



**Testimony of John Taylor,
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**March 29, 2012
Submitted to the
United States House of Representatives
Committee on Appropriations
Subcommittee on
Labor, Health and Human Services, Education, and Related Agencies**

Good morning, Chairman Rehberg, Ranking Member DeLauro, and other distinguished members of the Appropriations Subcommittee on Labor, Health and Human Services, Education, and Related Agencies. My name is John Taylor and I am the President and CEO of the National Community Reinvestment Coalition. On behalf of NCRC, it is an honor to submit this testimony for the written record.

My testimony today has two objectives. First, I wish to commend the President's proposal to increase funding for the Older Americans Act in Fiscal Year 2013 and encourage Congress to support it. Second, I want to stress the need for Congress to do even more by restoring the funds previously cut from the Senior Community Service Employment Program. Your support of each of these requests will demonstrate our government's awareness of the serious economic security issues facing our nation's elderly and its commitment to solving them. We must do all that we can to protect the economic well-being of America's seniors.

For more than twenty years, the National Community Reinvestment Coalition has advocated on behalf of the economic interests of everyday Americans. Through our National Neighbors Silver program, we highlight the special concerns that relate to achieving economic security for older adults. By combining advocacy, community organizing, and direct service, we give older adults access to the tools that can improve their financial health and quality of life. What we've found is that the services provided by OAA are critical tools in the fight to preserve the economic security of America's aging population.

With rising housing costs and a shrinking affordable housing population, OAA services often the make the financial difference in determining whether our seniors can afford to age in place. More than half of America's seniors survive on incomes that fail to cover basic expenses.

Indeed, there is not a single state in our union where the average income of older Americans is enough to cover their basic living costs.¹ OAA services like meal delivery, transportation assistance, and in-home medical care reduce the financial burden of living independently—making that possibility more likely.

Housing is a core component of every American's financial picture. So, it should come as no surprise that the housing crash and resulting financial crisis severely threatened the economic security of America's seniors. The reality is that many older adults are still facing foreclosure and dealing with the fallout from losing significant home equity in their retirement years. Americans age 50 or older comprise nearly one-third of all foreclosures resulting from the housing market crash.² Just last year, NCRC's Housing Counseling Network provided foreclosure prevention services to 1,750 older adults. What most people fail to realize is that OAA plays an important role in helping older adults respond to the housing crisis by funding legal services. These services provide an important resource for helping older adults make informed decisions about their housing needs and options, especially when combined with traditional housing counseling.

In addition to the money constraints caused by the housing crisis and shrinking affordable housing supply, many seniors suffered tremendous losses to their savings and retirement accounts because of the crisis. Fewer and fewer older adults can actually afford retirement and many lack the training or skills needed to be competitive in today's workforce. In this context, restoring funding for one OAA program in particular is more critical than ever.

¹Greg Brown, "Millions of Older Americans Fall Short on Basics." Money News, *available at* <http://www.moneynews.com/Economy/Older-Americans-Basics-expenses/2012/03/05/id/431379#ixzz1oXpMUJIO>.

² National Council on Aging, "Economic Security for Seniors: Fact Sheet." *Available at* <http://www.ncoa.org/press-room/fact-sheets/economic-security-for.html>.

The Senior Community Service Employment Program is the nation's only workforce development program designed exclusively to maximize the contributions of seniors. The program is incredibly successful with 47% of enrolled participants finding paid work.³ That success demonstrates that a key component of ensuring the economic security of older adults lies in our willingness to empower seniors by teaching them the skills needed to be competitive in today's workforce.

Despite the rapidly expanding pool of capable seniors, the funding for SCSEP continues to be slashed. As a result, an estimated 58,000 job opportunities have been lost in the past year alone.⁴ Moreover, SCSEP's current program structure prohibits cutting participants even when funding is reduced. This means that program administrators have even fewer resources to help those already enrolled and those on the waitlists may never find assistance. That reality should be unacceptable for anyone who cares about ensuring the economic security of America's aging population.

There is more that we can and must do to foster the economic security of older adults. Our government must affirm its commitment to America's seniors by fully funding those programs that allow them to meet their basic needs and reinstating funding for programs that allow older adults to be contributing members of the workforce. The programs offered through OAA are critical to ensuring that our seniors are able to maintain their independence and dignity while aging in place.

³ U.S. Dept. of Labor, "About SCSEP." Available at http://www.doleta.gov/Seniors/html_docs/AboutSCSEP.cfm

⁴ National Council on Aging, "SCSEP Success Story: Lin Doyle." Available at <http://www.ncoa.org/enhance-economic-security/mature-workers/scsep-success-story-lin.html>

In conclusion, while NCRC commends the Administration's budget proposal, we ask Congress to go one step further. In Fiscal Year 2013, please restore funding for SCSEP to \$825 Million. Economic security for older adults is about being able to live a safe, healthy, and self sufficient life. Whether that possibility exists for seniors depends upon your willingness to support OAA programs.