

HELP Committee Hearing Testimonial

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Former Senior Community Service Employment Program (SCSEP) Participant - Vermont

Introduction:

I am Gail Ruggles and I am 61 years old. I am currently the administrative assistant for Numia Medical technology, a growing firm in Lyndonville Vermont. I am earning a fairly nice wage and for the first time in several years, I can pay most of my bills on time – I am economically self sufficient. Every morning I wake up and pinch myself to be sure it is still true. I am working in a high growth industry and having success!

But before I discuss my current life situation, let me share some of my past life experiences.

THE PROBLEM:

A little background

I have been gainfully employed since I was 16 years old. I even managed to work at home through all four of my pregnancies, and found bosses back then willing to let me bring my nursing infants to work with me! I am the second of seven children and we were taught early on a respect for honest work. My parents never took hand outs. When I was 50 years old my youngest son and daughter were in fifth and seventh grades. I took a giant leap of faith and went back to school and finished the degree I had started in my twenties. I was proud of my accomplishment. I graduated Cum Laude with a Bachelor's degree in Liberal Studies. I was ready to start a new chapter. I was fifty-six years old. I wanted to get back in the working world.

TDSS or what I now refer to as The Downward Senior Spiral

And then it began. Somehow along the way, people started using the phrase “at your age.” It had a kind of dirty feel to it; like I was used up, a ‘has-been.’ I began to worry, doubting that going back to school had been a good idea. I felt that maybe I should have just continued working, doing anything from bindery work in a print shop to waiting tables. I was heavily in debt because even though I had participated in work-study and kept most of my part time endeavors going while I was in school, I had maxed out my student loans to help pay my monthly bills. I searched the papers for jobs that I felt would bring me out of the financial hole I had dug. I thought there must be something I could do that was commensurate with my abilities and education. But when I read an ad I thought I might answer, I thought, “Who would want me, ‘at my age’. Employers want younger, more ambitious applicants, or people with more experience in the field.”

The worry caused loss of sleep. The financial stresses caused poor eating habits and personal care. I lowered the heat to uncomfortable levels, ate cheaper and cheaper food. I told the kids I wasn't hungry sometimes so they would have enough. You may not want to hear this, but if I found bugs in the rice or pasta, I picked them out and cooked it anyway. I cut off ‘the bad parts’ of marked down produce. The downward spiral had little hope in it. I gained weight, felt awful and felt like a failure as a person and a mother. What kind of a role model was I for my high-schoolers? What hope did I have to offer them?

I was working five part time jobs:

1. Substitute teaching whenever I was asked.

2. Picked books from the town dump and sold them on half.com
3. Brokered auto parts for a friend on eBay. I was always scouring the house for things I could sell on Craig's list or eBay.
4. Freelance writing.
5. Part time bookkeeping and tax work for friends.

The recession had hit me hard. I was struggling and in dire straights. My car was on its last legs. In addition, I wasn't sure where the next month's payment would come from and I feared I'd lose my house. My mortgage company had allowed me to pay only the interest on my monthly payment and add the payment to the end of the loan. As well, I was dreading the warmth of spring because it would mean that the electric company could legally shut me off for late payment. I was getting food stamps and some fuel assistance. Once, I swallowed my pride and went to the local food pantry, and a well known lady from my town was checking in participants. She was very gracious and 'understanding' which made it all the worse. I was mortified and cried all the way home. I never did it again.

Bottom line: My financial situation was awful; no matter how hard I tried on my own, I couldn't make ends meet. I was frustrated and knew I needed help.

At 59 ½ years old, I was reading and rereading my Social Security Statement of Earnings like it was the Holy Grail. I kept adding the numbers and I was wondering if I could somehow just make it until I could claim early 'retirement' (i.e. Social Security). And I would not quit working! My expected social security at that point would never be enough to support me in even the most austere circumstances. But, if I could somehow manage to make ends meet until then, combining my SS earnings with all the other stuff I was doing, then maybe I would be okay. I would of course have no fear of losing my benefits because I would not earn more than 14000.00 a year with my meager work. But, I knew I would have to continue working till the day I died, and I was afraid that I might not be able to do that.

THE SOLUTION:

In early January of 2009, I sat down and added the December bills and December's income and the figures were definitely against me. I decided to go look for a maid's job in one of the hotels. But before I could even apply for this kind of work I had to get a better coat. Mine was pretty funky; it was washed out, zipper broken and cuffs frayed. I went to a local thrift store to get another.

As I stood in the check-out line at the thrift store, I mentioned to the girl at the counter that I was hoping the coat would bring me luck because I was looking for work. I made a wry joke about being a person 'of my age.' She handed me a little brochure from Vermont Associates for Training and Development, Inc. At first I thought it might be a telemarketing scam or something, but I figured, if it was legal and they would train and pay me, I would do it. I took it home, read it thoroughly and actually without much expectation, I called for an appointment.

The Turning Point – January 2009

I really don't like public aid offices, the staring, the plastic chairs, the guarded looks from the interviewers, and the sense of having to defend myself and my life's failings and ask for a handout. But the office of Vermont Associates was a different kind of aid station. Quiet and subtly furnished, it was like the office of a small corporation. There weren't 15 people with the same appointment, just me!

I met with Vermont Associates staff and they made me feel comfortable, worthy and welcome. I quickly realized that I was in an office of people who truly cared and really wanted me to make a better life for myself. They told me of the Senior Community Service Employment Program (SCSEP) and its dual mission of providing a community service to non-profits and job training to low income, unemployed individuals who were 55 years old or older. I thought this was great. People helping people in the community was something I was all for.

They explained that they were not a ‘hand out’ but a ‘hand up.’ Through the SCSEP, they could provide me with training that would enable me to be competitive in today’s job market. As a participant in the program, I would earn minimum wage. It wasn’t much, but at least I would have a steady, dependable source of income while I learned what I would need to find a new job. I left that first meeting at Vermont Associates with renewed hope that I would find a way out of my predicament and once again be a provider for my family and be able to hold my head up in my community.

The Vermont Associates staff helped me through the paperwork – which was really not that complicated – and soon through the SCSEP program I was assigned to for a local Native American non-profit group, training in their office. At the time, the Clan of the Hawk (my host agency training site) was a 20 year old organization, run entirely by volunteers. They had over 2000 manila folders all marked “powwow” or “clan”. I had a blast. I set up files, made scrapbooks, put their finances in order and started to catalog their growing library and museum holdings. I was learning to take an organizational initiative. Often I would chat with my supervisor at Vermont Associates about office procedure, and she encouraged me to be resourceful and not be afraid to make decisions. I read about meeting procedures and created a corporation records book that would satisfy state and federal regulations. I read about codifying museum holdings, how to photograph individual museum items, tag and number them. I made a photographic and data recording of all items they had. I learned more computer skills and when I had a question or got stuck on the computer, the staff at Vermont Associates steered me to people who had answers. Over the next few months the Chief began to refer to me as “the Clan Secretary.” I had a TITLE, and a wee bit of self-esteem started to seep back in.

Specialized Training Opportunities

As time passed, I shared with Vermont Associates staff that what the Clan of the Hawk really needed was grant money to help their library and museum grow. They asked me what I wanted to do about it. I said, “I want to learn to write grants”. They said lets work together to see if we can make it happen. I spent a month online reading about grant writing courses and finally settled on the one I thought was best. The problem was – it was a two day course in Boston. Vermont Associates could not pay the expenses. But the staff connected me with the Women’s Club of Vermont. I applied for their scholarship, won it and took an amazing two day grant workshop in Boston. Since then, I have successfully processed a trail’s grant for The Clan of the Hawk. My workshop completion certificate was also a great addition to what would eventually be my new resume. Without the SCSEP, I would never have had this opportunity to learn this new skill. It felt good to say, “I know how to do this and do it well.” What I didn’t know then, this newly learned skill would ultimately help me land a new job!

Job Skills Preparation

As a standard part of the SCSEP program, Vermont Associates holds mandatory monthly Training and Employment meetings, which at first I thought would be boring and superfluous. I saw no reason to break

up my day by coming to 11:00 meetings to listen to people tell me how to do things I had been doing all my life. Yet, I soon realized my resume was as old as I was, my interviewing skills were rusty, and my self-confidence was near zero. I had no idea what “networking” was.

As it turned out, these meetings were a monthly mental shot in the arm. I was amazed at the ‘tank of skills and knowledge’ that gathered in that room. At first I thought I was the only one who had NO skills in that group. But at one meeting, we were instructed to make lists of skills that we had – every thing from sewing on a button to cleaning a septic tank. I was astounded to see what a long list I could write. I realized I had a myriad of skills that could be put to good use in many job situations. Hmm – I started to think I was not quite so worthless. I was also encouraged when others in the Vermont Associates program graduated into the real job world and came back to one of the monthly meetings to share their success stories. I realized there was more to strive for – even “AT MY AGE.”

Also, many specialists came to these meetings to help us prepare to re-enter the job market. One speaker taught us to rewrite our resume in a format expected by today’s business owners. Another taught us interviewing skills, what to and what not to say, how to handle a tough interview question, and when we could legally say no to a question. Still another helped us create a portfolio, something few of us had ever done or knew we should do. As the labor market had changed drastically, these sessions caught us up with the new trends. At every meeting a member of the labor board was there to share new job openings and the staff at Vermont Associates was quick to suggest a likely placement for one of the participants. They taught us to expect initial skepticism if we were hired, but to persevere and show our employers just how valuable an asset an “older” worker can be! The services offered by the SCSEP seemed never ending as each meeting brought something new to prepare us for re-entering the workforce.

Meantime, my work at the Clan was progressing. I used all my computer skills and then some to create newsletters, small booklets and pamphlets, and spreadsheets for their finances. I realized as I looked around me that I was pretty good at putting an office in order that had started in relative shambles.

Transitioning to a job

I was helping a friend deal with a tax issue that he had incurred. I met him at the place where he worked. One day his boss was out for the day and we used his boss’s office for privacy. I looked around and saw stacks of mail, folders and papers in general, and thought – they really could use someone like me. It was obvious the owner did not have a secretary. With my training through the SCSEP, I was assured that I knew how to take care of an office now. After all, I had been doing it for over 8 months at my SCEP training placement.

BVA, (or Before Vermont Associates), I would have gone home and felt sorry for myself and thought, “Gee, it would have been nice to work there.” And that would have been the end of it, but I remembered some of the discussions we had at those “boring” Training and Employment meetings.

- * You have to ‘put yourself out there.’
- * You have to tell an employer why he or she needs **you**; an experienced MATURE worker!
- * You have to talk yourself up, be proud of what you know and what you can do

I found the courage to ‘put myself out there’ and I told my friend that I would like to speak to the owner about being his personal assistant. I thought big, and would take what I could get.

My friend set up the meeting. I took my new self-confidence, my newly polished resume, my zinger of a cover letter and went to meet with him. I think he really wanted some help, but wasn't sure he needed a 'whole person' to do what needed to be done. He wasn't convinced that there was enough to keep an assistant busy.

But I had an ace up my sleeve. The Vermont Associates staff had given me info on an employer incentive program offered as part of the SCSEP, called the "On The Job Experience" (OJE). My boss has told me quite frankly that without it he probably would not have hired me.

So, largely because of the skills I could bring to the job due to my training and the OJE incentive, I did get the job. I was hired on the company's standard 500 hours probation at a pay rate that was the highest I have ever had. Of course it was up to me to keep the job, but that was December of 2009 and this is October of 2011. I even got a very nice raise in January this year. Interestingly, my job offer states that I would be working a minimum of 20 hours per week. My first week I clocked 43 hours and was asked to watch the overtime! I have not put in less than forty hours since. I have insurance benefits, vacation and personal time and am now investing in a 401k!

All in all being a Participant in the SCSEP gave me a lot of things a welfare program never could.

1. It gave me the occupational skills and specialized training to obtain real, lasting employment
2. It gave me the confidence in my abilities to succeed.
3. It gave me the opportunity to provide a community service to my town, in a wonderful way that was an inspiration to my family and not a burden on them.
4. Ultimately, it gave me the stepping stones to become economically self sufficient.
5. It helped ease the fear of survival on just Social Security. I don't need to grasp at early retirement at a low level; I am building a stronger retirement and have put that much further in my future.

Vermont Associates and the SCSEP helped me turn my life around. The SCSEP is a program that works!

Now – I tell a different story. I am 61; I am not even considering collecting my Social Security at 62. I really love my job. Because of it, I sleep better, eat better, and can 'almost' afford my heat. All together my health is better, so I don't worry so much about getting older and being sick, which makes my health even better: the downward spiral is reversed. I can hold my head up when I get home. My kids are proud of me.

Thank you to Senator Sanders, Senator Paul, and the rest of the members of the HELP committee for the opportunity to share my story with you today. I sincerely appreciate it.