

## Boomer Corps *Activating Seniors for National Service*

by Marc Magee

Seven years from now, the oldest members of America's largest generation will turn 65, and soon after, our elderly population will begin a dramatic expansion, doubling in size during the next two decades. This coming gray revolution will not only be the baby boomers' last act, but will mark the beginning of a permanent, structural change in our society. These realities will require a major cultural adjustment, challenging not only our mental picture of aging, but also the assumptions upon which our "old age" institutions were built.

So far, the debate in Washington has focused on the money that will be necessary to meet the health and retirement needs of the growing number of older Americans, with a focus on ensuring the continued solvency of Medicare and Social Security. This is obviously critical, but it is just as important to start thinking about how we can tap the growing resource that this better educated, healthier, and more active class of elders represents.

For more than a decade, the Progressive Policy Institute has been at the forefront of the effort to make national service a civic rite of passage for America's youth by advancing innovative short-term civilian and military service programs, and by connecting participation in these programs with greater educational opportunities.<sup>1</sup> In this policy report, we hope to jumpstart a new debate about creating a *second* civic rite of passage, designed not for the transition from youth to adulthood, but instead focused on the transition from a full-time career to an active retirement.<sup>2</sup>

During the last six decades, steadily increasing lifespans combined with greater levels of health and activity have slowly changed the way Americans approach the later years of their lives. While most Americans continue to see their 60s as a

time to bring their full-time careers to an end, there is also a growing number of Americans who are interested in a more active retirement mixing work, leisure, and service.<sup>3</sup> By targeting this pool of active retirees, a large-scale national service initiative could play a critical role in how we take on the challenges of an aging society in the decades to come by enlisting baby boomers themselves into civic projects tackling the problems that their numbers create.

Building on America's successful but limited experiments with senior service—such as the Retired and Senior Volunteer Program (RSVP), the Foster Grandparents program, and the Senior Companions program—this large-scale national service initiative would focus on meeting three critical needs.

First, by bringing recent retirees into civic projects focused on the needs of the old and infirm in their community—such as providing homecare services to support the informal efforts of family members and coordinated care efforts to help improve the health of the growing number of seniors with multiple chronic conditions—this national service program will help usher in a system in which younger retirees across the country serve the needs of older community members. Then, as this younger group ages, it will be served by the new class of recent retirees that takes their place in these civic programs. As such, this service system will help relieve the strain on our society created by an aging population.

Second, by increasing the number of recent retirees serving in civic projects focused on the needs of younger members of their community—such as tutoring and mentoring efforts and work supporting charter schools and other educational innovations—this national service program will help engineer a

reciprocal transfer of the experience, skills, and talent of older Americans to younger generations. By raising the educational achievement of America's youth, this program will also help ensure that our country has the skilled workforce and strong economic growth it will need to support our existing old-age institutions in the decades to come.

Finally, both through their own service experience in these civic projects and their efforts to coordinate the participation of additional elder volunteers, these service members will help dramatically raise the level of civic engagement and social connectedness among older Americans, which research shows makes for longer, healthier lives.

Specifically, we propose to:

- ▶ Create a Boomer Corps for recent retirees 55 years and older to serve 25 hours per week for one year or more in innovative, grassroots civic projects focused on: 1) home care services and coordinated care; 2) tutoring and mentoring work and educational innovation initiatives; and 3) efforts to organize and coordinate the volunteer activities of other community elders in these projects.
- ▶ Provide service members with a tax-free stipend of \$400 per month to supplement their retirement income during their year of service, and the choice of either a \$4,000 education award that can be used for their own continuing education or to send a child or grandchild to college, or a \$4,000 health care voucher.
- ▶ Reach the maximum number of recent retirees by including Call to Service cards with information on joining the Boomer Corps with every American's first Social Security check.
- ▶ Scale up this new national service program during the next eight years to 1 million members by 2012, so that more than one in every five baby boomers will be able to mark their transition into an active retirement through national service. Recruit 12 community volunteers for every Corps

member, so that an additional 12 million elders will continue to serve five hours per week or more as part of an active retirement.

This report examines the details of the coming gray revolution, discusses the challenges to successful aging that have emerged, and presents a blueprint for creating a Boomer Corps that helps ease the strains created as our society ages by translating the civic energy of elder boomers into civic action.

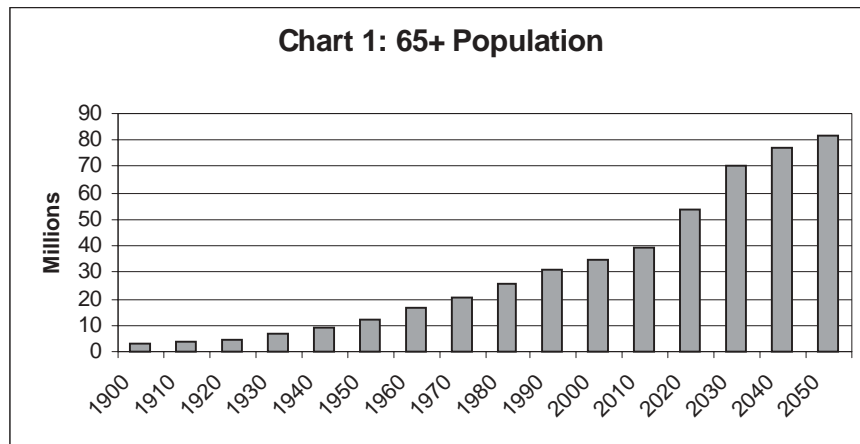
## ***The Gray Revolution***

While America's transition from an industrial to an information economy has occupied much of the public's imagination in recent years, there is a demographic transformation underway that has the potential to be every bit as revolutionary as this economic one.

### ***An Age Wave<sup>4</sup>***

For most of the time that humans have been on this earth, the average life expectancy was less than 30 years. Old age as we know it today was almost nonexistent.<sup>5</sup> Over the last 1,000 years progress in science, technology, and medicine has led to a slow but steady increase in life expectancies, reaching 49 years in the United States by 1900. This increase in life expectancy meant that by the turn of the century, about 3 million Americans were over 65 years old.<sup>6</sup> This shift caused new challenges to emerge as the growing size of the elder population stretched the limits of traditional social, economic, and governmental arrangements.

Between 1900 and 1935, the number of Americans over 65 doubled, reaching 5 percent of the total population. In response to this emerging group of Americans who were too old to work in most industrial jobs, but lacked the resources to support themselves in retirement, new public institutions like Social Security were created that over time helped dramatically reduce old age poverty. However, the demographic changes America experienced in the first three decades of the 20th century were just the beginning. The life expectancy of the average American continued to increase sharply



Source: U.S. Census, 2000.

over the course of the century, reaching 77 years by 2000. During that same time period, the number of Americans 65 years and older increased more than 11-fold, from 3 million to 34 million.<sup>7</sup> These dramatic changes have ushered in a new stage of life for most Americans that is similar in length to the periods of childhood and middle age.

Despite the dramatic changes of the last century, the most revolutionary changes are still on the horizon. Beginning in 2011, the first of the baby boomers will reach 65 years old and, in the following two decades, the number of Americans over 65 will double to 70 million. While today 19 percent of the citizens of Florida are over 65 years old, by 2030 about 25 percent of *all* Americans will be over 65.<sup>8</sup> While the unusual size of the baby boom generation will accelerate this graying of America, the changes brought about will not be a temporary blip, but instead are destined to become a permanent feature of the American landscape.

### *The New Old*

The coming age wave, however, is only half the story. As the number of older Americans has steadily increased, so too have their levels of education, household wealth, and ability to participate in active lifestyles.

One of the most dramatic changes has been in the education levels of older Americans. For example, between 1950 and 2000 the number of Americans 65 and older with a high school diploma increased from 19 percent to 67 percent,

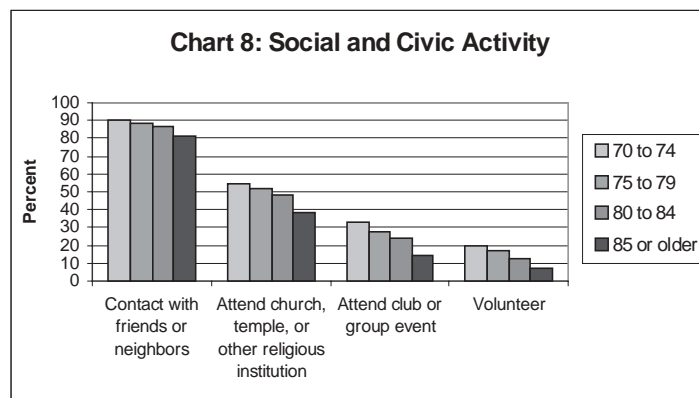
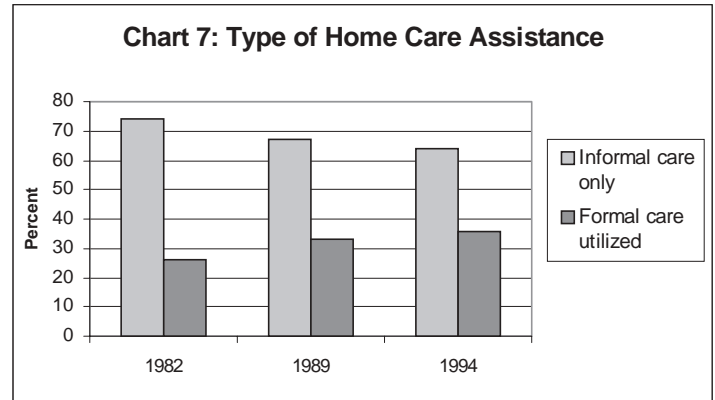
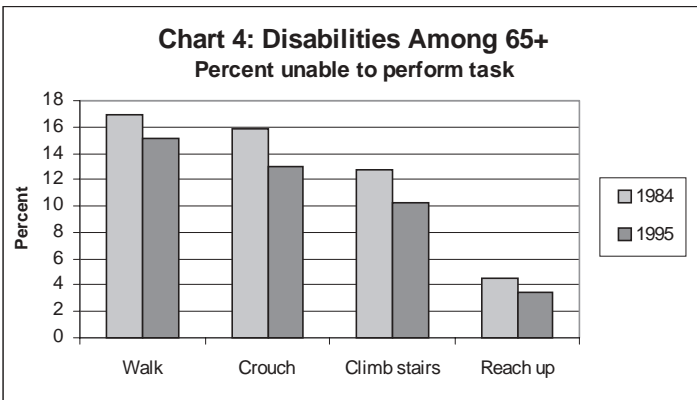
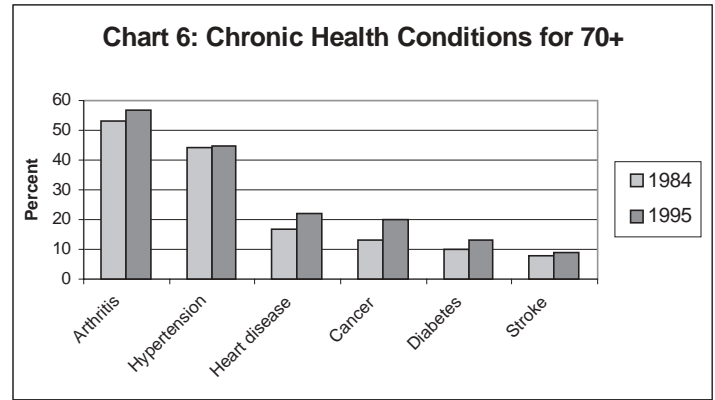
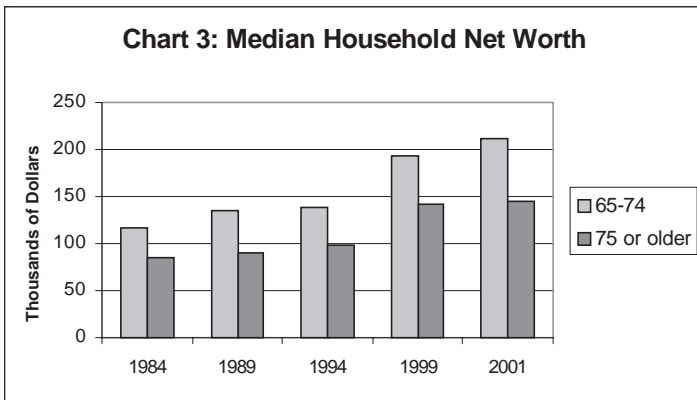
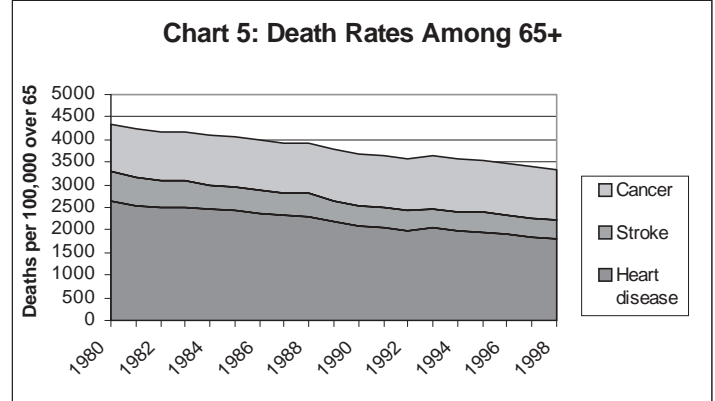
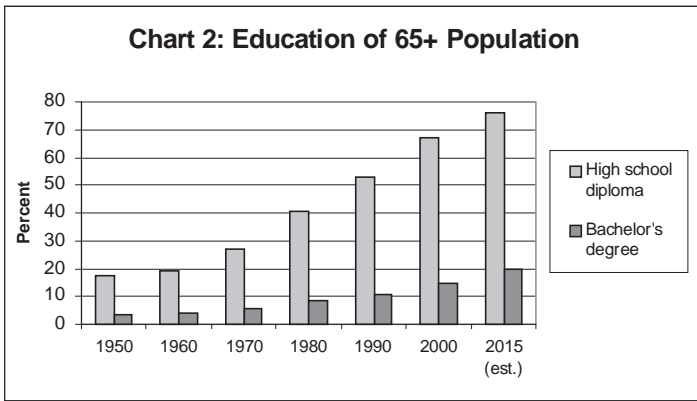
and the number with a bachelor's degree increased from 4 percent to 15 percent. This growth is projected to continue well into the future, with the number of high school graduates reaching 76 percent and the percentage of college graduates reaching 20 percent by 2015 (see Chart 2).<sup>9</sup>

Just as the education of older Americans has increased, so too has their level of prosperity. Between 1960 and 1997, Americans 65 and older with incomes below the poverty line dropped from 35 percent to 10 percent. At the same time, the median household net worth for older Americans almost doubled between 1984 and 2001 for Americans 65 to 74 years of age and 75 or older (see Chart 3).<sup>10</sup>

Finally, and perhaps most important, this new class of older Americans is not simply better educated or more affluent, but also more vigorous than previous generations. For example, between 1984 and 1995, the percentage of Americans 65 and older with disabilities that prevented them from performing basic tasks like walking, crouching, reaching up, and climbing stairs declined by about 20 percent.<sup>11</sup> The ongoing large-scale investment in medical innovations for older Americans will help ensure that this trend toward more active elders continues in the decades to come (see Chart 4).

### **The Challenge of Successful Aging**

Just as initial growth in the population of older Americans in the early 20th century forced



Source: Federal Interagency Forum on Aging-Related Statistics, 2000.

policymakers to rethink government's role in dealing with the challenges of old age, the revolutionary changes now taking place will require a similar level of innovation.

While the demographics of older Americans are changing, so too are the kinds of problems they face. Thanks to better nutrition and advances in science and medicine, many Americans now survive diseases that used to be fatal. For example, the combined death rate for the top three diseases among Americans 65 and older has declined steadily over the last three decades (see Chart 5).<sup>12</sup> The death rates for communicable diseases, such as tuberculosis, polio, and diphtheria have declined even more dramatically or been eliminated altogether.

However, while the decline in the death rates for these diseases has allowed Americans to live longer, it has also led to a growing population of older Americans suffering from chronic diseases, such as diabetes and arthritis, that require regular care over a long period of time. In fact, most major categories of chronic health conditions have increased in recent years, some by as much as 40 percent (see Chart 6).<sup>13</sup>

Dealing with these chronic health conditions is a time-consuming task. For example, nearly one-quarter of all caregiving households provide more than 40 hours a week of unpaid, informal care. Most of this care is provided by working women, who must struggle to balance their careers and the needs of their children with the growing needs of their elderly parents. This already heavy burden will increase dramatically as baby boomers, who had fewer children than their parents, enter retirement.<sup>14</sup> Combined with the fact that care for chronic health conditions increasingly requires a level of skill and training most family members lack, it is no wonder that the informal network of care that has served America's seniors in the past is giving way to more costly, formal home care assistance (see Chart 7).<sup>15</sup>

The greater longevity of Americans is also forcing other previously overlooked problems to the forefront. While we have succeeded in prolonging life, the vitality of these lives often declines sharply in old age. For example, while retirement on average frees up *25 hours per week* for men and *18 hours per week* for women, more

often than not it is television that fills up the time previously spent at work. In fact, for 40 million retirees in the United States television is a full time job—taking up an average of 43 hours a week.<sup>16</sup> At the same time, despite an increase in free time, during the transition from work to retirement the number of Americans participating in volunteer activities actually declines by almost 20 percent.<sup>17</sup>

Perhaps most damaging, this initial drop-off in volunteering sets the stage for a steady decline in civic engagement in later years, depriving older Americans of activities that could provide more meaning in their lives (see Chart 8).<sup>18</sup> A 10-year MacArthur Foundation study found that fewer than one in three older Americans participate in any volunteer activities in their community and the average for those who do participate is less than two hours per week.<sup>19</sup>

In addition to adding meaning to many older Americans' lives, a growing pool of research suggests that civic engagement, and the resulting social connectedness that comes from these activities, can lead to better health. For example, a recent nationwide study at the Harvard School of Public Health involving nearly 170,000 individuals from all 50 states found that living in an area with a high level of civic engagement had almost as much impact on an individual's long-term health as quitting smoking.<sup>20</sup> Other studies have found that greater social connectedness is linked with fewer colds, fewer heart attacks, better recovery from strokes, and higher levels of happiness and well-being.<sup>21</sup> While Americans are living longer than ever, declining levels of civic engagement and social connectedness are undermining the quality of life in these later years.

As the number of Americans over 65 swells in the decades ahead, so too will the challenges created by growing levels of chronic health conditions, increasing demands on family care givers, and the damaging effects of social isolation and civic disengagement. However, while the coming wave of elder boomers creates many potential problems, it also presents a potential solution to these problems in the form of a new class of recent retirees that is not only larger than past generations, but also better educated and more active than any generation of elders in our history.

## ***A Blueprint for a Boomer Corps***

If we are to succeed in addressing the challenges created by the coming age wave, we will have to find ways to better utilize the tremendous resource elder boomers, and the generations that will follow, represent. Doing so will require more than simply reforming existing programs like Medicare and Social Security, it will require creating new public institutions that can leverage the changing nature of old age itself.

### ***A Historic Opportunity***

Although most Americans still see their 60s as a time to bring their full-time careers to an end, there is also a growing number of Americans interested in making the transition from a full-time career to a more active retirement that mixes work, leisure, and service. For example, while almost three-quarters of baby boomers in a recent survey said that they expect to retire by age 65, more than two-thirds also said they intend to work at least part-time after retirement.<sup>22</sup> At the same time, the percentage of Americans nearing retirement who express an interest in integrating community service activities into their retirement plans has steadily increased in recent years.<sup>23</sup>

One of the most interesting new trends is the increasing number of Americans who are making this transition from full-time work to an active retirement through the use of a so-called “boomerang year” in which they take off a year or two before transitioning into a new period in their lives where they mix part-time work with leisure activities.<sup>24</sup> In response to this trend and the high levels of skill and experience found among their older employees, a number of leading American companies are beginning to reorganize their employment policies to take advantage of these changing attitudes toward retirement.

For example, Traveler’s Group has set up a Retiree Job Bank, in which older employees who have taken a year or more off can find jobs that offer a way to come back to the company on a part-time basis without adversely affecting their pensions. Polaroid has recently developed a more formalized approach in which

older employees are offered an opportunity to take a leave of absence from the company for up to six months and then either come back to the same job or chose a “tapering off” option where they work as little as 20 hours per week. Another example is Monsanto’s Retiree Resource Corps, which allows workers to “retire” for a period of a few months up to a few years, and then return to the company in a more flexible job with scaled-down hours.<sup>25</sup>

While corporations are moving quickly to tap the potential of this new class of elders and the changing nature of retirement, we have been much slower in reorganizing our public institutions to take advantage of these trends. With a growing pool of older Americans looking for an opportunity to take a break from their careers before moving into an active retirement, a national service program targeted at these active elders could play an important role in how we take on the challenges of an aging society in the decades ahead.

### ***Activating Seniors for National Service***

In order to be as flexible, responsive, and cost-effective as possible, the Boomer Corps is designed as a national network of grassroots projects, not a vast new bureaucracy centered in Washington. The goal of the program is straightforward: to help ease the strains created by the aging of society by bringing elder boomers themselves into service in local nonprofit organizations focused on the health needs of older community members and the education needs of the next generation of American workers.

In return for serving 25 hours a week for a year or more, participants could choose to receive either a \$4,000 education award that could be used for their own continuing education or for a child or grandchild’s college, or a \$4,000 health care voucher to pay for Medicare-related insurance like prescription drug coverage, long-term care insurance, or other health-related expenses. In addition, a tax-free stipend of \$400 per month would be provided to help supplement retirement incomes during their year of service. Phased in over an eight-year period, the Boomer Corps would reach 1 million members by 2012, in time to enlist one year or

more of service from more than one in five of the initial baby boomer retirees.

With its focus on bringing a large cross-section of elder boomers into a year or more of intense service as a transition into an active retirement, the Boomer Corps would compliment, not replace, long-running and successful senior service programs currently administered by the Corporation for National and Community Service (CNCS). The largest of these programs is the Retired and Senior Volunteer Program (RSVP), which currently engages 480,000 older Americans per year in a wide range of volunteer activities for an average of four hours per week. Other senior service initiatives include the Foster Grandparents program, which currently provides 30,000 low-income seniors with an opportunity to serve as extended family members to children with exceptional needs, and the Senior Companions program, which offers 15,000 low-income seniors the opportunity to provide assistance and friendship to home-bound elders in their community.

The grassroots projects staffed by Boomer Corps members will provide three basic services for their communities: coordinated health and home care; mentoring and educational support; and the social and health benefits of civic engagement.

#### ► **The Home Care Crunch and Coordinated Health Care**

First, these projects would focus on tackling manpower-intensive tasks that serve the needs of the old and infirm in their communities. At the core of this mission is the challenge of providing home care to the growing percentage of Americans with chronic health conditions. According to a Kaiser Family Foundation study, there are about 45 million family caregivers in the United States today. Most of this care is provided by working women, and nearly one-quarter of caregiver households provide more than 40 hours per week of unpaid, informal care.<sup>26</sup> However, with the number of seniors expected to double between now and 2030, the heavy burden currently shouldered by family members is unsustainable. During the last decade, the percent of families utilizing only informal care has declined, a trend that is

expected to continue in the coming decades. With the value of uncompensated care estimated at *\$196 billion a year*, this shift toward paid home care could prove very costly for older Americans, their families, and our public institutions.<sup>27</sup>

The civic groups staffed by Boomer Corps members could play an important role in supplementing the work of family members in their communities and help stem the shift toward more costly, professional care by driving seniors to and from doctor's appointments, providing assistance in chronic healthcare treatments, monitoring their health and diet, offering respite care services for family members, and simply providing companionship. Civic projects, such as the Faith in Action program funded by the Robert Wood Johnson Foundation and the Experience Corps for Independent Living Initiative supported by the CNCS, have helped demonstrate the effectiveness of these kinds of programs in bringing recent retirees into service and helping slow the shift to professional care.<sup>28</sup>

In addition to these home care assistance efforts, Boomer Corps members could act as a bridge between the community's doctors and patients by co-coordinating the care of older community members with multiple chronic conditions. Although less than one-half of older Americans have three or more chronic conditions, this group is responsible for almost 90 percent of total Medicare spending (or approximately *\$225 billion a year*), according to the Congressional Budget Office.<sup>29</sup> By helping these older members of the community better implement care management strategies prescribed by their doctors, assisting in compliance with prescription drug regimens, and working as patient advocates to help them navigate hospital bureaucracy, Corps members could not only help improve the health of these community members, but also play an important role in holding down the costs of their care.<sup>30</sup>

#### ► **Helping Students and Supporting Educational Innovation**

Second, members would also have the opportunity to serve in projects focused on raising the educational achievement of younger community members and ensuring that our

country has the skilled workforce and strong economic growth it will need to support our existing old-age institutions in the decades to come. As discussed above, baby boomers are uniquely suited to this task as not only the largest, but also the best educated, generation of elders in history. By 2015, the percentage of Americans 65 and older with a high school diploma will have increased almost four-fold to 76 percent and those with a college degree will have increased five-fold to 20 percent.<sup>31</sup> As such, elder boomers represent a critical reservoir of human capital that can be drawn upon to help ensure their communities' youngest members obtain the tools they need to succeed in the information economy later in life.

The Experience Corps tutoring programs provide one example of how Boomer Corps members could make a difference in the education of our youth. Started in 1996 with a combination of funds from public schools, private foundations, and the CNCS, the Experience Corps recruits Americans 55 years and older to serve at least 15 hours per week tutoring four to six children in their community's public schools. Working with the teachers and the principal of each school, Corps members focus their time on children who are falling behind, using one-on-one tutoring sessions to improve their educational performance. An independent evaluation of the program found that the attendance and motivation of these students improved dramatically, and more than two-thirds of the participating students raised their reading scores by one grade level or more.<sup>32</sup>

The Big Brother/Big Sister mentoring programs provide another example of how Boomer Corps members could make a difference in the lives of the children in their communities. While the focus of these mentoring programs is building one-on-one supportive relationships around non-academic activities, an independent evaluation of the program found that participating youth were not only half as likely to start using drugs and one-third as likely to be involved in a fight as were their peers, but also skipped half as many school days, had improved attitudes toward school work, and even showed gains in their grade point averages.<sup>33</sup>

In addition to these tutoring and mentoring efforts, Boomer Corps members could also

provide the essential skills needed to support educational innovation in their communities.<sup>34</sup> One of the most important innovations in public education over the last decade is the increasing number of students given the opportunity to enroll in charter schools— independent public schools that are largely free from traditional education red-tape but still accountable for their results.<sup>35</sup> However, while charter schools have proven to be more responsive to local needs, more cost effective, and better at improving the educational achievement of needy students, a number of barriers that make it difficult to launch a charter school and keep it running remain. One of the biggest barriers to the spread of quality charter schools is the lack of legal expertise, contract management, bookkeeping, and financial and business skills in the pool of educators within a community.<sup>36</sup> By tapping into the skills of recent retirees, civic organizations staffed by Corps members could provide education entrepreneurs with the skills they need to succeed and, in doing so, help dramatically expand the educational choices in their communities.

### ► Civic Engagement and Social Connectedness

Finally, both through their own service experience in these projects and their efforts to coordinate the participation of additional retiree volunteers, these service members will help raise the level of civic engagement and social connectedness among older Americans, which research shows makes for longer, healthier lives.<sup>37</sup>

By bringing 1 million recent retirees per year into service in their community, the Boomer Corps would play an important role in stemming the current drop off in civic engagement and community participation after retirement. In addition, research suggests that the service experience itself can have a significant, positive effect on the physical and mental health of elder participants. For example, a study conducted by researchers at Johns Hopkins University that examined 128 Experience Corps participants in Baltimore, Md., found that, compared with a control group, participants in the program had greater levels of physical activity, experienced

less of a decline in their walking speed, had fewer falls and less need for walking aids, and reported higher levels of general health and well-being.<sup>38</sup> The results from Experience Corps programs also suggest that this service experience can play an important role in increasing the social connectedness of the participants—ties that would likely continue as Boomer Corps members' transition into an active retirement.<sup>39</sup>

At the same time, following the example of the AmeriCorps national service program—which on average leverages the work of 12 unpaid volunteers for every full-time member—Boomer Corps participants would be charged with helping to create, promote, and coordinate part-time volunteer opportunities for the older members of their communities.<sup>40</sup> If Boomer Corps members were to achieve the same results the AmeriCorps program achieved, the 1 million Corps members serving by 2012 would help bring an additional 12 million elder volunteers per year into service in their communities. This would go a long way toward slowing the decline in civic engagement and social connectedness most Americans experience in old age.<sup>41</sup>

### *Administration*

The Boomer Corps would build national service from the bottom up, stimulating the growth of existing programs and encouraging nonprofit organizations to create openings for these national service volunteers. Organized on the principle of maximum decentralization and minimal overhead bureaucracy, it would be administered using a combination of direct grants to national nonprofits and grants to state and local organizations through the system of state service commissions supported by CNCS. While CNCS would set broad guidelines regarding pay and benefits, the kinds of services to be performed, the prevention of job displacement, and other basic policy questions, the state service commissions would have wide discretion to identify the most pressing needs in their communities, screen volunteers, and assign them to local sponsors.

CNCS would also be charged with helping America's businesses integrate opportunities to serve in the Boomer Corps into their personnel

policies by highlighting best practices such as Traveler's Group's Retiree Job Bank, Polaroid's leave of absence program, and Monsanto's Retiree Resource Corps, and helping match employers and employees with civic organizations in their area.

In order to reach the maximum number of recent retirees, CNCS would work with the Social Security Administration to design a Call to Service card with information on joining the Boomer Corps to be included in every American's first Social Security check.<sup>42</sup>

### *Cost and Return on Investment*

The annual cost of the Boomer Corps when fully phased-in at 1 million members would be approximately \$9 billion a year. This figure is based on providing \$4,800 in stipends to 1 million members at a cost of \$4.8 billion per year, providing each member with the choice of either a \$4,000 transferable education award or a \$4,000 health care voucher at the completion of their year of service costing approximately \$4 billion per year, and the hiring of additional personnel needed to administer the grants program at CNCS and in the state service commissions, at a cost of approximately \$200 million per year. For the sake of simplicity, these figures assume a 100 percent completion rate, which means that the annual cost of the program will most likely be less than the \$9 billion presented here.

Given how national service programs leverage the work of motivated volunteers with relatively low-cost incentives, it is not surprising that they have traditionally been found to have a high return on investment. For example, in its assessment of a representative sample of 44 AmeriCorps programs in 1999, Aguirre International found that for every dollar spent, AmeriCorps returned \$1.66 in benefits. In fact, the independent research firm stated, "As a result of the conservative assumptions used in valuing benefits and the omission of several hard-to-value benefits, the ratio reported here may be considered a lower bound."<sup>43</sup>

While any assessment of the potential return on investment in the Boomer Corps would be preliminary, the \$9 billion cost of leveraging 1.25 billion work hours from its 1 million service members and 3 billion work hours from the 12

million unpaid volunteers these service members will help coordinate is likely to be several factors smaller than the impact of this work. The overall net worth of the Boomer Corps can be measured by its impact in avoiding a shift from informal family home care (valued at \$196 billion a year) to more costly, formal arrangements; holding down the health care costs of older Americans with multiple chronic conditions (a \$225 billion a year expense in Medicare) through coordinated care and care management; improving the education of the next generation of American workers through tutoring and mentoring programs, as well as supporting charter schools and other educational innovations; and improving the health and general well-being of the elderly in their communities through increased civic engagement and social connectedness.

In addition, with half the cost of the program contained in the education awards and health care vouchers earned by members, these expenses—like the GI Bill, where each dollar spent generated three dollars in taxes

from the better-educated, higher-earning veterans it produced—will provide an important return in the form of a more resourceful and productive workforce, and a healthier elderly population.<sup>44</sup>

## **Conclusion**

While the challenges created by the coming age wave are great, so too is the potential that this better educated, healthier, and more active class of elders represents. National service provides a way to capture this potential by tapping into the vast human and social capital of recent retirees. A large-scale expansion of the opportunities for elders to give back to their communities will not happen overnight. By beginning to build a national service program targeted at this coming wave of active elders now, we will help ensure that by the time the first baby boomers reach 65, meeting the needs of an aging society through one year or more of service will not simply be an option for a few, but a civic rite of passage in American life.

*Marc Magee, Ph.D., is director of the Center for Civic Enterprise at PPI.*

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## Appendix I: Boomer Corps Call to Service Card

### A CALL TO SERVICE

- ★ **Your community needs you!** One million Americans just like you are taking up the challenge of national service to help meet the needs of both the young and old in their community.
- ★ **Make your first year of retirement a year of service!** In exchange for 25 hours of service a week for one year in the **Boomer Corps**, you will receive a tax-free stipend of \$400 a month and the choice of either a \$4,000 transferable education award or a \$4,000 health care voucher.
- ★ To find out about the opportunities to serve in your area call **1-800-Boomers** or visit *www.boomercorps.gov*.

## Appendix II: National Service and Public Opinion

- ▶ **National service programs are popular.**<sup>45</sup> A 1995 ABC News/Washington Post poll found that 79 percent of Americans supported AmeriCorps. A 1997 ABC News/Washington Post poll found that 77 percent supported “the Peace Corps, AmeriCorps and Learn and Serve America program.” A 2002 Penn/Schoen/Berland poll found that 81 percent supported “efforts by the federal government to encourage increased community and national service among Americans.”
- ▶ **The public supports their expansion.** The 2002 Penn/Schoen/Berland poll also found that 70 percent supported “dramatically enlarging America’s national service program.”
- ▶ **Older Americans want the opportunity to serve.** A 2002 Hart Research Associates poll found that while only 13 percent of Americans 55 and older said they were interested in volunteering 15 hours a week or more during their retirement, the number increased four-fold to 49 percent for a national service program with a structured service environment, a small monthly stipend, and the choice of an education or healthcare benefit.

## Endnotes

<sup>1</sup> For a discussion of the history of these efforts on national service, see Marshall, Will and Marc Magee, "Thinking Bigger about Citizenship" in *United We Serve: National Service and the Future of Citizenship*, E.J. Dionne, Kayla Meltzer Drogosz, and Robert E. Litan, editors, Washington, D.C., Brookings Institution Press. For a recent example of PPI's policy efforts in this area see, Magee, Marc, "From Selective Service to National Service: A Blueprint for Citizenship and Service in the 21st Century," Policy Report, Progressive Policy Institute, July 2003.

<sup>2</sup> I am indebted to the numerous excellent discussions of the challenges and promise of this age wave that have appeared in recent years including Ken Dychtwald's *Age Power*, Tom Endres' Innovations in Civic Participation report "National and Community Service: A Resource for Long Term Care," Marc Freedman's *Prime Time*, Stanford University's report *Aging in the 21st Century*, Robert Kahn and John Rowe's *Successful Aging*, and the numerous essays on this topic by Will Marshall, president of the Progressive Policy Institute.

<sup>3</sup> Dym, Barry, Michael Sales, and Elaine Millam, "Tapping the Assests of Experience," *Human Resource Professional*, Vol. 13, No. 3, May/June 2000. Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 98-99. Peter D. Hart Research Associates, "The New Face of Retirement: An Ongoing Survey of American Attitudes on Aging," August 2002. AARP, *Boomers Approaching Midlife: How Secure a Future?* Washington, DC, AARP Press.

<sup>4</sup> The phrase "Age Wave" was popularized by Ken Dychtwald in his 1989 book by the same name.

<sup>5</sup> The Institute for Research on Women and Gender, *Difficult Dialogues Program: Aging in the 21st Century*, p. 1. Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 1.

<sup>6</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Tables 1A-1B, p. 56, and Table 12A, p. 70.

<sup>7</sup> *Ibid.*

<sup>8</sup> *Ibid.*

<sup>9</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Tables 4A-4B, p. 61.

<sup>10</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Table 6A, p. 63, and Table 9, p. 67.

<sup>11</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Table 18B, p. 79.

<sup>12</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Table 13A, p. 71.

<sup>13</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Table 14, p. 74. For in-depth discussion of chronic illness and the changing nature of health needs in America, see also, Kendall, David, et al., "Healthy Aging vs. Chronic Illness: Preparing Medicare for the New Health Care Challenge," Progressive Policy Institute, February 2003, [www.ppionline.org](http://www.ppionline.org).

<sup>14</sup> Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 147.

<sup>15</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Tables 31A, p. 94.

<sup>16</sup> Media Dynamics, TV Dimensions '99, quoted in Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 81. See also, Freedman, Marc, *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*, New York: Public Affairs, p. 19-21.

<sup>17</sup> Bureau of Labor Statistics, "Supplement to Current Population Survey: Volunteering in the United States," December 2002.

<sup>18</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Table 19, p. 80.

<sup>19</sup> Kahn, Robert and John Rowe, *Successful Aging*, New York, Delacorte Press.

<sup>20</sup> Kawachi, Ichiro, Bruce Kennedy, and Roberta Glass, "Social Capital and Self-Rated Health: A Contextual Analysis," *American Journal of Public Health* 89:1187-1193, 1999.

<sup>21</sup> See an overview of these studies, see Putnam, Robert, *Bowling Alone: The Collapse and Revival of American Community*, New York, Simon and Schuster, p. 326-335.

<sup>22</sup> AARP, *Boomers Approaching Midlife: How Secure a Future?* Washington, DC, AARP Press.

<sup>23</sup> Peter D. Hart Research Associates, "The New Face of Retirement: An Ongoing Survey of American Attitudes on Aging," August 2002.

<sup>24</sup> Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 98.

<sup>25</sup> Dym, Barry, Michael Sales, and Elaine Millam, "Tapping the Assests of Experience," *Human Resource Professional*, Vol. 13, No. 3, May/June 2000. Dychtwald, Ken, *Age Power: How the 21st Century Will Be Ruled By the New Old*, Putnam, New York, p. 98-99.

<sup>26</sup> "The Wide Circle of Caregiving," Henry J. Kaiser Family Foundation, June 2002.

<sup>27</sup> Cost estimate from "Family Caregiving in the U.S.: Finding from a National Survey," National Alliance for Caregiving

and AARP, 1997.

<sup>28</sup> Herrera, Carla, and Sarah Kathryn Pepper, "Faith in Action: Using Interfaith Coalitions to Support Voluntary Caregiving Efforts," *Public/Private Ventures*, August 2003. Endres, Tom, "National and Community Service: A Resource for Long Term Care," *Innovations in Civic Participation*, May 2003. Rabiner, Donna J., et al., "An Overview and Critique of the Experience Corps for Independent Living Initiative," *Journal of Aging & Social Policy*, Vol. 15(1), 2003.

<sup>29</sup> Crippen, Dan L., "Disease Management in Medicare: Data Analysis and Benefit Design Issues," CBO Testimony, September 19, 2002. See also, Anderson, Gerald, director, Robert Wood Johnson Foundation, testimony before the Subcommittee on the Health of the House Committee on Ways and Means, April 16, 2002.

<sup>30</sup> See, for example, Chen, Arnold, et al., "Best Practices in Coordinated Care," Health Financing Administration, March 22, 2000.

<sup>31</sup> Federal Interagency Forum on Aging Related Statistics, *Older Americans 2000: Key Indicators of Well-Being*, Tables 4A-4B, p. 61.

<sup>32</sup> Project STAR, "Seniors for Schools Evaluation Results 1999-2000 School Year," San Mateo, Project STAR, 2001. For an overview of all the independent evaluations of the Experience Corps program, see "Experiencing Success: A Review of Research on the Effectiveness of Experience Corps," Washington, D.C., Experience Corps, November 2003.

<sup>33</sup> Tierney, Joseph P., Jean Baldwin Grossman, and Nancy L. Resch, *Making a Difference: An Impact Study of Big Brothers Big Sisters*, Public/Private Ventures, 2000.

<sup>34</sup> The idea of using Boomer Corps members to help support the creation and management of local charter schools was suggested by Sara Mead, policy analyst in PPI's 21st Century Schools Project. The specific ideas and arguments in this paragraph came out of conversations with Ms. Mead.

<sup>35</sup> Hassel, Bryan, "Charter Schools: Policy Success Story Begins to Emerge," Progressive Policy Institute, August 1999.

<sup>36</sup> Rotherham, Andrew J., "Increasing the Supply of Public Schools," April 2003.

<sup>37</sup> Kawachi, Ichiro, Bruce Kennedy, and Roberta Glass, "Social Capital and Self-Rated Health: A Contextual Analysis," *American Journal of Public Health* 89:1187-1193, 1999. See also, Putnam, Robert, *Bowling Alone: The Collapse and Revival of American Community*, New York, Simon and Schuster, p. 326-335.

<sup>38</sup> For more information on this ongoing study of Experience Corps, see the website for Johns Hopkins University's Center for Aging and Health, [www.jhsph.edu/AgingandHealth/](http://www.jhsph.edu/AgingandHealth/). For a discussion of these results in the context of other research on Experience Corps, see "Experiencing Success: A Review of Research on the Effectiveness of Experience Corps," Washington, D.C., Experience Corps, November 2003.

<sup>39</sup> The efforts of the Experience Corps senior service program provide strong evidence in support of the team-building approach. For a discussion, see, for example, Freedman, Marc, *Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America*, New York, Public Affairs, 1999. See also, Putnam, Robert, and Lewis Feldstein, *Better Together: Restoring the American Community*, New York, Simon and Schuster, p. 186-205.

<sup>40</sup> Wofford, Harris and Steven Waldman, "AmeriCorps the Beautiful?" *Policy Review*, September-October 1996, Number 79.

<sup>41</sup> For the connection between civic engagement and long-term health, see for example, Kawachi, Ichiro, Bruce Kennedy, and Roberta Glass. 1999. "Social Capital and Self-Rated Health: A Contextual Analysis," *American Journal of Public Health* 89:1187-1193. See also, Putnam, Robert, *Bowling Alone: The Collapse and Revival of American Community*, New York, Simon and Schuster, p. 326-335.

<sup>42</sup> Studies suggest that simply making people aware of volunteering opportunities and asking them to serve can make a big difference in increasing civic participation. For example, when volunteers are surveyed on how they got involved in their current volunteering activity, the most common answer is, "Someone asked me." For a discussion on the role of "being asked" in increasing participation in volunteering activities see Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community*, New York, Simon and Schuster, p. 121, 463-464 (notes 19 and 20).

<sup>43</sup> *Making a Difference: Impact of AmeriCorps\*State/National Direct on Members and Communities 1994-95 and 1995-96*, Aguirre Associates, August 1999.

<sup>44</sup> For facts on the G.I. Bill see, Veterans Administration Information Service, "GI Bill of Rights Anniversary: Fact Sheet for Editors, Broadcasters, Writers," 1969.

<sup>45</sup> All polls cited in Appendix II can be found in Bowman, Karlyn, "Attitudes about National Service," *AEI Studies in Public Opinion*, May 20, 2003, except for the 2002 Penn/Schoen/Berland poll, which can be found in Penn, Mark, "How Americans Feel About Politics After 9/11," *BLUEPRINT*, January 2003, and the 2002 Hart Research Associates Poll, which can be found in "The New Face of Retirement: Older Americans, Civic Engagement, and the Longevity Revolution," *Civic Ventures*, October 2002.