposure to qualify as educational or recreational aides, caseworkers and assistants in the food industry.

\textsuperscript{25} The Forum, established in 1957, is the oldest national Puerto Rican organization on the U.S. mainland. Its mission is to enhance the socio-economic condition of the Latino and other underserved communities. Since 1980, it has been operating a large employment and training program in all five boroughs of New York City. It has only recently become involved in managing the Title V program.

\textsuperscript{26} The Institute for the Puerto Rican/Hispanic Elderly, established in 1978, is the largest Hispanic non-profit organization servicing Hispanic and other ethnic/racial minority seniors and their families in New York City. Among other programs, it sponsors six senior centers, a mental health clinic, “Clinic Nueva Esperanza,” and a Homecare Program. It is a prominent member of the local, state and national network of agencies servicing older persons and home to the dynamic Hispanic Senior Action Council, with over 5,000 members and a network of 100,000 participants.
Title V participants enrolled in the Institute have the advantage of possible access to a number of social services managed by or connected to the Institute. These include caregiver programs, immigration and refugee assistance, counseling and case management, housing, financial assistance, literacy classes, nutrition education, congregate meals, and health education, among others.

C. Multilevel White-Collar/Technical Training Programs

1. The Senior Employment Services Unit draws upon Age Works Computer Training as a specialized training resource. Currently funded by a joint partnership with IBM, the program offers computer technology training to job seekers with previous work experience seeking re-entry into the white-collar sector, those in need of upgrading their business application skills, and new entrants who need introductory classes in office skills to qualify for work in the job market.\(^\text{27}\)

   The program has set requirements for admission:
   - the ability to type 35-plus words per minute;
   - ninth-grade reading and mathematics skills;
   - a five-year work history—voluntary and temporary work experience are accepted;
   - a demonstrated commitment to enter or re-enter the work force full- or part-time.

The majority of applicants are women in the 55-to-62 age range, although male applicants in that same age group are on the rise.

2. The Senior Training and Employment Program (STEP)\(^\text{28}\) is supported by a technical staff, a job developer, and a counselor with a specialty in psychology. Participants include individuals from a variety of educational and occupational backgrounds, including some with Masters degrees and doctoral fellowships. All are active job seekers, pursuing entry or re-entry into today’s highly competitive white-collar and middle-level management sectors.

\(^{27}\) The training course provides a comprehensive overview and instructions in MS Office Suite: Word, Excel, Access, and PowerPoint. It also provides instruction in necessary skills to find jobs requiring data entry, word processing, and automated office work. The course offers an understanding of the fundamentals of the Internet; basics of employer/employee relations; customer service skills; job search techniques; and résumé-writing.

\(^{28}\) This program is part of the New York Foundation for Senior Citizens, a comprehensive organization which provides facilities for older people to continue activities in their homes with limited assistance. This is facilitated through access to certified trained home attendants and visiting nurses, all of whom are supervised by social workers and supervisors who check on each client’s condition and medical compliance.
Participants with previous work experience tend to be searching for expanded computer or technical skills which their previous jobs did not require, or which were so specialized and restricted as to be applicable only to specific jobs held in the past. The training tries to zero in on today’s employer needs while teaching workers more effective and positive ways to job-search and to prepare for a younger and more technically savvy work force.

The 13-week training period—offered three times a year—is tightly run, with a maximum capacity of 25 participants per cycle. In 2003, a total of 150 applicants were accepted for the three cycles. Fifteen of the 150—most of them men—did not complete the course. On a per-need basis, the training instructor will refer clients to additional training.

Two shifts in the social profile of this program’s applicants became noticeable in 2004. The first was a surge of male applicants in the 55-to-64 age range. Most had previous work experience in upper-level white collar positions; many were applicants with postgraduate degrees who had lost their jobs; a number were highly qualified applicants from Hungary, former Soviet Union countries, and countries in Asia. Of these latter, most had a solid occupational history but were unable to find employment because of language constraints; many could also not be admitted to the program since English proficiency is one of the eligibility requirements.

The second shift is the influx of participants who previously did well in life but who have been suddenly confronted with drastic changes in their financial circumstances, forcing some to seek refuge in public shelters and to depend on public assistance for both food and health care. Such reduced circumstances seriously affect these participants’ performance in the program as well as their ability to pursue job leads, keep interview appointments, and hold onto a job.

Classes are designed to offer practical applications in keyboarding, Excel, PowerPoint, Word, Access, telephone etiquette, filing, and business English. Acceptance to the program requires applicants to be actively seeking employment, to have a recent work history (voluntary work accepted), to be willing to commit to an eight-hour daily training five days a week, to participate in standardized time testing, to comply with attendance policies, and to observe the dress code.

Because of difficulties inherent in the social service bureaucracy, this particular experience suggests the need for social assistance components to be integrated into employment programs so that older job seekers held back by social needs can have direct access to assistance.
STEP is involved in partnership activities with other training and employment agencies. It maintains contractual relations with the Office of Small Business Services for funding and with the Department for the Aging and the Partnership for the Homeless for referrals for work-ready clients and/or for computer training, job preparation, and job search skills. Compensation for rendering such services is provided through a grant from the Workforce Investment Act, though the program’s major funding source is private contributions.

Referrals to therapy or other programs that might better suit applicants’ needs start at initial contact or at orientation sessions. Referrals are also given to individuals who might have been working and who suddenly, for whatever reason, find themselves in emotional and physical distress.

3. The YWCA’s Center for Workforce Development houses the Re-Entry Employment Program, which is partially funded by the New York State Department of Labor and which is targeted exclusively to displaced homemakers in accordance with eligibility guidelines set forth by the Workforce Investment Act. (See Appendix 3.) Though open to all over the age of 21 years, the Center’s program is included in this study because participants above age 55 represent 38 percent of their clients. The presence of a full-time social worker on staff, with a special interest in gerontology, has been a great asset to participants of late middle age and older.

The Center’s training program is computer-driven and graduates participants qualified to find employment in multilevel white-collar jobs. An intensive, tightly run eight-week training cycle is offered on-site six times yearly to a class of 20—with strict consequences for lateness and absences to underscore the work ethic expected in the corporate world. Acceptance to the program is preceded by intensive one-on-one interviews to assess a candidate’s qualifications, personality traits, and commitment to complete the training and seek employment. Because the applicant pool far exceeds the number that can be accommodated in the classroom, information pertaining to each candidate’s assets and needs is required to ensure the enrollment of those most vulnerable financially.

31 This Center embodies the long-standing mission of the New York City YWCA to meet the needs of the City’s women by providing a select group of the needy with the essential employment and auxiliary training required for them to compete in the City’s highly competitive labor market.
The technical components of the curriculum include: Business Communications, Career Development Strategies, Computer Literacy, and Life Skills. More than 60 percent of the training is allocated to office technologies: Microsoft Outlook, Word, Excel, and PowerPoint, and the use of facsimile, the copy machine, and the telephone. In addition, the curriculum places great emphasis on life skills, particularly those related to leadership, teamwork, financial literacy, and developing self-esteem and self-confidence.

Older participants range in age from 55 to the mid-70s; their educational background ranges from high-school graduation and GED equivalency—the minimum required for eligibility—to Associate, Bachelor, and Masters degrees. A number have professional and managerial backgrounds. All are eagerly seeking financial independence for themselves and their families.

The Center’s overall client population is multinational and multiracial: 60 percent are equally divided between Hispanics and African-Americans; the rest represent a mix of U.S.-born Whites and foreign-born Europeans together with a small number of Asians and Indians. Apart from a small number of elderly Vietnamese, Chinese, and Japanese, older age participants are predominantly U.S.-born Whites. The importance given in the program to improving self-image and bolstering self-confidence has been shown to be particularly important for this older White group. Most are single, withdrawn, reported to be suffering from mild to severe depression, subject to anxiety attacks, and are identified as harboring strong feelings of low-self esteem and unworthiness. The social worker on staff attributes this in part to the alienation of these older White women from their immediate families, a situation reported to not be immediately noticeable among other ethnic groups.

4. The objective of The Senior Network Technology Program is to enable participants to become computer-literate, competent in technology skills, and sufficiently qualified to find employment. It was purposely located in East Harlem because it is, reportedly, among the most technologically disadvantaged communities in the tri-state area.

The Program encompasses five phases: Beginner Classes in Computers, Computer Maintenance, Microsoft Word, Internet 101, and Internet Advanced. The average training period for the completion of all five phases is 20 weeks, with ten students trained at a time in

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32 The Network is connected to the Institute for the Puerto Rican/Hispanic Elderly and receives funds from this organization and from New York City. The program is a focal point of a larger Service Center that organizes seminars on health and recreational activities and makes available family counseling, when needed.
each stage. The computer lab is open for practice sessions with a qualified tutor present at all

During 2004, the program graduated 254 participants. The client profile shows an
even split between age groups 55 to 64 and 65 and older. Eighty percent of the participants
are women—mostly single, divorced, or widowed; 80 percent are of Hispanic background—
mostly Puerto Ricans with a number of South Americans, Mexicans, and Dominicans, and 10
percent are African-Americans; the remainder include a mix of Asians.

This program’s participants are atypical. First, not all are looking for a job. Many of
those between the ages of 55 and 62 are already employed—typically as nurses, social
workers, psychotherapists, and translators in hospitals or similar institutional settings; these
participants have joined the program to upgrade their skills and improve their work
performance to avoid losing their positions or being bypassed for promotions. A large group
are volunteers in such local neighborhood organizations as grassroots groups, churches,
schools, and the like.

In the older age group, only one in every three is searching for employment. The
majority attend the program for purely personal reasons: to become knowledgeable in
computer skills, to be able to connect with family and friends through the internet, and, in
general, to remain in touch with events in the outside world.

D. Customized Training

Two organizations in this study offer customized training programs, providing
competency in three specialized employment areas:

1. Customer Service Training

DFTA’s Senior Employment Services Unit, in partnership with the Food Emporium
Supermarket and the Riese Restaurant Corporate Group, manages two customer-service
training modules. The modules are targeted to qualify participants for entry into semi-skilled
jobs in the City’s service economy—namely in the food services, financial services, and
commercial retail sectors. Admission requires participants to demonstrate sixth- to seventh-
grade reading and mathematical skills and to have some years of work experience.
The partnership with Food Emporium offers a ten-week customized training course in the specialized skills required to meet the needs of the supermarket and food industry in general—including customer service and the basics of store operation.\footnote{The competency in the use of a computerized Interactive Learning System that this program teaches is transferable to customer service performance in other sectors as well.}

The collaboration between the Department for the Aging and the Riese Restaurant Corporate Group\footnote{The Riese Corporate Group owns and operates 110 restaurants in the New York City area, including such favorites as Friday’s, Houlihan’s, Dunkin’ Donuts, KFC, Pizza Hut, and Tad’s Steaks. The former chairman of the corporation was actively involved with Encore Community Services, an agency that provided a variety of services to the New York Metropolitan senior community.} was the first public/private effort in the country to train mature workers in restaurant service skills. Unfortunately, older workers did not find such jobs desirable; in response, the training was modified to make it more relevant to customer service in other sectors. The ten-week training course provides instruction in the operation of electronic office equipment along with a heavy emphasis on job-search skills, customer service, and employer/employee relationships.

2. \textit{Specialized Health Care Services} 

The Senior Employment Services Unit has also designed a multilevel health-care training program aimed at graduating a cadre of home health attendants and certified nurses’ aides. Future plans call for specialized training in health-related administrative work, possibly including medical billing.

3. \textit{Personal and Home Care Attendants} 

Two agencies provide skills training in this field. For the first phase of its training program in specialized health care services, DFTA’s SES Unit has begun training a corps of personal care aides. Classes in the program are conducted in English, Spanish, and Chinese; Russian classes may possibly be held in the future.

The Mature Workers Program established by the Chinese-American Planning Council also offers skills training in the areas of personal and home care services.\footnote{Aside from the Title V and Mature Workers employment programs for an older population, the Council also offers other targeted programs to younger age groups. These include skills training for clerical careers and for positions in the multi-media, apparel, and hotel hospitality sectors.} In general, the
Council tries to select training programs that respond to labor market shortages and to the needs of the City-based Chinese community. The decision to train in personal and home care services also reflects the Council’s assumptions that these are the least controversial areas for older women to be employed in.

Though technically open to all older New York City residents, program participants are predominantly recent Chinese immigrants with little, if any, command of English. The training is reported to be comprehensive; it includes case management, some basics of medicine and nutrition, personal care know-how, and home safety measures in addition to lessons in vocational English. Were it not for the language barrier, these trainees could conceivably qualify for placement as nurse’s aides, health care workers, and case worker assistants outside the Chinese community.

In 2003, 80 applicants, including a few men, were enrolled in the nine-week program conducted each year. In 2004, the Council’s Employment and Training Program lost almost 50 percent of its funding, and only 40 applicants could be enrolled in the Mature Workers program that year.

E. Employment-Related Resources and Facilitators

The Job Hub-AARP\textsuperscript{36}, the Counselors to America’s Small Business\textsuperscript{37} (The Service Corps of Retired Executives-SCORE) and the Mid-Manhattan Branch of the New York Public Library Job Information Center can be classified as resource agents. The first is sponsored by AARP and the second by the Department of Labor’s Small Business Administration, while the third is an integral service offered by this particular Library branch.

1. Job Hub-AARP defines itself as a recruiting agency for highly qualified mature persons. The agency’s extensive job searches are conducted by a group of experienced

\textsuperscript{36} The concept of Job Hub was born following a meeting ten years ago among New York City residents concerned about difficulties encountered by older residents in finding jobs. This group was soon adopted by AARP and invited to set up offices in the space occupied by this organization in Manhattan.

\textsuperscript{37} SCORE is a 12,400-member national volunteer association with 389 chapters. It is sponsored by the Small Business Administration and spearheaded by volunteer counselors who are retired business owners/managers with expertise in virtually every area of business. Since 1964, these counselors have shared their management and technical expertise with current and prospective small business owners.
volunteers with professional and executive backgrounds. The jobs recruited through this
search are distributed regularly to a network of non-profit agencies that work
collaboratively with Job Hub as employment-facilitators. Their job is to pre-screen job
applicants and connect the most appropriate ones on file with the employers identified by Job
Hub.

Most of the job applicants are highly qualified mature adults with work experience in
professional specialties and in midlevel white-collar administrative/management fields. They
include accountants, computer technicians, office managers, administrative assistants, and
some support staff and sales personnel.

2. Counselors to America’s Small Business (SCORE) bring together volunteers
with successful backgrounds in business management and entrepreneurship to counsel and
share their experience with businesspeople seeking advice or desiring to start up a business.
The collective experience of these counselors exposes clients to the full range of expertise in
American business and entrepreneurship. Counselors will also help clients write a business
plan and assist them through the process of obtaining credit. Through one-on-one
confidential counseling and guidance, volunteers help identify or prevent problems by
determining their causes and finding solutions.

SCORE collaborates with the One Stop Center system and other resources open to
job seekers. Aside from their headquarters in Manhattan, the organization recently expanded
its outreach by opening new branch locations in Chinatown, midtown Manhattan, Brooklyn,
and at the Workforce1 offices in Harlem and the Bronx. In addition to counseling, regular
seminars are held throughout the year. These cover: Small Business Basics, Fundamentals of
Success, International Trade, Strategies for Success, and Business Plan Writing.

The services provided by this organization are open to all age groups, are used by
large numbers of people, and clearly represent a viable resource for people who seek
business advice or want to become involved in a business enterprise on a full-time basis or as
a sideline.

3. The Job Information Center located in the Mid-Manhattan Branch of the New
York Public Library system is an important resource providing comprehensive information
on job vacancies in this country and abroad. It is well equipped with the latest career and
occupational news, the most recently updated job openings in both the public and private sectors, and civil service job announcements at city, state, and federal levels. It also offers timely publications on career choice, job search, career management, career change, and internships.

Internet facilities are available on-site for exploring information on job openings in different fields, résumé posting sites, and job search skills, as well as providing computer programs for résumé- and cover-letter writing. All this information can be accessed from outside the Library, when necessary.

The Center also organizes seminars and workshops conducted by career consultants on job-searching strategies and career-related issues; these events are all very well attended.

Open to all age groups, the Center continually adapts and upgrades its resources to respond to emerging needs. It was interesting to find out from the Supervising Librarian that in recent months the Center has been called upon to respond to a new challenge: *meeting the needs of the retired population who want to go back to work.*

It should be mentioned that a certain level of educational background and computer knowledge is pretty much required in order to benefit fully from the published material and internet services available. Luckily, within this branch of The New York Public Library system, classes in basic computer know-how are offered free of charge.

III. DO MATURE WORKERS FIND JOBS?
JOB PLACEMENT ACHIEVEMENTS AND SUPPORT ACTIONS

The programs reviewed in this report differ in the strategies used to place their clients in jobs. The majority provide at least the basics of job preparation and job-searching techniques; some may play an active job placement role and become more directly involved in the process.

The information gained from interviews with program directors, however, makes it difficult to determine exactly where and how to credit the reported job placement achievements. To what extent is a job placement the result of the job seeker’s individual initiative… of program support and direct intervention… of action taken by other organizations or agencies—for example, by One Stop Center support for Title V participants… or of a combination of actions and agents?
In light of that difficulty, the presentation here draws upon the achievements and support strategies pursued by a number of programs for which sufficient information on job placements was made available by program directors. Even when such information was provided, the discussion may prove uneven because some programs simply have better reporting systems than others and/or some program directors were more forthcoming than others in discussing the subject of job placement.

The discussion concludes with a brief assessment of some of the major obstacles and constraints faced by older adults in their efforts to obtain work.

A. **Active Support Strategies - Title V**

1. **The Role of One Stop Centers**

   The One Stop Centers are an important starting point in examining the job placement of Title V participants. As mentioned earlier, the new Department of Labor regulations call for all applicants to the Title V program to be classified as either “job-ready” or “in need of further training.” The former are channeled to the Workforce1 One Stop Centers for job placement services.

   Determining an applicant’s readiness for employment can at times be a tentative proposition and can lead the Title V intake unit to err on the side of caution. In those cases it is conceivable that an eligible applicant may be admitted to the SCSEP training program instead of being sent to a One Stop Center 38.

   The Workforce1 One Stop system is set up to provide services to all adults 18 years and older. It assists older adults to find employment by providing:

   - orientation to the basics of job-search strategies
   - career advice
   - job referrals
   - vouchers for additional training when needed
   - access to the internet for job searches

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38 The determination to be made by the Title V office is based on the following question: “Would the participant likely become employed without help from SCSEP or any other workforce development program?” A checklist of attributes helps define the reply; the checklist includes such attributes as the applicant’s level of self-confidence, health condition, skill level, language proficiency, etc.
• guidance on the fine-tuning and preparation of résumés
• interview-preparedness coaching.

To date, a number of SCSEP offices have been very active on their own in assisting their clients to obtain unsubsidized employment. Under the new guidelines, a collaborative relationship between the two mandated partners—SCSEP and the Workforce1 One Stop Centers—has been set up to link the training component to the job placement goal more strongly. This is mediated by assigning one or two SCSEP staff members to most One Stop facilities. Staff members of DFTA’s Senior Employment Services Unit maintain a presence at the One Stop Centers in the Bronx, Manhattan, Brooklyn, and Staten Island.

2. Strategies Pursued by Title V Providers
   a. The Senior Employment Services Unit until recently had four in-house job developers on its staff working under the supervision of the agency’s Job Placement Supervisor. The Unit maintains an up-to-date, timely listing of job vacancies in both the private and public sectors—including City-wide job openings.

   The SESU Employer Data Bank includes names of 200 companies and employers favorably disposed to employing older adults. To this should be added the continuing efforts undertaken by this unit to further expand its partnership portfolio. In this drive, the retail-based private sector customer service industries are prioritized as one of the more viable sources of employment opportunities for older persons. As stated in DFTA’s mission and strategizing goals for the 2005-06 program year, the expansion effort will include:
   • conducting visits to employers to promote SES resources, and
   • hosting employer-focus groups to better understand employers’ current and future needs so as to design training components accordingly.

   In 2003-2004, the Senior Employment Services Unit exceeded the job placement goals set by two grants from the National Council on Aging and the New York State Office for the Aging when it placed more than the required 40 percent of SCSEP participants in jobs. 39

39 Operating on the principle that success measures need to take into account both the volume of job placements and job retention, SES places special importance on monitoring participants on the job. Follow-up visits are made at periodic intervals: during the first two months, then at 90 days and 270 days following the
Since Title V's primary training service is conducted at host agencies, government agencies, and community-based organizations, the highest job placement obtained by DFTA's SES Unit for the 2003-2004 program year was in the Senior Support/Senior Aide category — mainly in community based organizations. This category accounted for 20 percent of all placements obtained during that program year. Following very closely behind were job placements in retail/sales (18 percent); in the Health Care sector (16 percent), mostly as Personal Care and Home Health Care Aides, and in clerical/administrative/office work (15 percent). Job placements in Security Services ranked somewhat lower (13 percent), and were even lower in the food service industry (8 percent).

Partnerships with Food Emporium and the Riese Restaurant Corporate Group opened the door for other companies to approach the Senior Employment Services Unit. To date, companies reported to be favorable to employing mature workers include: Adecco, Flying Foods, Partners in Care, Village Home Care, People Care, Target, and J&R Electronics. Others mentioned include: Bloomingdale’s, Tiffany, and Victoria’s Secret. The sectors most likely to absorb these workers are health, food services, and the retail industry. A number of banks are also hiring tellers.

The activity level of Food Emporium has been energized in recent years, partly because of the competition the chain faces from Fresh Direct. One consequence has been that this supermarket has hired hundreds of mature workers. With its recent installation of an on-line service system, SESU expects a surging demand by this chain for mature participants trained in customer service skills. Since restaurant work has been shown to be relatively unpopular with mature workers, the original Riese Restaurant training curriculum was revamped to focus on customer service jobs in general. This revamping has proven effective in further creating jobs for older adults.

b. The strategies pursued by the Senior Community Service Employment Program-AARP office are heavily centered on advocacy efforts in the Bronx community aimed at “marketing” clients to potential employers by impressing upon them the qualities a mature work force brings to the job place. This approach includes persuading employers to hire older workers on a trial basis to prove their worth.

initial hire date. Both the employer and the former program participant are interviewed to assess job performance and address any outstanding issues that may have arisen.
An additional strategy has been to maintain a close relationship with the host or partner agencies. The idea is not only to assess their capacity to graduate a cadre of job-ready clients—through the quality of their training and their supervisory capabilities—but also to explore their suitability and disposition eventually to hire Title V participants on a regular, permanent basis. This SCSEP office is always on the look-out for agencies that have the potential to become employment sources, which explains why a number of SCSEP-AARP participants end up being employed by host or partner agencies on a regular basis.

SCSEP-AARP is not alone in promoting this strategy. With encouragement from other sources as well, Title V trainees are becoming a significant portion of the regularly employed rank and file on these agencies’ employment charts. Parent organizations either housing or sponsoring Title V programs have also absorbed trainees, but to a much lesser extent.

The SCSEP-AARP office has an edge in promoting and facilitating the employment of its participants because of its roots in the community. The program director is a board member of the One Stop Center located in the Bronx, in addition to being the liaison to the Home Depot program charged with actively recruiting mature workers. This collaboration began only recently and to date has resulted in the hiring of only two or three program participants. More time is needed to turn this company into a viable employment source, not only in the Bronx but throughout the City. At the time of the interview, the office was also developing contacts with Macy’s, Mc Donald’s in the South Bronx, Target, and Rent-a-Car.

SCSEP-AARP maintains a systematic reporting system which records job placement performance at regular intervals. Appendix 4 summarizes the diversity of jobs eventually obtained by its participants after completing their subsidized training phase.

Of the 171 participants enrolled in this program during 2003-2004, about 40 percent had already found regular jobs by the fall of 2004. As to the role of the One Stop Centers, the experience of this Title V office is that one in every two older participants who take advantage of the training in job preparation and job-searching techniques offered at these Centers conducts his or her own job search.40

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40 This office, together with other SCSEP–AARP-sponsored offices, is coordinating the compilation of a document on best practices. The compilation is intended to maximize the effectiveness of collaboration between the Title V program and the One Stop system.
c. **The Easter Seals Vocational and Job Placement Services** program considers job placement to be an integral component of its offering. Accordingly, it has emphasized active involvement between staff and clients during the training phase via one-to-one relationships that can facilitate an accurate assessment of a participant’s readiness to assume permanent employment. Monthly visits are scheduled to host or partner agencies to follow up on the progress made by each participant and to address problems that may have arisen during the training phase.

At the time of the interview for this report, which took place before the Department of Labor guidelines were issued, the Easter Seals Title V program’s job development specialist worked in partnership with outside staffing agencies to inform private-sector employers about qualified candidates available for current and future job openings. The extent to which these activities continue is unclear as of this writing.

d. Given the distinctive characteristics of the older clients served by the Chinese-American Planning Council, it will be interesting to follow the interplay between the Title V **Senior Aides Program** managed by the Council and the One Stop centers. These older clients are typically recently arrived immigrants barely integrated into the City’s mainstream. While some have a solid work history, most have only scarce knowledge of English, if any. As mentioned earlier, the Council has the defined goal of serving the needs of its own community. Most of the host or partner agencies selected for the on-the-job training phase are located in neighborhoods with a heavy Chinese population. To date, most participants have found a variety of jobs as kitchen aides, office aides, interpreters, receptionists, teachers’ aides, social service aides, and youth worker aides. But most of these placements have been in Chinese homes, Chinese offices, Chinese social agencies, and Chinese schools.

During the 2002-2003 program year, the Council’s Title V program had met its contractual placement goal by the third quarter. The program director and her staff were awarded a certificate of excellence by Senior Services in America, the Title V sponsoring agency, to honor the superior work of the program’s achievements in placing senior citizens in community jobs.
B. *Active Strategies Pursued by Other Programs*

1. *The Senior Training and Employment Program (STEP)*

   STEP’s job placement success rests in large part with its Employer Advisory Board. The Board is made up of personnel and human resource representatives from a cross-section of industries ranging from the Corporate 500 world to small family businesses. Its membership pool is continually expanding to include those who can best contribute to the employment goals of its clients.

   The Board takes upon itself four major tasks to facilitate the employment of prospective candidates:

   - informing the staff of current and anticipated employment needs, job vacancies, and skills shortages in the City’s labor market;
   - providing feedback on the training curriculum to identify possible oversights in program content;
   - reviewing participants’ résumés with a view to fine-tuning and highlighting areas that need to be stressed;
   - assisting prospective candidates to obtain employment, either directly in their own firms or businesses, or indirectly by providing referrals to other private-sector companies.

   STEP reported an 85 percent job placement record for 2002-2003, but it expects this to fall to 75 percent by 2004. The placements include such jobs as executive assistant and midlevel manager in counseling clubs for youth and in banks, as well as clerical jobs at a news publication agency and at the Department of Buildings. The records also show a sprinkling of job placements in semi-skilled areas and the absorption of candidates into the office support ranks of the parent organization.  

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41 The job developer and program counselor on staff monitor clients on the job with periodic visits or phone calls within two weeks, 90 days, six months, and nine months after the initial hire. This serves to follow up on performance and address any problems encountered by the trainees or employers. Special attention is given to clients on the job with recognized disadvantages and disabilities. The program encourages clients to come back to the Foundation when in need of advice or counseling.
2. Job Hub-AARP

Job Hub-AARP undertakes the task of systematically searching for job vacancies among employers—an important step towards facilitating job placement. It does not, however, make the job placement connection. As mentioned earlier, that task belongs to a network of public and private not-for-profit agencies whose responsibility is to pre-screen applicants for the job openings forwarded to them by Job Hub.

The job openings recruited by Job Hub from employers are sent to this network of agencies daily, with the request that they report back as to the steps they have taken to fill the openings. Due to their own lack of staff resources, some agencies are not always able to follow up on this request. Job Hub then makes follow-up calls to employers inquiring about the status of the job vacancies identified earlier, and asking whether or not pre-screened candidates had applied for these jobs.

3. Job Development Plans in the Pipeline

The YWCA Center for Workforce Development has only recently recruited a job developer to its full-time staff. With this addition, the Center has launched activities that will yield employment opportunities. Most notable are the Career Speaker Series and participation in the Academy of Women Leaders’ Ceremony. The former brings in guest speakers and potential employers from all sectors—government, non-profit, and private. The latter serves as a venue in which winners of the $10,000 William Spencer Scholarship Award are introduced to New York City’s corporate leaders.42

An additional job development activity includes corporate mentorship. Over the span of eight weeks, a corporation’s administrative staff volunteers to mentor the YWCA Center for Workforce Development participants. These relationships offer participants a first-hand look at what it means to be a multi-tasking administrative assistant within a large organization. Equally important are the networking opportunities presented to both mentor and mentee. As a result of these activities and other outreach effort already underway, job-ready candidates have been hired as administrative assistants and paralegals by renowned

42 The Spencer Scholarship Award is given to women participating in or being part of a YWCA activity. It helps women who have been held back from professional advance by a lack of funds to continue their education. The Award honors the late William H. Spencer who served as President and Chief Administrator Officer of Citicorp, N.A. for his outstanding commitment to the advancement of women in the workforce and for his distinguished record of service to the YWCA of the City of New York.
accounting firms and legal offices, communication and cable companies, smaller corporations, and government agencies.

Near-term plans are in place to further systematize this Center’s job development strategies along a more formal model, one that takes measures to dilute feelings of anxiety observed among some women at the prospect of interviewing for a job and confronting attitudes of ageism. The Women in Transition Support Group is designed to help women overcome those barriers to success.

Among the components of the job development model are:

• the creation and dissemination of marketing brochures sent to citywide Chambers of Commerce, Community Boards, and select businesses, informing them of the broad range of well qualified resources available at no cost through the Center for Workforce Development. The business targets include small to mid-cap companies that cannot easily afford the services of an employment agency.

• the matching of each participant’s previous work experience and aptitude with their current training to better target their job search. An accelerated training period of four weeks—versus the current eight weeks—guided by an additional staff member will address this targeted matching tactic.

Moreover, as part of a series of job preparation sessions, the Center plans to:

• launch the first Displaced Homemaker Job Fair, complete with corporate recruiters, interview breakout sessions, workshops, and networking opportunities;

• organize volunteers and mentors to simulate mock interviews focused on interactions between a job candidate and a prospective employer;

• invite employees representing different employment sectors to meet with program participants and address career-related questions.

C. **Problem Areas in Job Placement**

A number of forces operating at different levels and interacting with one another in different ways hinder the integration of older people into the mainstream work force. Program directors and employment facilitators have identified the following:
1. **At the Structural Level**

   **Labor market constraints.** The New York City labor market has been constricted since September 11, 2001—if not earlier—and that has certainly reduced the number of jobs open to older workers. Additional factors have further diminished the opportunities. Jobs which were open to older workers in the past—specifically in custodial care, security, and factory work—have waned because of Union rules; other factory jobs have migrated to the South or Southwest, or have been outsourced to foreign countries.

   **Ageism.** Age discrimination has always existed, not least in the hiring process; it appears to be more widespread now than in the 1990s when demand for labor was strong. The economy’s downturn gives employers a wider range of job applicants to choose from; they tend to select younger job applicants whom they view as more attractive, better educated, and—often—with a demonstrable recent work history. Moreover, unemployed younger people are today more willing to take on work which in past years was relegated to older workers for less pay.

   **Employers’ lack of experience with older people.** Many employers cling to stereotypical images of age-related physical and mental limitations bringing attendant costs to productivity. These images become magnified in employers’ minds, reinforcing their resistance to consider an older job applicant. Such negative misperceptions outweigh the opposite experience of other employers, who vouch for the loyalty, patience, and job stability the mature worker brings to the job.

2. **At the Agency Level**

   **A socially different influx of applicants.** Many programs are now inundated with applicants whose needs and expectations the programs were not originally set up to address. The inability to meet these different needs diminishes the effectiveness of the agency’s training achievements and job placement support.

   **Lack of sufficient funds.** Programs are strapped for funds to carry out two fundamental goals:

   - sponsor large-scale publicity and outreach campaigns to inform public- and private-sector employers of the pool of well qualified candidates available to fill their current and future employment needs;
• upgrade and modernize their office technology, and thereby improve the effectiveness of their work.

**Difficulties in assisting recently arrived immigrants.** Many such immigrants, only marginally integrated into the mainstream, lack language skills, suffer from poor health, and are in need of outside assistance that training programs are not set up to deliver.

3. **At the Individual Client Level**

**The lack of drive to learn English** observed among some otherwise highly qualified immigrants with excellent credentials leaves them unable to find employment in the City.

**Unrealistic expectations** on the part of job seekers and their unwillingness to accept the new reality of the labor market keeps many from finding employment. This is particularly noticeable with clients who have held high-level professional, managerial, and administrative positions in the past but are now unemployed. This is the group least likely to follow through with a job search, even after being informed of available job openings and having been assisted in sharpening their résumé.

**Fear of confronting ageism.** Older adults who have faced discrimination for their age and/or in other areas often resist pursuing potential job opportunities. They may tend to approach a job interview with a noticeable lack of self-confidence and self-esteem, which can reduce their chances of being offered a job.

IV. **CONCLUDING REMARKS AND RECOMMENDATIONS: VIABILITY OF PROGRAMS AND FUTURE PROSPECTS**

A. **Framework**

It was argued at the outset of this study that population aging has significant implications for older people themselves, for the economy as a whole, and for the federal government as a provider of retirement income. Prolonging the work life of persons in their late-middle age and older, this study has asserted, alleviates some of the pressures. In remaining or returning to the work force, the mature worker not only benefits from a larger income but also contributes to replenishing the labor force void that, left unfilled, could result in lowering national productivity.
Financial concerns at the national level are also at issue. The need for increased government expenditures to support older adults living well into their 90s—if not longer—compounded with a smaller work force means there are fewer people paying for more services. That concern is exacerbated in the particular case of New York by return migration trends evidenced among some of the elders who leave the City at age 65 to retire in warmer climates but in later years return to their roots. This has placed an added heavy burden on the state’s nursing-home care costs (Briar-Lawson, 2004).

On the national level, there is information available that makes it possible to document and quantify the manner in which the United States might experience the repercussions of population aging. National-level data also document the presence of an impressive pool of mature job seekers whose expressed intention to continue working in their post-retirement years is striking—and is by no means in all cases financially driven. For example:

AARP polls taken in 1998 showed that baby boomers born between 1946 and 1964 plan to continue working after age 65 (Martin, 2001). Information collected in 2000 from workers close to retirement also indicate a substantial interest in part-time post-retirement work (Henretta, 2000). In a recent AARP survey of 2,001 workers aged 50 to 70, 58 percent of respondents stated that economic need is a major factor in why they would continue working, and 84 percent professed that even if they were financially secure for the rest of their lives, they would continue to work in their post-retirement years (Foster, 2004). A survey conducted by the Rutgers University Center for Workforce Development came up with the same results: 90 percent of those surveyed intended to work part-time during their retirement, and among these, 70 percent said they would work even if they had enough money not to (The Age Advantage, 2000). In three longitudinal Gallup surveys of retirement planning, the percentage of Americans who said they will wait until after age 62 to retire increased steadily—from 38 percent in 1998, to 47 percent in 2002, to a high of 57 percent in 2004. The survey signaled a serious disconnect between respondents’ hopes for wanting to continue to work in their later years and the reality of their ability actually to find work (Ruffenach, 2004).

Parallel information specific to New Yorkers has not been found, but other forces linked to population aging can be expected to affect older New Yorkers and propel them into
the work force. For one thing, the curtailing of federal expenditures on entitlements and social programs benefiting older people can mean an uncertain future for those reaching the age of retirement. Social Security remains a murky promise, companies are paring retirement benefits (Chu, 2004), and Medicare costs are rising rapidly—all at the same time that the population of retirees is on the rise. A consequence of this reality is the felt and very real need of those in their late middle age and older to augment their income.

The remainder of this report therefore takes up the issues of supply and demand vis-à-vis a mature work force. Given the supply and demand facts, how relevant are current training programs to New York City’s projected labor market needs? Finally, the following sections address a number of concerns expressed by program directors regarding the operation of employment-related training programs and offer their recommendations for action.

B. Forces Creating the Supply of Older Workers

Both demographic and economic forces are helping to generate a supply of older job seekers in New York City.

1. Demographics

The 2003 Current Population Survey identified 687,000 New York City residents in the 55-to-64 age range and 1,014,000 who are 65 years and older (See Table 2 on page 10). The demographic projections presented in Part I forecast an overall increase of population in that age group. Moreover, older New Yorkers have gained an edge in life expectancy and are living longer.

2. Supply Generated by Economic Need

Poverty continues to remain significantly high in the City’s older population when compared to the nation as a whole. Whereas on the national scene the poverty rate of persons 65 years and older declined from 12.8 percent to 9.9 percent between 1990 and 2000, in New York City, it increased by 6.8 percent, leveling off at 17.8 percent, with older women and

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43 At a conference sponsored by the Federal Reserve Bank of Kansas City in August 2003, Chairman Alan Greenspan, in his address on retiree expectations, emphasized the likelihood that the federal government will have to scale back promises to older adults in programs like Social Security and Medicare. “As a nation, we owe it to our retirees to promise only the benefits that can be delivered,” he stated. (Andrews, 2004).
older minorities bearing the heaviest share of impoverishment. Twenty percent of older women, compared to 13.9 percent of men, are living in poverty (NYC DFTA, 2003a). Among older minority groups, 30 percent of Hispanics, 24.4 percent of Asians, and 23.3 percent of African-Americans live in poverty, versus 12 percent of Whites.

In terms of income, the 2000 median household income of older New York City residents reported at $23,388 remains lower than the nationwide median of $26,800 (Kohli, 2003); the difference is significant considering the high cost of living in New York. More disturbing is the disparity in median household income levels by race and ethnicity: $27,000 for older Whites, compared to $19,500 for older African-Americans and $18,500 for Asians. The $14,000 household income level reported for older Hispanics is almost half that of Whites. (Kohli, 2003).

The need is greatest among women. Gender differences in the income data help to explain the stronger presence of women in the employment-related programs covered in this study and the precarious financial situation some of them are confronting. In general, older women are economically disadvantaged: they are less likely to be covered by pensions, have fewer years of credible service and a disadvantaged earning history (Sullivan, 2003), and may have suffered reduced circumstances through abandonment, divorce, or widowhood.44

C. The Demand Factor: Is the Mature Worker a Coveted Commodity?

The answer is mixed.

1. The Persistence of Entrenched Attitudes

Even today, not everyone agrees a worker shortage is imminent (Porter, 2004). A 2001 Government Accounting Office report maintained that most employers were not yet facing labor shortages and that if and when they did, they would focus their interest on only those older workers with special expertise or hard-to-replace skills (Rix, 2002). Entrenched in their resistance to hiring and maintaining an older work force, employers are looking to other options: they are lobbying for easier immigration restrictions, outsourcing jobs, shifting

44 A recent nationwide study relating current assets and projected earnings to the ability of different household forms to save enough for retirement, highlights single women of the baby boom generation facing the steepest shortfall (Duenwald & Stamler, 2004). Also refer to: O’Grady-Le Shane, (1996).
production to labor-rich countries, increasing the use of part-time contract employees, and relying ever more on technology (Porter, 2004).

That this resistance persists today in some private-sector circles was fully confirmed from survey findings presented at a 2004 Conference Board meeting in New York. The survey, by the Working Group on Managing Mature Workers, probed the perspectives and attitudes of a diverse group of employers. It revealed that most of the employers surveyed do not feel they are facing labor shortages or other economic pressures that would impel them to recruit and retain mature workers; 80 percent do not offer any special provisions or flexible work arrangements to appeal to the concerns of mature workers; and 60 percent indicated that their companies do not account for workforce aging in their long-term business plans (Russell, 2004).

The results of another survey reported at the Conference indicated that the predominant feeling of CEOs and senior management interviewed was that population aging is a societal issue and not a business concern. Few felt that senior management should take an interest or a leading role in examining and shaping a corporate response to the issue; only a handful of companies had policies or procedures in place to deal with labor shortages, and those allowed managers to act on an individual basis (Morton, 2004).

Survey results reflecting the perception of a group of human resource professionals regarding the advantages and disadvantages of hiring mature workers are not encouraging either. A 2003 forum hosted by a Senate Select Committee on Aging—exploring how to keep an aging work force productive in order to ease the expected labor shortage—showed widely varying perceptions about older workers among human resource professionals and hiring managers. It also revealed a lack of understanding among these professionals of the federal guidelines articulating who is considered an older worker protected by federal legislation (Minton-Eversole, 2003). And there was little perceived openness in the organizations represented to hire older workers.

The intent of Congress in supporting the Age Discrimination in Employment Act was to remove barriers and facilitate the hiring of older workers. In practice, it would appear that the Act has made strides in eliminating mandatory retirement and in protecting the incumbent
job holder. It has not, however, proved itself to be an effective vehicle to change hiring practices (Sandell & Rosenblum, 1996).45

2. Positive Steps Taken by the Private Sector

These entrenched attitudes do not prevail universally in the corporate world. There are companies that have acknowledged the inability to replace the 76 million baby boomers marching towards retirement and the loss of institutional knowledge that their departure represents.

In the late 1990s, a number of these companies took steps to ensure the retention of their human capital by instituting work-sharing arrangements, developing phased-retirement programs, and seeking new ways to retain or even recruit retired or retiring employees. Among these companies are the Verizon Corporation, Whirlpool, the Florida-based Home Shopping Network, and McDonalds.

In addition, a survey in 2000 of 2,717 human resources professionals indicated that, in contrast to the group mentioned earlier, many had taken some positive steps in favor of older workers (Goldberg, 2000). For example, 62 percent had hired retired employees as consultants; 47 percent provided training to upgrade the skills of older workers; 29 percent provided opportunities for older workers to transfer to jobs with reduced pay and responsibilities. Only a few, however—19 percent—had implemented phased retirement programs that gradually reduced work schedules, and an even smaller number—10 percent—provided alternative career tracks for older workers (Goldberg, 2000).46

Updated information on corporate receptivity to hiring older workers is provided by the 2004 AARP Report, Best Employers for Workers Over 50, which singles out 35 companies and organizations for special recognition for their best practices and policies in valuing the mature worker (Refer to Appendix 5). Only one of these is in New York City; two more are in New York State—in Buffalo and Melville. But these do not exhaust the

45 A recent survey of senior executives by EXECUNET, a career network and job search service, reported that 82 percent of those interviewed consider age bias a serious problem in today's workplace, up from 78 percent in 2001. A startling 94 percent of managers interviewed—almost all in their 40s and 50s—stated they believed their age had resulted in their having been cut out of consideration for a particular job, although the charge was usually impossible to prove (Fisher, 2004).

46 The extent to which these actions are being de facto implemented and who they positively affected has not been explored in this study.
companies receptive to hiring mature workers in New York. Not to be overlooked are past and present efforts by the Department for the Aging and by a number of active individual program directors and organizations referred to in Part III; these efforts consolidate partnerships or create new partnerships with private-sector enterprises to open up opportunities for the programs’ older clients.

The employer focus group hosted by DFTA’s Senior Employment Services Unit referred to earlier (see Appendix 6) is reported to have yielded some results in generating receptivity to the employment of older workers on the part of Adecco Employment Services, Flying Foods, Food Emporium supermarkets, Partners in Care, Village Home Care Plus, People Care, Target, and J&R Electronics. Approaches have also been made to Bloomingdale’s, Tiffany, and Victoria’s Secret for the same objective.

D. Relevancy of Training to Labor Market Demand

Employment-related training programs tend in general to be planned with two related objectives in mind: one, to lessen poverty levels by providing access to an income through gainful employment; two, consciously to integrate persons into the mainstream economy. Though the latter objective does not necessarily exclude assisting those in financial need, the core objective in terms of training programs is to select training components that correspond to realistic job openings as indexed by employer needs (Rix, 1996).

It was mentioned earlier that the majority of older New Yorkers are employed in occupations related to office and administrative support jobs and to managerial positions, followed by sales and related work (Appendix 1). This concentration may be less related to choice than to the fact that these jobs tend to be a continuation of past employment. What needs to be questioned is the significance of this concentration in relation to the near-term occupational growth in New York City.

Appendix 7 lists the annual average openings in a select number of occupational sectors that have been projected by the New York State Department of Labor to experience growth in New York City over the 2000–2010 decade. Based on the total number of annual openings projected in these selected occupational sectors, the following areas seem favorable for current and near-future job opportunities:
• Administrative Support — particularly for information and record clerks, administrative support workers, financial clerks, executive secretaries, and administrative assistants
• Sales and Related Occupations — notably in the retail sector
• Health Care-Related Occupations — particularly health care support workers, home health aides, nursing aides, and, to a lesser extent, registered nurses
• Food Preparation and Serving
• Education, Training, and Library Work — mostly as teachers at primary, secondary, post-secondary, and special-education levels or as library and teaching assistants.
• Personal Care and Service Occupations — most particularly child care workers and personal and home care aides.

These realities point to the critical question. To what extent are the training curricula offered to mature job seekers in New York City responsive to these current and projected labor market needs? For the answer, we must of course look at each program’s offerings.

1. **Title V Community-Based Assignments**

As noted in Part II, the primary training offered by the majority of the agencies and organizations covered in this study consists of federally subsidized on-the-job training experiences in useful community-based assignments. The responsibility for training and for enhancing the skills of participants is delegated to a select number of not-for-profit host or partner agencies, government agencies, and community-based organizations.

Upon completion of this training phase, some Title V participants join more specialized or targeted job-related programs to enhance their employment opportunities. A number do not, and a growing number of those who do not are being offered employment by the same agencies in which they were trained. Both DFTA and SCSEP-AARP, for example, report high numbers of job placements in community-based organizations and in other host or partner agencies.

Does expertise in community-based assignments bear relevancy to projected occupational growth in New York City’s Community and Social Services sectors? In its projections, the New York State Department of Labor does not show a large number of job
openings in this area. Yet some openings are slated for counselors, social workers, and other community and social service specialists. Judging from the description of these jobs, it may be necessary to upgrade the on-the-job training experience in community assignments currently offered by host/partner agencies to enable Title V trainees to compete for some of these more specialized positions.

2. Targeted Curricula

The core curricula of the training programs included under Multilevel White-Collar/Technical Skills, Customer Service Skills, Health Care Support, and Home Care Provider Skills aim to provide competencies in some of the specific skills and specialties relevant to a number of job openings projected for New York City over the next years:

a. Multilevel White-Collar/Technical Skills

The expertise offered by programs classified as Modality 2 is generally sufficient for satisfying the requirements for jobs listed under Administrative Support; it is also potentially flexible enough to adapt to changing needs that may be reflected in the job descriptions of such positions. The computer training currently offered may be adequate for positions requiring computer support specialists, but it would need to be upgraded to qualify participants to gain entry into positions requiring computer programmers, analysts, and other types of technical specialists — all of which are in demand.

b. Customer Service Skills

Programs now offered are particularly relevant to the forecast of numerous openings in Sales and Related Occupations, particularly in the retail sector for jobs as sales workers, cashiers, and the like. The competency gained from exposure to customer service training is sufficiently flexible and adaptable to changing labor market needs, enabling workers to move from one kind of customer service work to another (Rix, 1996).

c.-d. Health Care Support and Home Care Provider Skills.

The training module designed by DFTA’s Senior Employment Service Unit is certainly relevant to the projected openings in New York City for health care support, nursing, home-based health aides, nursing aides, and health attendants. This is equally true of
the home care provider and case management programs offered by the Chinese-American Planning Council in its Mature Workers program.

The content of both programs is well suited to equip workers to meet the expected demand for personal and home health care aides in New York City. Some focused attention may need to be given to childcare needs since there are openings in this field. The one possible problem in the Mature Workers program is the trainees’ weak command of English. This has often restricted participants’ employability to Chinese-speaking settings, where they have found work as home attendants, community health assistants, and in cleaning-related services. Strong efforts are reportedly underway in the Council’s programs to improve the English language skills of their enrollees.

An important point for consideration is whether existing programs currently offering targeted curricula are sufficient in number and absorption capacity to meet the training needs of mature job seekers who want to work in any one of these more specialized fields. Given the job openings in the fields noted above, there may well be a need to expand training programs in targeted specialties for mature workers by way of funding current organizations and agencies to enlarge their admissions or by creating new organizations and agencies to carry out such a task.

E. Concerns and Recommendations for Action

This study concludes with a discussion of concerns expressed by the individual program and project directors interviewed, along with their action recommendations for better serving mature job seekers and for maximizing this population’s opportunities to remain economically productive.

1. Major Concerns

The most widely expressed concern, mentioned by almost all Title V program and project directors interviewed, focuses on the recent changes in the federal income guidelines that qualify applicants’ eligibility to the Title V Programs. Under the previous regulations, both unemployment income and 25 percent of Social Security income did not count as income. Under the new guidelines, all unemployment benefits and 100 percent of Social Security income enter into the income formula. In addition, an applicant’s income is now
traced back over the previous 12 months instead of for only six months as before. These more restrictive guidelines, say the program and project directors interviewed, effectively exclude many of the disenfranchised and deny an applicant’s opportunity to work since any income earned could potentially disqualify him or her from admission to Title V programs.

Another concern, expressed by a number of program directors, was the present set of directives that channel Title V applicants considered to be job-ready to the One Stop Center system. Those concerned about this cite as their major objection the overwhelming physical size of the Centers, the client overflow—and anonymous character—that inevitably result. The consequence is that these Centers can feel threatening to older adults and may actually add to job seekers’ existing anxieties.

On another note, these directives were also seen by some to run counter to the goal of delivering a comprehensive package of services to the community. They were perceived as diminishing the functions of the Title V office, as divesting program staff of credits earned for finding employment for their clients, and as making it difficult to meet the job placement criteria for fund allocation, since Title V offices are now left with the least employable or non-employable group of participants.

The quality of services extended to mature job seekers by the One Stop Centers also came under scrutiny. Although the One Stop Center mandate clearly spells out that the Centers will provide orientation sessions, job information, and job placement assistance to all job seekers, it is perceived in some quarters that these services are not being provided equally to the mature worker group—a population that is seen to be more difficult to place in jobs.

Concerns were also raised regarding the absence of a more comprehensive approach to training and employment programs. Such an approach would incorporate a human service component as a safety net for participants facing social and financial hardships that might prevent them from completing their training and/or from actively searching for employment.

2. Recommended Actions

The following recommendations come from the professionals interviewed for this study and concern the actions they felt were needed to strengthen the viability of employment-related training programs.
a. At the Policy Level

- Waive the new income guidelines recently introduced by the Department of Labor on the grounds that they circumscribe applicants’ eligibility for admission into the Title V program.
- Introduce more flexibility into income-related rulings to enable participants to work and earn money without risking the loss of other entitlements.
- Closely monitor the compliance of One Stop Centers in providing orientation sessions, assessing the employability potential, and more effectively targeting job searching strategies to participants 55 years and older. To ensure that appropriate assistance is extended to older job seekers, outside agencies should maintain a strong representation at the One Stop Centers. In line with these concerns, consideration should be given to creating a less threatening, more hospitable setting at the One Stop Centers so that the mature worker population can confidently seek job placement assistance without anxiety.
- Update the Older American Act to review the relevancy of its provisions to current circumstances and to the needs of low-income community members. For this purpose, involve local community organizations in surveying the socio-economic conditions of older adults and—on the basis of their findings—assess the relevancy of current regulations and provisions to the reality of this population’s lives.
- Allow greater flexibility in complying with federally established guidelines to those agencies servicing the needs of ethnic communities or recent immigrant communities which are marginally integrated into the New York City mainstream.
- In recognition of the social, financial, and housing needs reported for a number of program participants—and of the negative effect this has had on their training and job search performance—integrate a human service safety net component into employment programs.

b. At the Agency Level

Above all, establish an internal quality review system that would:
• audit the effectiveness of each training program in providing participants with sufficient competency to obtain sustainable employment, by tracking their occupational trajectory; and
• ensure that their training components fall in line with changing labor market demands.

Agencies should not be placed at risk of losing their funding, however, if the outcome of an audit indicates program gaps or temporary weaknesses.

• Foster and improve relations with potential employers—not only for job placement purposes, but also to seek guidance on how to tailor the training curriculum to best correspond to current and future labor market demands.
• Strengthen and foster alliances with other organizations and agencies managing employment-related training programs and share information on important issues, opportunities, and constraints encountered in their work.
• Seek out Citywide resources that can provide types of assistance that lie outside the scope of training programs but that are essential for program applicants marginally integrated into New York City life—i.e., recent immigrants with language difficulties. An example might be to explore the New York City Adult Education system for the resources it provides free of charge for educational purposes.
• Focus the marketing of mature workers on small- to medium-cap companies rather than on large corporations. The former can more easily integrate new employees, can provide better supervision and staff evaluation, and may well appreciate the advantage of being able to hire personnel at reasonable salaries without having to pay employment agency fees.
• Critically review the Title V host agencies’ effectiveness in providing the training and supervision needed to prepare trainees for employment. Move away from those who do not meet the required expectations.
• Provide sufficient funding to training programs to enable staff members to engage in public relations efforts that publicize the presence of a competently trained pool of mature persons who want to work.
c. At the Training Level

- Impress upon participants the need to develop competency in technical skills in order to debunk employers’ negative perceptions of mature job seekers.
- Recognize that labor demand is and will become even more technology-related and computer-driven. The emphasis on multilevel computer training needs to be stressed as the basis for continuing competency in the future.
- Ensure a closer integration between the training curricula offered to mature job seekers and changing labor market demands in order to prevent the economic marginalization of older workers.
- Emphasize the importance of self-confidence and positive self-image as crucial determinants of success in obtaining a job.

3. Epilogue

In addition to the recommendations noted above, this study asserts the need to mobilize a demonstrated commitment at the political level to support economically productive aging.

Japan may serve as a model for the kind of leadership action that can be taken on the political front. In response to the rapid rate at which its population was aging, Japan launched a comprehensive program to postpone retirement (Japan Ministry of Health, Labour and Welfare, n.d.).

The government worked at both the supply and demand ends of the equation to provide support for the continued employment and re-employment of middle-aged and older workers. On the supply side, it prepared the public for prolonged work and took measures to ensure their chances of continuous employability at later ages by improving and upgrading their skills and abilities before they reached retirement age.

To activate demand, subsidies were given to employers for supporting older persons on the job, finding jobs for them, and promoting their re-employment and/or continued employment. Grants were given to enterprises for stabilizing the transfer of older workers and for accepting transferred workers. Small-scale collective ventures with members over the age of 45 also received grants to secure their business as a way of ensuring continued employment for workers in later years.
These measures required Japan to establish specific training programs for workers before they reached retirement. It also required the Japanese government to implement a counseling and advisory services system for employers concerning work adaptation, health management, training, and education of an older work force.

* * * * * * * * * * * * *

New York cannot be expected to replicate Japan’s course of actions. At the political level, however, it could consider taking the following steps:

- Engaging the office of the Mayor, the New York City Department of Labor, the Small Business Administration, etc. in actively championing mature workers and taking action to integrate this population into the mainstream economy.
- Establishing an effective and independent office in the City’s Department of Labor to attend to the needs of the mature worker and to ensure recognition of these workers’ presence at all levels of City government.
- Mobilizing the corporate community to fight ageism in the world of work by hiring qualified mature workers into their ranks and by sponsoring the expansion of training programs for mature job seekers.
### Appendix 1:
**Major Occupational Concentration of the Civilian Labor Force**  
**Aged 50 to 59 And 60 Years and Over: New York City 2000**

<table>
<thead>
<tr>
<th>Age Group 50 to 59 years</th>
<th>Total Number Employed</th>
<th>100.0 percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office and administrative support occupations</td>
<td>617,096</td>
<td>15.0 percent</td>
</tr>
<tr>
<td>Management-related occupations</td>
<td></td>
<td>11.8 percent</td>
</tr>
<tr>
<td>Sales and related occupations</td>
<td></td>
<td>8.2 percent</td>
</tr>
<tr>
<td>Education, training, and library-related occupations</td>
<td></td>
<td>7.9 percent</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age Group 65 years and over</th>
<th>Total Number Employed</th>
<th>100.0 percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office and administrative support occupations</td>
<td>262,060</td>
<td>15.9 percent</td>
</tr>
<tr>
<td>Management-related occupations</td>
<td></td>
<td>10.1 percent</td>
</tr>
<tr>
<td>Sales and related occupations</td>
<td></td>
<td>9.4 percent</td>
</tr>
<tr>
<td>Education, training, and library-related occupations</td>
<td></td>
<td>7.6 percent</td>
</tr>
</tbody>
</table>

Appendix 2:
List of Interviewees

**Chinese-American Planning Council, New York**
Mr. Chi Loek  
Assistant Executive Director  
Ms. Jennifer J.C. Lo  
Acting Branch Director  
Queens Branch

**Counselors to America’s Small Business (SCORE), New York**  
Mr. Martin Lehman

**Easter Seals Vocational And Job Placement Services, New York**
Mr. Martin Andrade  
Job Placement Supervisor

**Great Atlantic And Pacific Tea Company, Inc., New Jersey**
Mr. Paul Marsico  
Vice President-Human Resources and Corporate Staffing

**Institute For The Puerto Rican/Hispanic Elderly, New York**
Ms. Suleika Cabrera Drinane  
Executive Director

**Jamaica Service Program for Older Adults, Queens, New York**
Ms. Katherine Cohen  
Director  
Senior Employment

**Job Hub –AARP, New York**
Ms. Janice Puner

**Labor Union #1199/SET, New York**
Ms. Diana Borko  
Director, Retired Persons

**National Puerto Rican Forum HQ, New York**
Mr. Esau Reyes  
Title V Coordinator
New York City Department for the Aging, New York
Ms. Maria Serrano
Director-EEO Officer
Senior Services of Resources & Partnerships

Mr. Bertino Marro
Deputy Director
Senior Employment Services

Ms. Yvette Boisnier
Former Deputy Director
Senior Employment Services

Mr. Thomas Moy
Supervisor of Job Development
Senior Employment

New York Foundation for Senior Citizens, New York
Ms. Stacey-Ann Rose
Program Counselor
Senior Training And Employment Program

New York Public Library, New York
Ms Alexandra Sax.
Supervising Librarian
Job Information Center – Mid- Manhattan branch

New York State Office for the Aging, Albany, NY (by phone)
Ms. Polly Windels
Aging Services Representative–Title V

SCSEP-AARP
Mr. Rodolfo Colon
Project Director
Senior Community Service Employment Program

Senior Network Technology Program, New York
Mr. John Figueroa
Director

YWCA Workforce Development Center, New York
Ms. Vikktoria Cooper
Director

Ms. Emily Williams
Social Worker
Appendix 3:
Workforce Investment Act 1998 (WIA)
Displaced Homemaker Program Guidance

Definition of Displaced Homemaker Eligibility

The WIA Displaced Homemaker Eligibility is as follows:

The term “displaced homemaker” means an individual who has been providing unpaid services to family members in the home and who

a. has been dependent on the income of another family member, but is no longer supported by that income; and
b. is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

The term “family” means two or more persons related by blood, marriage, or decree of court, who are living in a single residence and are included in one or more of the following categories:

a. a husband, wife, and dependent children;
b. a parent or guardian and dependent children;
c. a husband and wife.

Please note that we are considering a parent or guardian who has been dependent on Temporary Assistance for Needy Families to meet the definition of Displaced Homemaker under WIA.

Eligibility Documentation

You must include the following in each participant’s file:

a. For verification of U.S. Citizenship or ability to work in the U.S.:
   • Photocopy of birth certificate to verify U.S. place of birth, or
   • Photocopy of Passport, or,
   • Copy of approved Immigrant Work Papers, or;
   • Baptismal Certificate that lists place of birth, or,
   • Copy of TANF eligibility determination, or,
   • Signed self-attestation to citizenship.

b. For verification of loss of income by a Family member:
   • Copy of tax return that shows participant as a dependent, or
   • Copy of divorce decree issued by a court system, or
   • Other documents, as deemed appropriate by the program operator, that show loss of support from a family member, or
   • Signed self-attestation to loss of support from family member.
Appendix 4:
Range of Non-Subsidized Employment Obtained By Title V Participants Listed In the Job Placement Reports: 2000-2004 of The Senior Community Service Employment Program - AARP Office, New York

Job Titles
(listed alphabetically)

Administrative Assistant
Assistant Cook
Beautician
Baby Sitter
Bookkeeper
Building Maintenance worker

Custodian
College Assistant
Cook/Cook Supervisor
Communication Coordinator
Customer Service Representative
Case Manager
Counselor/Family Counselor
Child Care provider
Cashier
Collection Clerk

Delivery person
Diesel Mechanic
Driver

Electrician
Electronic assembler
Fitting Room Clerk
Food Service worker
Family Paralegal
Housekeeper
Hospital aide/escort
Kitchen aide
Laundry worker

Maintenance Worker
Machinist
Office Manager
Office Assistant
Office Clerk
Postal worker
Program aide in hospital
Porter
Packing clerk
Photographer Assistant
Receptionist
School Aide
Substitute teacher
Sales clerk
Secretary
Security worker
Stock clerk
Shipping clerk
Telemarketer
Tutor
Teacher
Teacher Assistant/aide
Telephone Operator
Appendix 5:
AARP Best Employers for Workers Over Age 50 - Honorees for 2004*

Adecco Employment Services (Melville, NY)
Beaumont Hospitals (Southfield, MI)
Bon Secours Richmond Health System (Richmond, VA)
Brethren Village (Lancaster, PA)
Centegra Health System (Woodstock, IL)
Deere & Company (Moline, IL)
Delaware North Companies, Inc. (Buffalo, NY)
Dentaquest Ventures, Inc (Boston, MA)
First Horizon National Corporation (Memphis, TN)
Gemini Incorporated (Cannon Falls, MN)
Hoffmann-La Roche Inc (Nuley, NJ)
Lee County Electric Cooperative (North Fort Meyers, FL)
Lincoln Financial Group (Philadelphia, PA)
Loudoun Healthcare, Inc (Leesburg, VA)
Minnesota Life (St. Paul, MN)
Mitretek Systems (Falls Church, VA)
New York University Medical Center (New York, NY)
North Memorial Health Care (Robbinsdale, MN)
Pitney Bowes, Inc (Stamford, CT)
Principal Financial Group (Des Moines, IA)
Scottsdale Healthcare (Scottsdale,AZ)
Scripps Health (San Diego, CA)
Smurfit-Stone Container Corporation (Clayton, MO)
Sonoco (Hartsville, SC)
SSM Health Care (St. Louis, MO)
St. Mary’s Medical Center (Huntington, WV)
Stanley Consultants, Inc. (Muscatine, IA)
The Charles Stark Draper Laboratory, Inc (Cambridge, MA)
The Methodist Hospital (Houston, TX)
The Vanguard Group (Valley Forge, PA)
Volkswagen of America, Inc. (Auburn Hills, MI)
WELBRO Building Corporation ( Maitland, FL)
West Virginia University Hospitals (Morgantown, WV)
Westgate Resorts (Orlando, FL)
Zurich North America (Schaumburg, IL).

*Companies and organizations recognized by AARP for their best practices and policies for valuing the mature worker.

Source: Obtained from AARP website http://www.aarp.org/money/careers/employerresourcecenter/bestemployers/Articles/a2004-07-23-50honorees.html
Appendix 6:
List Of Employers Participating In Focus Group Discussions
Organized By The New York City Department For The Aging
Senior Employment Services Unit

Adecco Employment Services
All Metro Health Care
Allen Health Care Services
Better Home Health Care
Care At Home
Carnegie Personnel
J & R Electronics
Memorial Sloane Kettering
Metropolitan Hospital
New York City Trailblazers
New York Life Insurance
Olde Towne Personnel
Oppenheimer Funds
Paraprofessional Health Care Institute
Partners in Care
People Care
Project Home
Senior Bridge Family
The Food Emporium
Village Care Plus
Woodhull Medical Center
### Appendix 7:
**Projected Growth of Selected Occupational Sectors By Annual Average Openings:**
**New York City: 2000 – 2010 *

<table>
<thead>
<tr>
<th>Occupational Sector/Specific Job</th>
<th>Total</th>
<th>Growth</th>
<th>Replacement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Management Occupations (particularly Operations Specialties)</td>
<td>6,390</td>
<td>2,350</td>
<td>4,040</td>
</tr>
<tr>
<td>2. Business and Financial</td>
<td>5,120</td>
<td>1,520</td>
<td>3,610</td>
</tr>
<tr>
<td>3. Computer and Mathematical Occupations (most particularly computer specialists; computer programmers; analysts and support specialists)</td>
<td>4,030</td>
<td>3,050</td>
<td>990</td>
</tr>
<tr>
<td>4. Community &amp; Social Services (most particularly Counselors; Social Workers; Social Service Specialists)</td>
<td>2,480</td>
<td>1,420</td>
<td>1,070</td>
</tr>
<tr>
<td>5. Education, Training and Library (most particularly primary, secondary and special education; training; library work and teacher assistants)</td>
<td>11,520</td>
<td>4,800</td>
<td>6,720</td>
</tr>
<tr>
<td>6. Health Care Practitioners and Technical Specialties (most particularly registered nurses and health technologists)</td>
<td>7,110</td>
<td>3,330</td>
<td>3,790</td>
</tr>
<tr>
<td>7. Health Care Support Occupations (most particularly Home Health Aides; Nursing Aides, Orderlies, Attendants)</td>
<td>5,730</td>
<td>3,760</td>
<td>1,970</td>
</tr>
<tr>
<td>8. Protective Service Occupations (particularly Security Guards)</td>
<td>5,680</td>
<td>1,860</td>
<td>3,820</td>
</tr>
<tr>
<td>9. Food Preparation &amp; Serving Related Occupations (most particularly Food &amp; Beverage Serving workers; Cooks and Food Preparation Serving)</td>
<td>12,330</td>
<td>2,960</td>
<td>9,370</td>
</tr>
<tr>
<td>10. Buildings and Ground Cleaning</td>
<td>5,610</td>
<td>2,100</td>
<td>3,510</td>
</tr>
<tr>
<td>11. Personal Care and Service Occupations (most particularly Child Care workers; Personal and Home Care Aides)</td>
<td>9,590</td>
<td>4,600</td>
<td>4,990</td>
</tr>
<tr>
<td>12. Sales &amp; Related Occupations (most particularly Retail Sales Workers; Cashiers; Retail Sales)</td>
<td>12,990</td>
<td>1,990</td>
<td>11,000</td>
</tr>
<tr>
<td>13. Administrative Support (most particularly Information &amp; Records Clerks; Administrative Support workers; Financial Clerks; Office Clerks)</td>
<td>16,600</td>
<td>-</td>
<td>16,600</td>
</tr>
</tbody>
</table>

References


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