

# Encore Pathways in the State of New Jersey

An Analysis of Federal, State and Local Programs for Encore.org

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## Table of Contents

<b>1. Executive Summary</b>	4
1.1 Recommendations	4
<b>2. Introduction</b>	6
2.1 Background	6
2.2. Objectives	6
2.3 Methodology	7
2.4 Demographic Data in Identified Communities	7
2.5 Limitations	8
<b>3. Literature Review – The State of the Encore Culture</b>	8
3.1 Implications of the Great Recession	8
3.2 Losing Talent	9
3.3 Pension Plans	9
3.4 The Social Good	10
3.5 Encore Careers and the Need for Flexibility	10
3.6 Corporate Responsibility and Volunteerism	11
3.7 Policy Approaches	11
<u>Federal Policies and the Federal Budget</u>	12
3.8 The Older Americans Act	12
<b>4. Proposed Changes in 2015 White House Budget</b>	12
<b>5. Federal Programs Affecting the Aging Population in New Jersey</b>	13
5.1 The Corporation for National and Community Service (CNCS)	13
5.2 The Senior Community Service Employment Program (SCSEP)	17

## Table of Contents (Cont'd)

5.3 Service Corps of Retired Executives (SCORE) .....	19
<b>6. State Programs Affecting the Aging Population in New Jersey .....</b>	<b>22</b>
6.1 New Jersey Department of State:	
The Governor's Office of Volunteerism (GOV) .....	22
<b>7. Nonprofit Programs Affecting the Aging Population in New Jersey .....</b>	<b>24</b>
7.1 The Urban League of Essex County (ULEC)	
and the City of Newark .....	24
7.2 Easter Seals New Jersey .....	25
7.3 AARP New Jersey .....	25
7.4 The New Jersey Foundation for Aging .....	28
7.5 Contact USA (CUSA) – CONTACT of New Jersey .....	28
<b>8. Academic Programs Affecting the Aging Population in New Jersey .....</b>	<b>30</b>
<u>The Senior Citizens Tuition Waiver Program</u> .....	30
8.1 New Jersey City University .....	30
8.2 Rutgers University .....	31
8.3 Ocean County College .....	32
<b>9. Conclusion .....</b>	<b>32</b>
<b>10. Works Cited .....</b>	<b>34</b>
<b>11. Appendices .....</b>	<b>35</b>
11.1 The Senior Community Service Employment Program (SCSEP) .....	35
11.2 Senior Citizens Tuition Waiver Program .....	35

## **1. Executive Summary**

The objective of this report is to identify policies and programs within the state of New Jersey that help individuals in the second half of life who are looking for volunteer or paid work opportunities to contribute to the social good. For the purposes of this research, the “encore” population was broken into three categories: those looking to remain in the workforce after they became eligible for retirement, those looking to re-enter the workforce and those looking for volunteer work. This report seeks to explore and analyze these subjects:

- Federal programs that channel money into New Jersey state agencies and senior centers.
- How independent nonprofits and foundations manage outreach and volunteerism opportunities for older workers.
- Tuition waiver programs available to seniors looking to re-tool their skill sets for returning to work.
- The insight of government and state specialists concerning the viability of older Americans’ ability to work or volunteer.

In addition to examining statewide programs, the research team also focused on three cities in the state that have the largest population of people over the age of 60: Newark, Jersey City and Toms River. The team contacted and interviewed relevant state officials, nonprofit leaders and academic specialists who serve these three cities. Through these interviews, the team gained an understanding of programs available to older residents, how these programs were funded, and the barriers that prevent many older workers who are willing to work from re-entering the workforce.

### **1.1 Recommendations**

After data collection and analysis, it is clear that the pervasive means by which seniors participate in their communities after retirement from full-time employment is through volunteerism. There was little information available about programs that are successfully serving older workers who wish to return to the workforce after being laid off from a job. However, Encore.org can be very effective in helping state agencies and community nonprofits increase volunteerism for the social good. As the individual program analyses showed, budgets for state-based programs do not often make allowances for effective marketing efforts. Encore could partner with New Jersey-based volunteer services to promote them to potential volunteers or clients that may be beyond their reach.

Regardless of whether Encore chose to bolster volunteer opportunities in New Jersey, or pioneer workforce development for those endeavoring to pursue their second acts, education

could be used to enhance individual potential. The team came up with some specific examples of ways in which Encore.org could help:

#### Technical Assistance:

- Encourage volunteerism by younger individuals to help older individuals obtain modern skill sets. Older volunteers serve as mentors to the younger volunteers, who benefit from their experience.
- Help those managing SCORE chapters to get training on how to motivate older adults and how to enhance volunteers' sense of job satisfaction.

#### Collaboration:

- Encourage partnership between universities, SCSEP service providers and corporations interested in corporate social responsibility initiatives.
- Partner with state-based programs to improve unexploited marketing efforts, thereby expanding their organizational reach.
- Help SCORE chapters partner with organizations specializing in human resources.

#### Marketing:

- Assist organizations to develop their social media tools, which will increase awareness of volunteer programs available in New Jersey and improving matching volunteers with available opportunities.

#### Outreach and Advocacy:

- Encourage and promote the use of direct deposit to organizations as a good safety precaution for seniors receiving volunteer stipends, as opposed to receiving checks through the mail.

#### Research:

- Undertake further research to determine whether or not there is a correlation between the training fee and the high level of younger volunteers in programs such as CONTACT of New Jersey.
- Undertake further research to determine whether or not poverty-level/stipend requirements are dissuading potential volunteers from service.

## **2. Introduction**

### **2.1 Background**

The American workforce is changing due to an increasing aging and senior population. With the baby boom generation rapidly approaching retirement, workplaces are trying to keep up with the needs and demands of this portion of the population. As boomers age and health issues emerge, employers have to revisit the insurance policies they provide to these employees and consider workplace flexibility to accommodate their needs. What's more, the Great Recession has had a large impact on people's ability to retire due to changes in personal financial circumstances and instability introduced by fluctuations in the job market. In the midst of these changes, workplaces must address the institutional and specialized knowledge that encore workers can bring to the table.

For this segment of workers, financial need is a reason they must remain in the workforce or attempted to reenter it if they are laid off. The changes in the job market have affected their retirement plans and savings. There are also challenges in achieving this reentry, such as age-based discrimination. Volunteerism then becomes a viable option for those who face challenges in rejoining the workforce in their second acts, whether it serves to bridge the gap from retirement to an encore career, or simply their way to serve the social good in their individual communities.

This report first, examines federal policies affecting the aging population in the State of New Jersey, as well as how these programs are implemented within the state. Next, state-based programs will be explored, including nonprofits, foundations and other organizations focused on the encore worker. Finally, institutions of higher learning will be explored, with a focus on encore careers in the state of New Jersey.

### **2.2 Objectives**

After reviewing the materials provided by Encore.org, we sought to answer the question of whether or not New Jersey is an "Encore-friendly" state. Operationally, this objective involved determining the extent to which New Jersey's policies and programs encourage and/or support people who want to pursue encore careers.

Our primary research was done by conducting interviews with an array of individuals that comprise a cross-section of state resources related to volunteerism, with those in the second half of life as our underlying focus. This was then compared to our secondary research.

## 2.3 Methodology

Primary and secondary data that helped us achieve our research objectives were collected. Secondary research data include current literature and the review of federal and New Jersey state policies. Primary data was chiefly collected via telephone interviews of key people who are responsible for the execution of programs aligned with Encore's objectives. 13 of these interviews were conducted over the phone, with two of the interviews conducted in person. 15 interviews were conducted in total. These interviews consist of the following numbers of specialists from the following sectors:

- 2 state-level government
- 2 county-level executives
- 1 executive director of a think tank
- 6 officials/chairpersons from state-based nonprofits
- 2 university officials
- 1 township-level government official
- 1 federal representative to the state

In order to identify communities in New Jersey for further investigation, the most recent American Community Survey (ACS) U.S. Census Bureau files were used (2007 to 2010). "Older population" is defined by the Census as those aged 60 or above. In accordance with this metric, we selected the following three cities in New Jersey have the largest 60 and older populations: Newark (34,206), Jersey City (34,079), and Toms River (20,320).

## 2.4 Demographic Data in Identified Communities<sup>1</sup>

	National	New Jersey	Newark (Essex County)	Jersey City (Hudson County)	Toms Rivers (Ocean County)
<b>Total Population (in thousands)</b>	313,873.7	8,867.7	277.1	254.4	88.8
<b>65+ Population</b>	13.7%	14.1%	8.6%	9.0%	16.7%
<b>Per Capita Income (in thousands)</b>	\$28.1	\$35.9	\$17.2	\$32.3	\$34.2
<b>Education Level (Bachelor's</b>	28.5%	35.4%	12.5%	41.5%	28.9%

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<sup>1</sup> quickfacts.census.gov

Degree or Above)					
Living Below poverty Level	14.9%	9.9%	28%	17.6%	6.8%

## 2.5 Limitations

Our preliminary research, literature review, primary and secondary data collection used to compile this final written report were conducted over only a four month time frame by four graduate students. There could be information within our scope of study that was not included due to the limited resources the group had at its disposal.

The bulk of our findings are limited to the information gathered from the 15 specialists who represent a cross section of our targeted sectors who have agreed to be interviewed as part of our research<sup>2</sup>. Employment outcome data and program statistics were not always available because of confidentiality issues, the inability or unwillingness of officials to provide exact numbers and details, or due to the fact that agencies do not have the means or funding to produce the requested information. As a result, effectiveness of programs could be higher or lower than projected. As well, some organizations yielded more information than others, and this is reflected within individual sections.

In order to overcome some of these limitations, a longer time frame would have been beneficial to yield more extensive, longitudinal data. Further studies and research conducted by an established organization with more time and funding resources could increase the interview response rate.

## 3. Literature Review – The State of the Encore Culture

### 3.1 Implications of the Great Recession

To provide background, as well as to illustrate the climate that individuals are subject to as they pursue their encore careers, current literature was examined. With the Great Recession coming to an end, and even though unemployment levels are declining, there is still a four percent unemployment rate for those Americans over the age of 65, and a labor participation rate of only 23.5 percent (Bureau of Labor Statistics, 2014). Workers between the ages of 50 to 61 who are still in the workforce are planning a delayed retirement due to the financial impact of the recession (Pew Research Center, 2009). Despite the certainty of Social Security income, out of pocket health care costs and life expectancy are increasing, causing a a movement

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<sup>2</sup> Unless otherwise identified, anonymity was promised to respondents.



towards older Americans working extra years in their current jobs to ensure more financial security.

Alicia Munnell and her colleagues at the Center for Retirement Research at Boston College point out that working even two to four additional years increases current income, boosts both 401(k) balances and Social Security benefits, and reduces the number of years to be covered by retirement savings, all of which can dramatically increase standards of living (Bank, 2009).

Following the sharp decline in employment during the great recession, the U.S. economy experienced modest increases since the beginning of 2010. However, all types of workers have not felt this increase uniformly. These gains in employment have been concentrated among the highly educated, older workers, and men. The Federal Reserve Bank of Kansas City reports that this is due to two factors: First, these gains are part of a longer trend, as the population continues to become more educated and the aging of the baby boom generation shifts workers who are currently employed into the older cohort of workers. Secondly, men have experienced larger employment gains than women due to a stronger cyclical attachment to the workforce when labor market conditions are weak (Sahin and Willis, 2011).

### **3.2 Losing Talent**

While the recession and its impact on encore careers is still being felt, there is a continuing need for people to volunteer their time to meet the needs of the nonprofit community. “While growth in the nonprofit sectors is outpacing growth in the rest of the economy, talent shortages are already affecting critical service sectors, including healthcare and social services.” (Goggin, 2009).

### **3.3 Pension Plans**

In the aftermath of Great Recession, the retirement savings of many older workers were diminished. This downturn forced many older workers to reevaluate their retirement plans. According to data from a longitudinal study by Kevin E. Cahill, Michael D. Giandrea and Joseph F. Quinn, the “Health and Retirement Study,” “approximately 15 percent of older Americans with career jobs returned to the labor force after having retired; respondents were more likely to reenter the workforce if they were younger, were in better health, or had a defined-contribution pension plan (Cahill, Giandrea and Quinn, 2011).”

Those employees who did not have their pension plans altered by policies implemented to accommodate fiscal restraints following the recession were more likely to return to the workforce. Reentry can come in two forms, according to Cahill, Giandrea and Quinn: It can be

planned as a way to move out of paid work gradually before moving to a new job, or unplanned, done to protect against contingencies. This type of “contingent reentry” is the more common form of workforce reentry for the encore population.

### **3.4 The Social Good**

While retirement savings and financial insecurity are reasons that baby boomers and older Americans go back to work, Marc Freedman, in his paper titled “The Social-Purpose Encore Career: Baby Boomers, Civic Engagement and the Next Stage of Work,” argues that many people go back to work for the greater social good. Freedman cites the Metlife Foundation/Civic Ventures’ 2005 national study that finds people who want to go back to work value their ability to “help people” as “very important.” Additionally, half of all baby boomers are interested in second careers in industries where society has a large stake, and where significant labor shortages already exist (Freedman, 2005).

In terms of the greater social good, benefitting the community becomes the vehicle by which those in the second half of life can make their contributions. This can be done through advancing new ideas to encourage volunteerism, service and work. This will produce a new range of opportunities for those pursuing their second acts, in order to keep those individuals deeply engaged in the lives of their communities and our country (Gomperts, 2007). However, accessibility becomes an issue for those in the second half of life (McBride, 2007).

### **3.5 Encore Careers and the Need for Flexibility**

The Centre for Research into the Older Workforce (CROW), a UK-based organization, conducted a survey in which it identified three types of older workers: “choosers,” “survivors” and “jugglers.” While all three types share the desire to change jobs, albeit for different reasons, employment flexibility is paramount, with “bridge” jobs as an attractive option. With people living longer and in better health than previous generations, the length of time retirement occupies has grown to an expectation of one third of the life of the individual in question, after having left their initial employment (Cabinet Office, 2000). Individuals are also retiring earlier. An issue with retirement is that it can be a “lead ceiling,” in that there is no way back. So, while there are now a greater number of viable older workers, they are finding it more difficult to remain in the labor market or to reestablish themselves once they have retired (Morganroth-Gullett, 1997)

With over three quarters of those 50 and over who were surveyed stated that they would consider working in their retirement, fewer than ten percent of workers showed enthusiasm for continuing work at a sustained pace, and this figure declines with age (Owens and Flynn, 2004). Viable workers suited to encore careers are plentiful and want to work, but having the flexibility to comfortably fit into the later part of their lives is vital.

In their report on community promotion of civic engagement of people 50 and older, Nancy Henkin and Jenny Zapf cite community capacity as triggered by bringing residents, organizations and institutions together. This is done through strengthening the capacity of organizations and institutions to engage older adults in civic activities, development of an infrastructure for recruiting, training and connecting older adults to these organizations and by putting supports in place to enable people to get involved with civic engagement.

### **3.6 Corporate Responsibility and Volunteerism**

Engaging corporations and encouraging the ongoing involvement of retirees and older employees is a way to combat the lack of experience and knowledge that many organizations feel they are losing as the workforce ages (Gonyea and Googins, 2007). Corporate America could play a role in mobilizing baby boomers to stay engaged, with the goal of community improvement for the greater social good. In the same way that younger Americans are educated about the necessity of retirement planning, the same may hold true for volunteering: the recognition of the benefits of volunteerism lead to a brighter future. From a business perspective, large portions of those surveyed believed that benefits to companies include creating a larger pool of volunteers (54%), enhancing the image or reputation of the company (53%), improving relations between companies and retirees (44%), providing younger workers with role models (42%) and mentors and distinguishing the company in question from its competitors (42%) (MetLife Foundation, 2005). Similar to how communities around the country are leveraging their older workers for the betterment of their neighborhoods, companies could consider official trainings and options for their employees to become involved in their philanthropic work and foundations.

### **3.7 Policy Approaches**

Disagreements between policymakers, employers and workers in how to achieve longer careers, increase savings, and restructure institutions to achieve the greater societal good for those in their encore years present challenges at national and state levels. Some of the problems within organizations relate to age discrimination with hiring practices, with many Human Resources offices giving preferences to younger workers. At state agencies, especially in New Jersey, there are many workers retiring at the age of 55 creating a dearth of institutional knowledge and expertise. Policies and practices to encourage both the hiring and retention of older workers is a problem that remains to be solved.

Some in academia recommend that older workers stay in the workforce for as long as they can to ensure more savings and a larger social security income (Bank, 2009). For those who are in a situation where financial necessity brings them back to the workforce, there is evidence that informal networks of support exist to help with trainings and job searches.

## **Federal Policies & the Federal Budget**

### **3.8 The Older Americans Act**

The Older Americans Act was passed in 1965 in response to a concern in the lack of community and social services available for older persons. The legislation established authority for grants to States for community planning and social services, research and development projects, and personnel training in the field of aging. The law also established the Administration on Aging (AoA) to administer the newly created grant programs and to serve as the federal focal point on matters concerning older persons.

Since the passage of this Act, the Administration on Aging is considered to be the biggest driver in community services to older Americans. Within the state of New Jersey, there is a Division of Aging Services, which falls within the Department of Human Services. The Division of Aging Services is further represented at the county level, with offices in every county in New Jersey. Each county office has a full time staff and executive director. Every office receives funding that is allocated through the Older Americans Act, and it used for work trainings, skill buildings, and outreach to the older citizens in each community. The amount of money that each county gets is dependent upon distribution by the Division of Aging Services. New Jersey has been allocated \$36,861,555 for Fiscal Year (FY) 2014. The Department of Human Services for the State of New Jersey was able to use other federal funds to offset allocations reduced due to the 2013 federal budget sequestration. It is not yet clear if the Department will be able to use this mechanism again in the future.

The Older Americans Act Nutrition Program for the Elderly provides funds for meals for adults 60 years of age or older. The state of New Jersey has been appropriated \$2.8 million through grant awards under the OAA. Each of the 21 New Jersey Area Agencies on Aging (AAAs) will receive funding from through a federal formula. These meals are delivered at home and in group settings, and often the meal provided through this program is the main meal of the day for many participants.. Currently, the programs deliver 6 million meals to 63,000 seniors each year in New Jersey. It is anticipated that with the additional stimulus funding for this program, 100,000 additional meals will be delivered and given to seniors throughout the state.<sup>3</sup>

## **4. Proposed Changes in 2015 White House Budget**

Several state agencies with which interviews were conducted mentioned the proposed 2015 White House budget, which recommends significant structural changes to programs

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<sup>3</sup> [http://www.nj.gov/recovery/programs/senior\\_nutrition.html](http://www.nj.gov/recovery/programs/senior_nutrition.html)

geared towards senior programs and volunteerism. Although, this budget proposal may not be adopted entirely, these specific changes are nonetheless noteworthy.

The Obama Administration budget proposes transitioning Senior Companion and Foster Grandparent models to AmeriCorps and expanding the Volunteer Generation Fund to support the most competitive Retired and Senior Volunteers (RSVP) grantees. These proposals support an over 40% expansion in the number of AmeriCorps members and align and integrate the Corporation for National and Community Service (CNCS) service and volunteering programs. In 2015, AmeriCorps will surpass the goal of reserving at least 10% of member positions for seniors (as established in the 2009 Edward M. Kennedy Serve America Act). This reform aims to ensure that all national service programs are “competitive, effective and accountable for achieving results, which has become a central focus of the AmeriCorps program.”

The capacity of nonprofits to support volunteers will be increased by the provision of \$19 million for the Volunteer Generation Fund. The Fund will focus on strengthening the ability of nonprofits and other organizations to recruit retain and manage volunteers, with an emphasis on senior volunteers. As well, the Fund will support organizations in helping volunteers build skills, and match volunteers with opportunities that take advantage of their existing skills. (Office of Management and Budget, 2014).

With this in mind, we proceed to review the application of policies in the State of New Jersey, beginning with federal programs.

## **5. Federal Programs Affecting the Aging Population in New Jersey**

### **5.1 The Corporation for National and Community Service (CNCS)**

The Corporation for National and Community Service (CNCS), founded in 1993 is a federal agency that engages over 5 million Americans in service programs and activities. As the nation’s largest grant maker for service and volunteering, CNCS plays a critical role in strengthening America’s nonprofit sector and addressing the nation’s challenges through service. CNCS administers all national services having to do with individuals in the second half of life (55+) through the Senior Corps network. This network consists of three programs, all of which are administered in New Jersey. Both state and nonprofit entities provide these services in New Jersey.

#### **1. Foster Grandparents**

In this program, volunteers age 55 and over serve as foster grandparents who are role models, mentors and friends to children with exceptional needs. It encourages volunteers to

stay active and helps to serve the social good by providing help to children and youth in the communities in which Foster Grandparents serve. Services encompass: helping children learn to read, one-on-one tutoring, mentorship for both troubled teenagers and young mothers, care for premature infants or children with disabilities, and help for children who have been abused or neglected.

Foster Grandparents serve from 15 to 40 hours per week. They volunteer in schools, hospitals, correctional institutions, daycare facilities and Head Start centers. Pre-service orientation and training is provided. Accident and liability insurance is provided, as are meals while a volunteer is on duty.<sup>4</sup>

## 2. Senior Companions

Senior Companions are volunteers age 55 and over who provide assistance and friendship to adults who have difficulty with tasks associated with daily living, such as shopping or paying bills. These individuals are therefore able to remain in their homes, as opposed to having to employ more costly institutional care. Senior Companions help to provide families or professional caregivers time off from their duties. They run errands and often provide friendship for their clients.

Senior Companions, like Foster Grandparents, serve 15 to 40 hours per week. They help an average two to four adult clients to continue living independently in their homes. Volunteers receive pre-service orientation, training from the organization in location they serve, supplemental insurance while on duty and may also qualify for a tax-free hourly stipend.<sup>5</sup>

## 3. Retired Senior Volunteers Program (RSVP)

RSVP is one of the largest volunteer networking in the country for people 55 and over. This program utilizes the skills and talents volunteers have learned throughout the course of their lives, or helps them to develop new skills while serving in a variety of volunteer activities within their communities.

RSVP service opportunities vary, depending upon the needs of New Jersey communities in which volunteers serve. These activities include: the organization of neighborhood watch programs, tutoring and mentoring disadvantaged or disabled youth, home renovation, teaching English to immigrants and assisting victims of natural disasters.

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<sup>4</sup> <http://www.nationalservice.gov/programs/senior-corps/foster-grandparents>

<sup>5</sup> <http://www.nationalservice.gov/programs/senior-corps/senior-companions>

Volunteers choose how, where and how often they serve their communities. RSVP volunteer commitments range from a few hours to 40 hours per week. Pre-service orientation is provided, as is training from the organizations where volunteers will serve. RSVP volunteers do not receive monetary incentives. However, sponsoring organizations may reimburse them for some costs incurred during their service.<sup>6</sup>

Because they offer small stipends to volunteers, both the Foster Grandparent and the Senior Companion program are reserved for low-income seniors. Eligibility must be proven in order for the seniors to receive their stipend. The one-on-one nature of the program means that the volunteers form connections to the children they help. The RSVP program is much broader in scope than the other two programs administered by CNCS. The RSVP program recruits and manages those 55 to do the work that is laid out in the work plan by the grantee at any given time.

#### CNCS participation in New Jersey for 2013-14

In 2013-2014 in New Jersey, more than 4,900 seniors contributed their time and talents in one of three Senior Corps programs. Foster Grandparents serve more than 1,700 young people in New Jersey who have special needs. Senior Companions help more than 800 homebound seniors and other adults maintain independence in their own homes. RSVP volunteers conduct safety patrols, renovate homes, protect the environment, tutor and mentor youth, respond to natural disasters and provide other services through more than 490 groups across the state.

All CNCS programs have either economic development or job development components to them. As an overall federal agency, these programs are concerned with creating jobs. There may be a certain degree of intersection in programs between AmeriCorps, Senior Corps and the President's Social Innovation Fund (SIF). However, Senior Corps is specifically designed to take evidence-based programming to seniors in the areas of economic opportunity (which includes job creation), environmental stewardship, education, service to veterans and family, and food security. The SIF has a broad mandate to bring evidence-based programs that have worked in some communities to work in others. These programs are federal and matched dollar for dollar.

#### CNCS in Essex, Hudson and Ocean Counties

Jewish Family Service of MetroWest New Jersey manages the programs in the combined Essex and Hudson county area. As such they also offer assist in Newark and Jersey City. They recruit volunteers 55 and older to work in programs out in the community. In the city of Toms River, the CNCS grant is administered by the Ocean County Board of Social Services. They are

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<sup>6</sup> <http://www.nationalservice.gov/programs/senior-corps/rsvp>

providing services to recipients 55 and older, as well. As CNCS is a grant-making agency that supports volunteer activity and civic engagement, they support volunteer organizations that are actually doing the recruiting.

There is an organization called Northwest New Jersey Community Action Partnership (NorWesCAP) in Paterson, New Jersey. This organization recruits volunteers 55 and older to assist in such activities as delivering food, working in a food pantry serving as reading buddies in schools and helping low-income seniors with tax preparation.

Part of the expectation of grantees is that they provide training. CNCS works with the volunteer managers to develop a plan, and it is an expectation of CNCS grant making. CNCS does an annual report on volunteering in America<sup>7</sup>.

### Capacity Building within CNCS

These types of national services can facilitate transitional employment. In addition to Senior Corps, the programs are open to individuals of all ages. This is the capacity-building arm, so such individuals may be grant writers, doing evaluation, partnership development and that which the nonprofit sector needs to expand its development. It is an opportunity for people looking to enter this sector to come in and work full time on these critical capacity-building roles. These organizations look for people with life experience that can help them look at their work in a new way. This work gives structure, but it is not a full time position. Thus, even when people want to take a bit of a break and come in and out of the program, they are still welcome to participate.

A specialist with whom an interview was conducted elaborates on this: “Traditional volunteer centers serve as a clearing house to increase volunteerism among older adults. People walk in and hear about opportunities. It is changing for some individuals, as they are no longer using this avenue. There are more entry points now beyond traditional volunteer centers. An internet scan can be useful, but individuals can sometimes miss an opportunity. Some of the more traditional models out there work well; those [models] that have trained volunteer managers to sit down with prospective volunteers, hear their stories and be a connector. It may be a good idea to drive people back towards those volunteer center models.”

On the subject of growth potential, the specialist remarks, “Predictions for growth vary, dependent upon the program. In the AmeriCorps VISTA [anti-poverty] program, for example, the numbers have remained more or less consistent. The Foster Grandparent and senior programs have a lot of volunteers inquiring about participation, but not meeting the low income requirement. For example, CNCS has retired teachers that are interested, but have

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<sup>7</sup> <http://www.volunteeringinamerica.gov/>



pensions, and therefore do not meet the requirement. The RSVP program, which serves as more of a connector organization, has struggled to find opportunities that can work with the unique time constraints of baby boomers. These organizations would also tell you that they have young people inquiring that want something very flexible as well, and nonprofits need the capacity to manage these requests. If organizations want more predictable volunteer situations, making such matches can be difficult.”

### Funding and Raising Awareness for CNCS

National Service grantees provide matching funds. The level of matching funds is dependent upon the source of funding to a particular grantee and the number of years a given program has been operating under a particular sponsor. As of March 2, 2014, CNCS will invest \$15,700,000 federal dollars and will leverage an additional \$6,030,000 dollars from communities and other sources to match grants. National service grantees usually use private funds to achieve a match. The New Jersey State government does not have a line item or offer direct matching grants to national service grantees. Senior Corps grantees meet their matching funds requirements with funds from institutions such as the County Offices on Aging. Such funds are negotiated at the community or organizational level.<sup>8</sup>

When it comes to promotion and marketing, CNCS uses all manner of social media channels, as they are a federal agency charged with carrying out federal initiatives on civic engagement. CNCS offers grants to organizations for national days of service. The 9/11 National Day of Service and Remembrance, and Martin Luther King Day are examples. These days of service get people interested, and become an entry point for sustained volunteer opportunities. As a result, CNCS supports organizations looking to support volunteers through these national days of service in addition to generally championing the call for volunteerism in accordance with their mandate. An example of this is the Cities of Service Initiative from the Bloomberg Foundation, which helps to manage and recruit volunteers for a city’s issues. This provides a blueprint for service—how to engage volunteers and how to target them.

## **5.2 The Senior Community Service Employment Program (SCSEP)**

While CNCS focuses on volunteerism, the Senior Community Service Employment Program (SCSEP) focuses on reemployment services for those pursuing their second acts.

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[http://www.nationalservice.gov/sites/default/files/upload/state\\_profiles/pdf\\_2014/NJ%20State%20Profile.pdf](http://www.nationalservice.gov/sites/default/files/upload/state_profiles/pdf_2014/NJ%20State%20Profile.pdf)

The Senior Community Service Employment Program (SCSEP) is a national federal employment and training program for low-income seniors 55 years and older, authorized by Title V of the Older Americans Act (OAA), and administered by the U.S. Department of Labor's Employment and Training Administration. SCSEP has helped older workers find jobs for 40 years. It is operated at the local level by 13 national grantees and 56 state and territorial agencies.

SCSEP is a community service and work-based training program for older workers. The program provides subsidized, service-based training for individuals with poor employment prospects. Participants have access to SCSEP services and other employment assistance through American Job Centers, formerly known as "One-Stop Career Centers." The eligibility requirements state that participants must be at least 55, unemployed, and have a family income of no more than 125% of the federal poverty level.

The federal government has allocated \$380 million administrative budget to SCSEP in FY 2015, down from the \$448 allocated to the program in FY 2012. Funding information was obtained from the National Council on Aging. The New Jersey Office of Management and Budget (OMB) allocates SCSEP funding to the Senior Community Services Employment Project of the National Council on Aging. The allocation for FY 2013-2014 is \$5,000,000.<sup>9</sup>

SCSEP provides both community services and work-based training. Participants work an average of 20 hours per week, and are paid the current minimum wage; federal, state or local level, whichever is highest. They are placed in a wide variety of community service activities at both nonprofit and public facilities. This includes: daycare centers, senior centers, schools and hospitals. It is intended that community service training serves as a bridge to unsubsidized employment opportunities. SCSEP's goal is the annual placement of 30% of its authorized positions into unsubsidized employment.

Grant awards are made to 15 national nonprofit organizations, and 56 units of state and territorial governments. States often sub-grant with Area Agencies on Aging or community-based organizations to operate their local projects. 43,809 authorized positions are funded for the current program year (FY 2013). For FY 2011 (ending June 30, 2012), SCSEP had the following performance indicators<sup>10</sup>:

- Total number of enrolled participants: 76,864
- Unsubsidized placement: 44.1%

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<sup>9</sup> <http://www.state.nj.us/treasury/omb/publications/14approp/pdf/completeapprop.pdf> (p.15)

<sup>10</sup> [http://www.doleta.gov/seniors/html\\_docs/AboutSCSEP.cfm](http://www.doleta.gov/seniors/html_docs/AboutSCSEP.cfm)

- Service rate<sup>11</sup>: 172.4%
- Female: 65.3%
- Minorities: 46.9%
- At or below poverty level: 87.4%

The National Council on Aging (NCOA) manages 27 SCSEP offices throughout the United States. The Lakewood office serves Ocean County residents (Toms River). The Department of Labor head measured how well New Jersey implemented SCSEP in the state. Below please find the information.

Evaluation of Final PY12 Grantee Performance Table<sup>12</sup> indicated that New Jersey has achieved 79.8% of aggregate goals; not as good as national average, which was 102%. New Jersey performed as follows:

- Best in Earnings (102.2%)
- Higher than the National average (93%)
- Followed by Retention (96.9%)
- Entered Employment (61.3%)
- Worst at “Most in Need” (54.8%)

At the services level, New Jersey was best (93.7%), followed by Customer Satisfaction (83%) and, lastly, Community Service (70%).

### **5.3 Service Corps of Retired Executives (SCORE)**

Service Corps of Retired Executives (SCORE) Association is a 501(c) (3) nonprofit organization that provides free business mentoring and expert resources for small business owners and entrepreneurs as they start and grow their businesses. Over 13,000 expert volunteers serve on more than 300 chapters across the country to provide support for local business communities. There are eight chapters in New Jersey. As this report focuses on Newark (Essex County), Jersey City (Hudson County) and Toms River (Ocean County), two chapters will be examined: (1) Essex, Hudson and Union Counties SCORE and (2) Ocean County SCORE. A great deal more information was garnered from our primary research concerning Essex, Hudson and Union Counties SCORE than from Ocean County SCORE. All volunteers within these two chapters are older adults. According to those who administer these chapters, people came to SCORE to volunteer because they wanted to give back to their communities.

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<sup>11</sup> Also called “Service Level” - The number of individuals served, one of six “core indicators,” as defined in [SSAI SCSEP Policy and Procedure Manual, Part 1](#), Sec. 101 D. (Page 6)

<sup>12</sup> [http://www.doleta.gov/Seniors/html\\_docs/Evaluation\\_of\\_FINAL\\_PY\\_12\\_Grantee\\_Performance\\_Rev\\_110713.xls](http://www.doleta.gov/Seniors/html_docs/Evaluation_of_FINAL_PY_12_Grantee_Performance_Rev_110713.xls)

## Essex, Hudson and Union County SCORE

Located in Newark, the Essex, Hudson and Union Counties SCORE has 50 volunteers. Volunteers range in age from the mid 40s up to volunteers in their 80s, with 90% being over the age of 55. Of the 50 volunteers, 22 serve as counselors, and the remaining 28 hold a variety of roles. They are the Chapter Chairman, members of the executive committee working on a strategic plan for the organization, and a marketing liaison. Volunteers are required to work at least seven hours per week between the hours of 9 AM and 1:30 PM. The Essex, Hudson and Union Counties SCORE office is unique in that it is the only chapter in New Jersey to accept walk-ins for counseling every workday. This chapter serves about 1500 clients per year.

### Counseling Services

The Essex, Hudson and Union County SCORE volunteers provide free mentoring services to small business entrepreneurs on a wide array of business topics—from how to write a business plan, to how to arrange funding and manage cash flow, to how to develop effective marketing and web-based retailing practices. Volunteers conduct three major types of counseling. First, they advise people on how to start up their own businesses. Secondly, they give suggestions to people who are having trouble with operating an established business. Third, they instruct small business owners on how to grow up their businesses. The counseling itself is done in three ways, as well. The first, and most frequent type of counseling offered, is face-to-face mentoring, which takes place in sessions. The second type of counseling is administered via email, and the third is counseling over the telephone. In addition to these methods, business owners can access counseling by means of free online workshops and low-cost local workshops.

### Counselors

SCORE's volunteer experts come from many business areas and have substantial skills. Some have served as executives of Fortune 500 companies. Others have been entrepreneurs and have owned small businesses. Others still have experience in academia, government and the military. Conversely, a recent college graduate and volunteer candidate was turned away from this same chapter due to the lack of experience. The individual with SCORE who turned down this candidate mentioned concern that a young college graduate may not have sufficient business experience to provide effective advice for clients. The method by which SCORE selects counselors is a means of quality assurance, to provide the best possible assistance to their clients.

## Recruitment and Training

According to those who manage SCORE programs in the State of New Jersey, volunteer counselors must be good listeners, feel comfortable in social and counseling situations and be able to commit at least seven hours per week. Before they can work with clients independently, each counselor must complete a training program which can take anywhere between 60 and 90 days.

## Challenges

The Essex, Hudson and Union County chapter of SCORE is facing challenges. These challenges include diversification of its counselor pool by recruiting more bilingual volunteers, female volunteers (they have seven female counselors at present), Hispanic American volunteers, and African American volunteers. Another challenge lies in motivating current counselors to participate in other areas. For example, counselors are expected to not only work in the office to meet clients and answer phone calls, but also to go outside to connect with people from the Chamber of Commerce to increase SCORE's network. More interaction from front-line counselors with community members could allow for a better understanding of community need, enabling SCORE to be of greater assistance.

## Other Roles of Volunteers

In addition to counselors, the Essex, Hudson and Union County SCORE volunteers also serve as executive committee members and marketing team members. The executive committee performs strategic planning and leads the chapter in executing its plans. The marketing team carries out external activities. SCORE utilizes publications where they can advertise for free, such as "New Jersey Business." SCORE also collaborates with the Chamber of Commerce's local chapters to post information about SCORE on the Chamber's website, and give seminars to business owners. Each year, Essex, Hudson and Union County SCORE conducts 18-25 seminars. The purpose of these marketing activities is to bring in qualified volunteers and effectively reach out to potential business owners.

## Funding

Essex, Hudson and Union County SCORE receives \$8,000 annually from SCORE's national office, in Herndon, Virginia. The funding is used for to support volunteers' travel and parking expenses. In addition, volunteers make donations to the Essex, Hudson and Union County chapter through fundraising activities. For example, one of their volunteers donated \$2,000. Other volunteers raised \$1,500, a total of \$3,500 for the chapter. It is of note that the Essex, Hudson and Union County SCORE's office does not have to pay rent because it is covered by the national office.

## Ocean County SCORE

Located in Toms River, Ocean County SCORE has 22 volunteers, who are between the ages of 45 and 85. Of this 22, 15 of the volunteers are “active,” meaning that they can volunteer on a regular basis. Others considered “not active” can only volunteer occasionally due to medical issues and family commitments. Among the fifteen active volunteers, eight are retired, while the others have paying jobs, which may be full or part time.

On average, each volunteer works about ten hours per month, with the Chapter Chairman putting in about eighty hours per month. It takes 30 days to train counselors before they can work with clients independently. Volunteers generally work for Ocean County SCORE for a span of five to 15 years. The chapter currently needs five more volunteers in 2014. The Chapter conducts face-to-face counseling by appointment. Ocean County SCORE serves about 500 clients annually. After Hurricane Sandy, 15 clients came to the office to seek advice on how to revitalize their businesses.

## **6. State Programs Affecting the Aging Population in New Jersey**

### **6.1 New Jersey Department of State: The Governor’s Office of Volunteerism (GOV)**

The Governor’s Office of Volunteerism (GOV) provides technical assistance to volunteers, up-to-date information concerning trends and best practices in volunteerism, and recognizes those individuals and groups that enhance New Jersey’s communities through service. Major initiatives of the GOV include the state volunteerism conference and annual Governor’s Jefferson Awards.<sup>13</sup>

#### Programs

The GOV supports a Foster Grandparent program which deploys seniors 55 and above to do volunteer service with children of exceptional need. Volunteers are usually placed within Head Start programs, Pre-K or programs for individuals with disabilities. Foster Grandparents receive a stipend of \$2.65 an hour and they are required to volunteer at least 20 hours per week. Volunteers must be poverty-level; those that have higher incomes would not be eligible for this type of volunteer program. There is pre-training and there is monthly training while volunteers are in service.

GOV’s Senior Companion program is comprised of seniors who work with more vulnerable seniors to help them remain independent in their own homes. Senior Companions

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<sup>13</sup> [http://www.nj.gov/state/programs/dos\\_program\\_volunteerism.html](http://www.nj.gov/state/programs/dos_program_volunteerism.html)

provide services such as: chore services, help with finances, help within the home, help with running errands and help with keeping medications organized.

In order to encourage volunteer work, GOV works in partnership with county volunteer centers. The county centers, in turn, perform outreach to recruit seniors for volunteer opportunities. Every other year, there is the Governor's Volunteer Conference, which specifically addresses ways in which to encourage senior volunteerism and networking. An intensive focus on this is anticipated for the 2014 conference. The GOV provides training to older workers who want to volunteers through volunteer centers, although this is not done on an ongoing basis.

### Volunteerism in the Second Half of Life and its Benefits to the Community

An executive with the GOV provided this insight on volunteerism focused on those in the second half of life. "Seniors can consider joining AmeriCorps, as there is no maximum age, and volunteers do everything from environmental work, to health-related work, to education work to work with veterans. More seasoned individuals with more experience and maturity would be a benefit to AmeriCorps. [AmeriCorps] is generally viewed as more of a generationally younger organization [in terms of volunteers], but it is not."

The interviewee also commented on the benefits of volunteerism that incorporates seniors working with younger volunteers: "Younger AmeriCorps volunteers love working with the older volunteers whom they see as mentors; the younger volunteers benefit from the experience of the older volunteers. Younger volunteers can also teach the older volunteers how to use computers. [Due to their lack of experience in using computers], some of the GOV's Foster Grandparents dread getting their stipend checks directly deposited into their bank accounts. So, the younger volunteers helping to open them up to more modern technology is a beneficial to them. This is also important because direct deposit is a safety item for seniors, as opposed to checks coming to their houses."

However, most of GOV's older volunteers work with younger children.

### Funding and Raising Awareness for the GOV (funding more fully described under CNCS section)

The GOV is eligible to receive federal funding for the Foster Grandparent program, dependent upon its volunteer resources and its ability to provide sufficient matching funds.<sup>14</sup> GOV develops two annual Memorandums of Understanding (MoUs) with sites that wish to involve Foster Grandparents with children with special needs. It then works with these local agencies. The GOV does not give grants to agencies, but provides federally-funded stipends for

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<sup>14</sup> [Details from the Catalog of Federal Domestic Assistance \(CFDA.gov\)](http://CFDA.gov)

the Foster Grandparents themselves. The MoUs are updated yearly. Every county in New Jersey has its own website regarding localized volunteer opportunities, and all prospective volunteers are directed their by the GOV. The Senior Companions program is federally funded.

Outreach is done through local agencies that are in contact with seniors through the Foster Grandparents program. The older volunteers can network with other volunteers of all ages and gives them a stipend. The specialist interviewed mentions that seniors find the stipend very important to their lives. Every county in New Jersey has its own website regarding localized volunteer opportunities, and all prospective volunteers are directed their by the GOV.

## **7. Nonprofit Programs Affecting the Aging Population in New Jersey**

There are also a great deal of nonprofits in New Jersey that seek to help older individuals pursue their second acts for the social good. Although we could not examine all of these organizations, we highlight several of the most prominent ones in this section.

### **7.1 The Urban League of Essex County (ULEC)**

The Urban League of Essex County (ULEC) is a nonprofit organization that provides SCSEP services to the older population in Essex County (Newark). ULEC works with families to aid with economic self-sufficiency for adults and to build social and educational equality for youth. ULEC supports safe communities and neighborhoods, civic involvement, responsibility and racial inclusion to foster community building and development.

ULEC's Mature Workers Program (MWP) serves unemployed, low-income residents of Essex County, age 55 and older. This program seeks to place clients in part-time community service positions where they train to enhance their skills and make the transition to regular, unsubsidized employment. Participants are placed within not-for-profit, government, or public organizations where they gain work experience and receive a stipend. ULEC works with 120 organizations and their participants provide more than 400,000 hours of community service to these organizations annually. During their assignments, participants receive the aforementioned stipend for a maximum of twenty hours per week. On average, participants are trained for a minimum of 27 months and a maximum of 48 months. More than 57% of all participants that leave the program have obtained employment. There is a 90% retention rate once clients have been placed into paid positions. Currently, ULEC's MWP program has more than 1,500 participants in Essex County. Funding is allocated to ULEC from the National Council of Aging, which obtained SCSEP funding from the New Jersey Government, which originated from federal funding.



## **7.2 Easter Seals New Jersey**

Easter Seals New Jersey in Hudson County (Jersey City) provides SCSEP program services. Easter Seals helps low-income older workers achieve economic independence, with the goal of engaging clients to help them determine their own futures.

Through its Transitional Employment Program, Easter Seals partners with community-based nonprofit organizations and government agencies, which act as “host agencies” to provide participants with training opportunities to update their skills. Clients work with Easter Seals staff to identify and achieve their employment goals. Since 2003, Easter Seals has served over 9,000 older individuals seeking work, with over 2,000 transitioning to employment.

## **7.3 AARP New Jersey**

AARP New Jersey is a nonprofit, nonpartisan organization that educates and advocates on behalf of those age 50 and above. There are more than 37 million members in the United States. AARP works on healthcare issues, employment security issues and retirement planning with the goal of strengthening communities.

### Volunteering with AARP

AARP provides opportunities for their members to volunteer and communicates opportunities through the AARP websites, state websites, social media outlets Facebook and Twitter, publications, bulletins, and its magazine. An AARP New Jersey employee stated that the most effective way to communicate is through face to face contact and that, on average, volunteers devote six hours per week to the office. There are a variety of volunteer positions available within AARP: attending legislators’ meeting with AARP officials to help advance legislation favorable to seniors, helping with event planning to educate communities about changes due to health care reforms, and letter writing to local officials to advocate for both the completion of street projects and lowering of community electricity bills.

The AARP Head office created the “Life Reimagined” and “Back to Work 50+” programs to help older adults interested in going back to work. These programs are available to the older citizens of New Jersey in terms of providing information and assistance. However, both “Life Reimagined” and “Back to Work 50+” are not programs unique to New Jersey, nor is there evidence that the state and local chapters of AARP have made any significant efforts to promote these opportunities.

## Life Reimagined

Life Reimagined was launched by AARP in 2013. This is a web resource that offers online and offline tools for people over 50 who are interested in seeking new job opportunities. Resources include personal coaching and career advice.

People are living longer which redefines the process of aging and retirement. From a Press release dated May 28, 2013, Emilio Pardo, AARP executive vice president and chief brand officer said, "They are looking for tools, guidance, and connections to help them regain choice and control in their lives and discover a path to personal fulfillment. We built Life Reimagined to open doors and fill the gap in available resources, to ultimately help people live their best lives."<sup>15</sup> Due to other state office priorities, AARP New Jersey is not actively promoting their Life Reimagined program. When members inquire about the program, they will be referred to the website for additional information.

## Back to Work 50+

AARP Foundation launched Back to Work 50+ in 2012 to provide resources and services to job seekers age 50 and over. The program connects job seekers to potential employers and creates a pipeline for qualified candidates. Employers need to find qualified applicants, and more than 3 million workers age 50 and over are looking for full time jobs. Mature workers bring strong ethics, valuable experiences and various talents to the workplace. Back to Work 50+ offers job candidates a toll-free number to register for local information sessions, coaching programs to assist with job searches, and other job-related resources including AARP Foundation's "7 Smart Strategies for 50+ Jobseekers" guide. As is the case with Life Reimagined, AARP New Jersey is not actively promoting this program currently, but offers support when an individual inquires about it.

## Create the Good Program

The Create the Good program is an AARP-sponsored website that brings volunteers and organizations together. In order to find volunteer opportunities, an individual creates a profile and receives a notification when local opportunities match their skills and interests. A monthly newsletter provides ideas and information. Project guides and articles are also available online. Organizations can also post volunteer opportunities in order to find experienced volunteers to help with service projects of all sizes.

## The Social Good and Civic Engagement

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<sup>15</sup> <http://www.aarp.org/about-aarp/press-center/info-05-2013/AARP-Launches-Life-Reimagined-to-Offer-Ways-for-Discovering-New-Possibilities-and-Navigating-Whats-Next.html>

Testimony of more involved members showed their motivation for volunteering with AARP was to do social good in their communities, according to an interview with an AARP New Jersey staffer. AARP has a department devoted exclusively to outreach and organizing activities for the social good. One such activity is a luncheon that features guest speakers. This luncheon has included speakers such as the Commissioner of the New Jersey Department of Health and the CEO of the New Jersey State Nurses Association (NJNSA). AARP advocacy work to help pass local legislation has included: The Caregiver's Assistance Act (provides gross income tax credits for certain expenses paid or incurred for the care and support of qualifying senior family members), the Public Utility Reliability Investment Act (requires public utilities to file infrastructure improvement plans to increase service reliability), and the Consumer Access to Health Care Act (removes the joint protocol between physicians and advanced practice nurses to improve primary care access).

Health care reform education programs show seniors how to sign up for Health insurance via the national health insurance marketplaces. Street level programs work to improve the environment and safety for residents, and many other types of state and local activities. Through these activities, AARP helps older adults to get involved and stay engaged with issues that are significant to their population and demographic. AARP state offices also promote a safety program and tax aid programs that involve many older volunteers. According to executives within AARP, Volunteers in New Jersey "love what they are doing, are involved with issues that they care about, and truly identify with the AARP mission." Having this connection allows them to feel that they are part of a bigger community, and helps with their feelings of productivity.

### Challenges

During an interview, an AARP New Jersey employee stated that the impact of direct mail has declined significantly but social media is growing among older people. It becomes a more effective channel to encourage volunteer participation via Facebook and Twitter. Usage rate was not mentioned during an interview, but a Pew research report in 2010 indicates that "social networking use among internet users ages 50 and older has nearly doubled—from 22% to 42% over the past year."<sup>16</sup>

Volunteer turnover is a challenge within the organization. AARP is constantly looking for more volunteers. Motivating retirees to volunteer their time after retirement remains a challenge, as most want to spend their time at leisure. More active older workers spend their time working in paid part-time jobs as well as volunteer positions.. Finding the right opportunities and recruiting windows to attract AARP program volunteers remains a challenge.

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<sup>16</sup> <http://www.pewinternet.org/2010/08/27/older-adults-and-social-media/>

## **7.4 The New Jersey Foundation for Aging**

Established in 1998, the New Jersey Foundation for Aging (NJFA) was the first statewide public charity in New Jersey to focus on services for older adults. The mission of NJFA is to promote policies and services that enable older adults to live in their communities with independence and dignity. NJFA's grantees have been actively providing opportunities to older adults for participation in volunteer work. The Interfaith Caregivers of Greater Mercer, one of NJFA's grantees, started an initiative to recruit more volunteer drivers, many of which are older adults. These drivers and volunteers take Mercer County residents to medical appointments, assist with grocery shopping, engage in friendly visits, provide respite care, help with light housekeeping, offer telephone reassurance, offer occasional meal preparation, help with indoor and outdoor chores, help with minor home repairs and other non-medical help.

## **7.5 CONTACT USA (CUSA) – CONTACT of New Jersey**

CONTACT USA is a network of crisis intervention centers that function across the United States. Starting nationally in 1967, CONTACT has evolved into a network of over 50 centers in 20 states.<sup>17</sup> In New Jersey, CONTACT has five centers: CONTACT of Monmouth and Ocean Counties in Toms River, Westfield (Union County), Cherry Hill (Camden County), Moorestown (Burlington County) and CONTACT of Mercer County in Pennington. The first center in New Jersey was established in 1975. It is a volunteer-based organization, which offers free, and confidential crisis intervention, information on available resources and referral to community services.<sup>18</sup> There is no age requirement for volunteers.

Three programs are administered. First, CONTACT runs a crisis and suicide prevention hotline staffed by volunteers. Volunteers must undergo a 40-hour training course. This program is open to volunteers of any age, with no minimum education requirement.

Second, the Telephone Reassurance program assigns volunteers to call the other elderly volunteers to check on them. Volunteers who are checking in have to have their calls at the same time every day, as a way to ensure a routine.

The Retired Seniors Volunteer Program (RSVP) program is the third program administered by CONTACT of New Jersey (program fully described under CNCS section). This program may be phased out in as of January 2015, according to the specialist interviewed, and cited for phase-out in the proposed 2015 White House Budget.

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<sup>17</sup> <http://www.contact-usa.org/aboutus.html>

<sup>18</sup> <http://www.contactoceanmonmouth.org/>

### CONTACT Volunteer Training

A 40-hour training course is required for all volunteers. A \$150, 100% refundable deposit on the training course is required. According to the CONTACT specialist who was interviewed, “Older volunteers tend to engage in suicide prevention and basic counseling through the Crisis Hotline program. Following the training course, volunteers are required to volunteer 100 hours. Training is required for volunteers active on the phones. The telephone reassurance program volunteers work every day, seven days per week for about 10-15 minutes on average, calling the person to whom they are assigned. Some Crisis Hotline volunteers work every week, some work twice a month. The average for the Crisis Hotline falls around eight hours per month in two four-hour shifts. [CONTACT] asks for around 8-12 hours total, per month.”

### Staffing and funding for CONTACT

Two programs implemented by CONTACT receive government funding: the Telephone Reassurance program and the RSVP program. Both of these programs hire part time directors and staff, but rely primarily on volunteers. The money CONTACT receives goes towards program operation.

A specialist with CONTACT provided an interesting insight regarding volunteerism, participation rates and growth: “Volunteerism has remained steady over the past three to five years, and [it is anticipated] that it will remain steady over the next three to five. Spring training, which takes place in February, was down a bit in 2014. This is credited to the constant snows and generally inclement weather of the time. The snow cuts attendance a bit. Typically, older people run a greater risk to their wellbeing when it is icy or snowy outside, and they choose not to go out. As a result, a lot of events had to be cancelled.”

### Operation of a CONTACT Office

If the individual called as part of the Telephone Reassurance Program does not answer, it is CONTACT’s job to find out why. A specialist interviewed states, “This has saved lives.” All CONTACT centers in New Jersey have crisis hotlines and those hotlines cover anyone who calls, regardless of location. However, each office’s geographic location determines volunteerism for both the Telephone Reassurance and RSVP programs.

While the department does not have funds allocated for promotional activities, marketing is conducted via free, web-based resources, handled by volunteers. CONTACT also writes articles for submission to the newspaper as well as submitting pictures. A CONTACT specialist reports that they get occasional time on the radio for advertisement.

Another CONTACT specialist interviewed for this project added, “Volunteering for CONTACT has a positive impact on the lives of volunteers by increasing their social networks as they get to know other volunteers. They form personal friendships with other volunteers. Programs are not segregated by age. Within CONTACT of Mercer’s programs, there is an estimation of 60% younger volunteers to 30% 60 and older, with 10% between 30 and 60.”

## **8. Academic Programs Affecting the Aging Population in New Jersey**

The team also conducted primary research involving several institutions of higher learning in the State of New Jersey. Three academic institutions were targeted according to their geographic location and expertise, as related to our target communities: New Jersey City University (Jersey City), Rutgers University (Newark/New Brunswick), and Ocean County Community College (Toms River).

### **The Senior Citizens Tuition Waiver program**

In accordance with Section I of P.L. 1979, c.31 (as amended in September 1982) persons aged 65 or more years are authorized to enroll in credit or noncredit courses at public institutions of higher education in New Jersey, without payment of any tuition charges, provided that classroom spaces are available. The institution will require payment of fees.

#### **8.1 New Jersey City University (NJCU)<sup>19</sup>**

New Jersey City University is a fully accredited college of arts and sciences, education and professional studies, which offers undergraduate, graduate and doctoral programs. NJCU is located in Jersey City, New Jersey. An administrator at NJCU states that NJCU offers the Senior Citizens Tuition Waiver program.

According to staff at NJCU one of the major challenges in promoting education programs for older Americans is the decrease in statewide funding. Programs become revenue generated base model rather than appropriation base (programs are created to make money instead of providing education do not have the financial resources. University officials believe that colleges in New Jersey can play a stronger role in this area by actively promoting senior education programs. Through education programs geared towards older people, New Jersey can offer an active lifestyle to the older population. With the advent of distance and online

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<sup>19</sup> An attempt has been made by the New Jersey Higher Education Department to obtain overall Statewide enrollment statistics especially for our targeted communities, but this information was stated to be currently unavailable.

learning, opportunities are increasing for older Americans. Education can help older workers to re-tool themselves and be better prepared to reenter the workforce.

The respondent interviewed also maintains that colleges can also collaborate with local high schools or middle schools to bring education to the older community. An Example would be letting local senior residents who are interested to go back to school use nearby classroom facilities. Colleges can empower older workers to give back and contribute to the economy, add value to the greater social good, serve as role models, and bring a different type of diversity to the classroom.

## **8.2 Rutgers University (RU)**

Rutgers University is a leading national research university with campuses in New Brunswick, Newark and Camden, New Jersey. Rutgers teaches across the full academic spectrum, from preschool to precollege, undergraduate to graduate and continuing education for professional and personal advancement. This institution offers the Senior Citizens Tuition Waiver Program to all New Jersey residents.

### The Senior Citizens Waiver Tuition program at Rutgers

According to a Rutgers administrator, there were 1,033 seniors that have contacted Rutgers for information about the Senior Citizens Waiver Tuition program. These inquiries were made on the Camden, New Brunswick, and Newark Campuses. 106 have returned all the required paperwork for Spring 2014 enrollment, and a majority of the senior students are enrolled in courses within the School of Arts and Sciences. According to the enrollment statistics of Rutgers continuous education department, there were 205 seniors enrolled for the Fall 2013 courses and 170 students enrolled for Spring 2014 courses.

### Osher Lifelong Learning Institute at Rutgers University (OLLI-RU)

Besides the Senior Citizens Tuition Waiver program, Osher Lifelong Learning Institute at Rutgers University (OLLI-RU) is for individuals over 50 who are looking for an opportunity to expand their horizons, learn in an engaging environment, and meet new friends.

OLLI-RU offers stimulating, friendly and informal noncredit education. Students have the opportunity to be part of a learning community where they can find diversity, insight, wisdom, intellectual and cultural stimulation, and friendship. Student membership is \$10 per semester.

### Funding for Rutgers Programs & Students

Rutgers does not receive funding from government or foundations to target older students, but there are other grants for which older adults can apply. There are a number of students beyond the age of 50 who have been displaced in the workforce and are eligible for

workforce development grants.<sup>20</sup> While there no financial aid available for non-credit classes, older adults are eligible for need based financial aid if they are planning on taking classes for credits. Additionally, there are programs for alumni that allow them to take classes across the university. While this alumni benefit is not targeted specifically for older residents, it can be something that they can take advantage of.

In terms of grants and loans, there is some donor funded scholarship programs directed to individuals returning to the workforce after retirement or an extended maternity leave. Information on employment status of those who have completed workforce development funded programs is confidential and Rutgers needs students' consent to release this information.

Rutgers University looking to work with the American Society on Aging to create custom training programs to increase the employability and long term employment success of this community of individuals. While this is a plan, no further information is available at this point. Rutgers key person in Continuing education mentioned that members of the 50+ communities will return to professional education for job retraining and will explore new work opportunities that require re-education and competency development. This could lead to an increase in both non-credit enrollment and individuals getting a second BA degree.

### **8.3 Ocean County Community College (OCC)**

Ocean County Community college, which serves Toms River residents, offers eligible Ocean County senior residents, who meet the eligibility criteria, to enroll in any college credit course at a reduced tuition rate. Senior residents are responsible for paying all fees except for the college/student fees. OCC's Academy for Lifelong Learning offers exciting program that helps senior citizen stay active, expand their minds, and make new friends. As a member of the Academy for Lifelong Learning, senior citizens will enjoy a number of benefits like free seminars and tuition discounts on college courses and non-credit programs.<sup>21</sup>

## **9. Conclusion**

The State of New Jersey has a significant, but uncoordinated network of opportunities for those who would seek to engage in volunteer work for the social good during the later stages of their lives. Various nonprofits, state and federal programs, and agencies and foundations support these volunteer opportunities. Our research shows that volunteerism is

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<sup>20</sup> <http://www.federalgrants.com/Workforce-Development-Program-13471.html>

<sup>21</sup> [http://www.ocean.edu/campus/PAR/Research/Policy\\_5000/documents/PO53001-25-10.pdf](http://www.ocean.edu/campus/PAR/Research/Policy_5000/documents/PO53001-25-10.pdf)



the pervasive means by which those endeavoring to pursue their second acts contribute in the State of New Jersey. Encore.org can play an important role in enhancing opportunities for volunteerism.

Education programs provide great resources for those looking to pursue their second career acts, can retool their skill set to enhance their potential, regardless of whether they choose to volunteer or attempt to reenter the workforce. The report explores specific recommendations about on programs, as well as points that Encore may wish to explore with further research.

### Federal Programs

It would be helpful for those managing SCORE chapters to get training on how to motivate older adults and how to enhance volunteers' sense of job satisfaction. Along these lines, SCORE chapters could benefit from partnerships with organizations specializing in human resources. This way, chapters can look for volunteers proactively; in much the same way employers look for potential candidates on LinkedIn and other job oriented networking platforms.

Encore could also raise awareness about the impact of federal budget cuts on New Jersey's programs, seen in funding for the older Americans Act (which gets distributed at the local level), and with issues involving matching funds.

### State Programs

The GOV provides federally funded stipends for the Foster Grandparents. Direct deposit is a good safety precaution for seniors receiving volunteer stipends as opposed to receiving physical checks through the mail. This may applies to other senior programs as well.

As our individual program analyses showed, budgets for state-based programs do not provide sufficient funding for marketing efforts. Encore.org could partner with these volunteer services to promote them to potential volunteers of clients that are currently beyond the reach of organizations in New Jersey.

### Nonprofit Programs

A 2010 Pew Research report found the use of social networking among those 50 and up had nearly doubled over the past year.<sup>22</sup> With AARP citing an increase in the use of social media by older individuals, establishing organizational presences on Facebook and Twitter will help increase awareness of volunteer programs available in New Jersey. Positive experience and success stories could be posted and shared, and this personal testimony would be a great way to promote volunteerism among older adults.

It may be worth undertaking further research to determine whether or not there is a correlation between the training fee and the high level of younger volunteers in programs such

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<sup>22</sup> [Older Adults and Social Media, Pew Research Center, 8/27/10](#)

as CONTACT of New Jersey. Younger prospective volunteers could be more willing or able to produce the upfront fee of \$150 than, for example, an older individual on a fixed income.

### Academic Programs

Universities could partner with corporations interested in corporate social responsibility initiatives to bring those 50 and older together, with potential employers by creating networking events.

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## **11. Appendices**

### **12.1 The Senior Community Service Employment Program (SCSEP)**

SCSEP Service Locator:

<http://www.ncoa.org/enhance-economic-security/mature-workers/workforce-map/ncoa-workforce-map.html#>

NJ SCSEP Funding: NJ OMB (Appropriation Handbook)

<http://www.state.nj.us/treasury/omb/publications/14approp/pdf/completeapprop.pdf>

SCSEP Performance Reporting Information

[http://www.doleta.gov/Seniors/html\\_docs/GranteePerf.cfm](http://www.doleta.gov/Seniors/html_docs/GranteePerf.cfm)

### **12.2 Senior Citizens Tuition Waiver**

Senior Citizens Tuition Waiver list of participating institutions:

<http://www.aseniorcitizenguideforcollege.com/2011/03/new-jersey.html>