

**U.S. Senate Special Committee on Aging**  
**"The Boomers are Coming: Aging in the New Millennium"**  
**Testimony for Mrs. Gore**  
**Monday, November 8, 1999**

Senator Grassley, Senator Breaux, and members of the Committee, thank you for your leadership on issues affecting older Americans and thank you for inviting me to testify. Senator Grassley, I enjoyed the Conference on Women's Health that Barbara, Dodi Boswell, and Christine Vilsack put together in Iowa.

As a member of the baby boom generation, I know we are one of the most fortunate and prosperous generations in history. We grew up in a time when America made significant economic gains, technological advancements, and huge strides in civil rights and gender equality.

As you know, today the baby boom is aging and the data are startling. In the next 15 years, the 76 million baby boomers born between 1946 and 1964 will start joining the ranks of America's elderly. Like many of our friends, Al and I are amazed to call ourselves grandparents. It seems like just yesterday that we moved into a new home and began raising a family. But, I know we will grow older. That is an unmistakable fact. Therefore, we ought to prepare ourselves for the changing needs of an aging baby boom generation. Baby Boomers will continue to have an enormous impact on American society as we age, but we will age differently than our parents.

Over the next decade, the numbers of Americans between the ages of 55 and 64 will grow by 47 percent. The fastest growing segment of the elderly population will be those 85-years-old and older. In the next 30 years, we will see millions more Americans facing the challenges of chronic illnesses and disabilities.

These numbers have significant political and cultural implications. Later this afternoon, you will hear from three experts in the fields of demography, aging and entitlement policy who will offer a more academic discussion on what this means for our social insurance programs and our economy. I'd like to speak generally about who we are as boomers and the challenges we face.

I come before you today as a daughter, a wife, a mother, and a grandmother concerned that the kitchen table issues important to my generation be addressed by leaders who are making decisions today that will improve our lives tomorrow. We are here today to discuss a new challenge that has only begun to receive the attention it deserves. There are television shows, movies, books, and news reports about the Baby Boom and Generation X. Today, a new generation is taking hold of popular culture--Generation Y. But, more study and analysis needs to be directed toward the problems and needs of the "Sandwich Generation."

For our generation - the first ever to have more parents than children - there is the dual challenge of caring for an aging parent while also caring for growing children. Hence, the "Sandwich Generation." So far Al and I have raised three wonderful daughters and a son, who is still at home. Al and I also care for our mothers, who are fortunately still active and engaged in many activities. We are part of the sandwich generation--baby boomers who care for children on one side and aging parents on the other side.

It is a great blessing that Americans are living longer, healthier lives. But despite all of the medical advances that have been made, people still age. And because so many more of us are growing old, many of us will need help with basic everyday tasks.

This problem is exacerbated by the fact that Americans have always had a penchant for exploring new

places. More than ever before our families are separated by geography.

It used to be more likely that Mom and Dad would live nearby or, at the very least, in the same city. But, that's not the case today. What do you do if your Mother lives in Phoenix, you live in Washington, and she's fallen and broken her hip? After the initial crisis ends, how can we help parents care for their parents over the long term? How do we honor our parents and maintain the dignity of Americans with long-term care needs? I know Al struggles with this problem with his own mother, who lives in Tennessee. We are always grateful for the extended family and friends that help out on a day to day basis.

We must work together to find ways not only to care for those with long-term care needs, but also to support the caregivers--the people who undertake the crucially important but often physically and emotionally difficult job of caring for a loved one who is aging or ill.

According to Department of Health and Human Services data, women often bear a greater burden in caring for an aged parent or adult; African-American women bear a greater burden than most other women. Moreover, many caregivers work full-time jobs, making informal, long-term care even more difficult. Caring for a family member is one of the most valuable and important jobs someone can do, and as a nation we need to support those who do it.

I am proud that Al and President Clinton have been working with the Congress, across party lines--including the senators on this committee--so that our public policies reflect our private needs.

Government can help families raise children and care for their elderly parents. We can offer a tax credit for long-term care to ease the financial burden. Congress can reauthorize the Older Americans Act to create the National Family Caregiving Support Program and support other direct services to older Americans, like Meals on Wheels. Congress and the Administration can study ways to provide incentives to private insurers to offer affordable long-term care insurance.

These initiatives can help relieve and address families' emotional and financial burdens that caregiving imposes. We should not pretend that any government program can ease families' emotional and financial strains. While families need these programs, we also need caring communities that recognize their roles as caregivers and we need employers who help their employees balance work and family responsibilities.

While we need long term care for the elderly, we also need to find ways to expand programs for after school care for children. 15 million children are home alone after school while parents are at work because of the lack of affordable after school programs. Only 30 percent of elementary and middle schools offer after school programs; in rural areas, even fewer do. We've even created a new website, [www.afterschool.gov](http://www.afterschool.gov) to help parents and educators find and develop after school programs. But, we must do more. Together we should continue to work to expand safe and academically enriching after-school opportunities that serve nearly 400,000 school-age children in rural and urban communities each year to 1.1 million students. We need to find constructive activities for our children. It's good for them and it's good for their parents.

At the end of the day, families will still have to provide the necessary care. In many cases, though, something remarkable often happens. Families not only survive, they actually thrive. We ought to give more credit for the empathy, the resilience, and the downright individual strength that we see in families facing a medical crisis, whether the crisis affects a sibling, a parent, or a grandparent.

In the process of keeping our families together and on the right track women often forget about our own needs. We shuttle the kids between soccer practice and piano lessons, but forget to exercise and enjoy a personal hobby. We rush home to put dinner on the table or stay up late to pack lunches, but often neglect our own nutrition. We make sure our children get their shots and our parents get to the doctor, but we skip check-ups and important health screenings.

Women and men need to place a higher priority on keeping body and soul together. And we must understand that a healthy mind and a healthy body go hand-in-hand. The emotional and financial responsibilities of caring for children and an aging parent can make us more susceptible to mental health illnesses. We need to be able to talk about our mental health concerns as openly as we have learned to talk about issues such as cancer and heart disease.

Mr. Chairman, tomorrow's retirees, those of us who are members of the Baby Boom generation, may have some needs that are different than today's retirees. But, when we retire, Social Security and Medicare remain paramount to our income security. Social Security and Medicare are much more than government programs. Together, they are a solemn compact between generations. Both programs are a lifeline for America's retirees - lifting millions of seniors out of poverty. It is a measure of our commitment to our parents and grandparents. And without Social Security, more than half of older women would live in poverty. Without Medicare, many could not afford health care. That's why I believe--as the Administration has proposed--we should dedicate the budget surplus paying down the debt to save Social Security and Medicare first.

Additionally, we need to find ways to expand pension coverage, particularly to women who tend to have less consistent periods of work due to family responsibilities, and to lower income Americans. We also need to make sure that those pensions are safe and secure. I strongly share the Administration's position that we should work together to preserve and strengthen the three-legged stool of retirement security: Social Security, private savings, and pensions.

Today's retirees and retiring boomers can be important forces for positive change in our country. Being old is no longer considered being a drain on society. I am confident baby boomers will erase that fallacy for good. As children and young adults, we came of age when President Kennedy challenged us to "ask not what your country can do for you, but what you can do for your country." Thus, we will continue contributing to our communities through work and volunteerism. The public and private sectors ought to work together to find creative ways to harness our collective energy and drive to improve our schools, our communities, and our country.

Mr. Chairman, Ranking Member Breaux, you know all too well that our work is cut out for us. American families face extraordinary pressures, three of which are becoming more and more common. How can I care for my children? How can I care for myself? And, how, if one or both of my parents fall ill, can I care for them? We need to work together to solve these problems, to develop tools and programs for families who need help to get help. With your continued leadership and expertise, together, we can address these problems and help these families.

As I stated earlier, government does not have all the answers. We need individuals and families; we need churches, temples and mosques; we need employers and businesses; and we need citizen activists to work together and move our country forward so that we balance the needs of three generations each with their specific set of demands. I commend you for holding this hearing. Thank you so much for this invitation and your hard work and devotion to our nation's families and senior citizens.