Economic Security Initiative Demonstration: Lessons Learned
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Founded in 1950, the National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA's mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged. NCOA is a national voice for older Americans and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities. For more information, please visit www.ncoa.org.

This paper reflects the input of over 20 local stakeholders and was developed in collaboration with key leaders in the field. We would especially like to thank the following individuals for their insightful recommendations and contributions: Naomi M. Stanhaus, The Retirement Research Foundation; Susie Smith, Insight Center for Community Economic Development; Jamescha Johnson, NCOA Virginia Resource Center; Sara Johnson, Baltimore CASH Campaign; Janet Lickley and Helen Grant, NCOA New Jersey Resource Center; Madell Breedlove and Velma Smith, PathStone Corporation; Roxanne Murray, Family Service Agency of San Francisco; Jane Fumich and Maja Debeljak, Cleveland Department of Aging; Julie Kobi, Lenox Hill Neighborhood House; Mariam Schrage and Maribeth Stein, AgeOptions; Dot Esler, United Way of Tucson and Southern Arizona; Evelyn Carlson, Care for Elders; Kathryn Crumpton and Karen Jackson, Aurora Family Services; and Emily Dessem, Lura Barber, Brandy Bauer, Jean VanRyzin, National Council on Aging. Additional thanks to Jessica Horning, Wider Opportunities for Women, for assisting with case studies and sharing essential data for this publication.

Special thanks to Sandra Nathan, whose leadership and vision brought the Economic Security Initiative to fruition.
About the Authors

Ramsey Alwin serves as Senior Director, Economic Security at NCOA. In this capacity, Alwin leads the Economic Security Initiative, a national multi-site direct service demonstration focused on getting vulnerable and disadvantaged older adults on a pathway to economic security.

Prior to arriving at NCOA, Alwin served as Director of National Economic Security Programs at Wider Opportunities for Women (WOW). During her three years at WOW, she launched the Elder Economic Security Initiative, a national organizing and policy effort focused on addressing what income seniors require to age in place, and she coordinated a national policy advocacy strategy for working families—the Family Economic Self-Sufficiency Project.

Alwin began her career working on education policy at the National Alliance for Black School Educators in Washington, DC, and then spent almost six years in the research, training, and advocacy division of the National Association of State and Community Service Programs (NASCSP) working on low-income issues. She graduated magna cum laude from Simmons College in Boston with a bachelor’s degree in secondary education and sociology.

Maggie Flowers is Program Associate, Economic Security at NCOA. In this capacity, she supports the management of the Economic Security Initiative, which offers innovative programs in 20 communities to help economically disadvantaged older adults cut through red tape and create a plan to build their own economic stability and security.

Prior to joining NCOA, she was Interim Director of the Elder Economic Security Initiative at Wider Opportunities for Women, where she led a multi-year national campaign to build economic security for elders and their families through advocacy, research, organizing, and outreach. She received her Masters of Public Service and Administration, with a focus in nonprofit management, from Texas A&M University.

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Executive Summary

The recession hit low-income seniors hard. Millions of older adults have seen their hard-earned retirement savings diminish. Homeownership, once the cornerstone of economic security, has become a source of stress, with some mortgages exceeding home value and many providing little equity. With limited income, many low-income seniors struggle to pay for out-of-pocket medical expenses, utility bills, food, housing, and transportation, including increasingly expensive gasoline. Some turn to credit cards, particularly in a medical crisis, and get trapped in a spiral of credit card interest costs. For many, the unpaid bills mount to a crisis point.

In theory, financial services are available to seniors with economic needs. In reality, it’s often difficult for disadvantaged seniors to access those services because they have to go to many different offices, fill out multiple application forms, and subject themselves to various intake and assessment processes.

In 2010 with support from the Harry and Jeanette Weinberg Foundation, the National Council on Aging (NCOA) launched the Economic Security Initiative to test a person-centered, holistic approach to economic casework to effectively address the needs of older Americans experiencing economic distress.

The core strategy was to help seniors make better use of all available resources, both private and public, that can improve their finances and get them on a pathway to economic security. This approach includes addressing a senior’s immediate crisis; taking all of a senior’s financial, housing, health, employment, and transportation needs into account; assisting seniors in drawing upon the range of financial services for which they may be eligible; providing help navigating supports; and following up to ensure that individuals receive the support they need to follow through in pursuing options.

Since its launch, the Initiative has helped 5,127 older adults create economic action plans and access benefits and services that move them toward greater financial stability. Participants experienced an average increase in income and/or decrease in budget expenses of $250/month or $3,000/year. As of 2012, NCOA worked with partners in 20 locations across the country to implement and test this approach.

Throughout the two-year demonstration, NCOA identified key lessons learned, unanticipated outcomes, and challenges from the perspective of the clients served and the communities and organizations involved. These findings are presented in detail in this report to enable others to learn from this experience.
In concluding this demonstration project, it is clear to NCOA that there is a great deal of value in implementing the Economic Security Initiative approach. Regardless of the individual situation or organization administering the approach, we learned that:

- Bundling economic assistance services produces results.
- Benefits are not enough—budgeting and money management, employment, and home equity solutions are also essential.
- Seniors and caregivers need help navigating the maze of resources available in their communities.

- The approach used in the demonstration can be adopted by aging and non-aging organizations.
- Technology is key to efficient and cost-effective service delivery.

The only way to sustain and expand the number of organizations embracing it is to ensure that the approach is embedded in current operating systems, public policy supports its adoption, and simpler technology tools are available to help professional staff and volunteers implement it.

### Lessons Learned, Unanticipated Outcomes, and Challenges

#### Client Experience

1. Address the client’s immediate needs first
2. Streamline the process on behalf of the client
3. Empower older adults to build their economic security
4. Secure at least one benefit quickly to stabilize the client’s situation
5. Wraparound services help when all resources are exhausted

#### Community Experience

1. Every community needs a trusted resource, whether a single organization or partnership of entities
2. Community partners received an education on the range of issues facing seniors
3. The political and economic climate continues to affect services and benefits
4. It is important to optimize private resources and non-monetary services
5. Holistic service delivery creates new partnerships and maximizes community resources

#### Organizational Experience

1. Follow up, follow up, follow up
2. Track data early and often
3. Empower staff through education
4. Reward volunteer experiences
5. It’s a long journey; celebrate successes each step of the way
Overview of the Economic Security Initiative

The recession hit low-income seniors hard. Millions of older adults have seen their hard-earned retirement savings diminish. Homeownership, once the cornerstone of economic security, has become a source of stress, with some mortgages exceeding home value and many providing little equity. Increasing numbers of older homeowners face foreclosure. With limited income, many low-income seniors struggle to pay for out-of-pocket medical expenses, utility bills, food, housing, and transportation, including increasingly expensive gasoline. Some turn to credit cards as a short-term help to bridge the gap between income and expenses, particularly in a medical crisis, and get trapped in a spiral of credit card interest costs. For many, the unpaid bills mount to a crisis point.

In theory, financial services are available to seniors with economic needs. In reality, it’s often difficult for disadvantaged seniors to take advantage of those services because they have to go to many different offices, fill out multiple application forms, and subject themselves to various intake and assessment processes. Most nonprofit and for-profit organizations help seniors with one or two aspects of their situation. These organizations are typically not equipped to provide elders in economic distress a comprehensive review of their economic situation, educate them on the full range of options available, and help them access the services they need. Traditional aging service agencies also find themselves stretched to assist with hard-to-solve financial problems that they feel ill-equipped to handle, such as threats of foreclosure or eviction, high credit card debt, and a pervasive and growing sense of economic insecurity and crisis. To compound the issue, aging services providers and foreclosure, debt management, and credit card counseling agencies typically do not work together, and sometimes do not even know about each other.

In 2009, the National Council on Aging (NCOA) proposed an innovative solution to help low-income seniors navigate the maze of services and benefits available to help them make ends meet. With support from The Harry and Jeanette Weinberg Foundation, NCOA launched the Economic Security Initiative (ESI) recognizing that helping seniors access public and charitable benefits was not enough. Seniors also need help to maximize their resources of income, assets, and time. Many seniors want and need to work, at least part-time, and want help improving their job skills and finding jobs. The Economic Security Initiative serves seniors facing these crises by providing holistic, economic casework.

Results from the Two-Year Demonstration: Proof of Concept

Since its launch in 2010, the Economic Security Initiative has helped 5,127 older adults create economic action plans and access benefits and services that move them toward greater financial stability. Participants experienced an average increase in income and/or decrease in budget expenses of $250/month or $3,000/year. For an older woman living on the average Social Security benefit, this increases her income by 25%.

Among those served by the Economic Security Initiative, the majority were over 62 years old, 48% were of color, and 51% of those reporting their financial status did not have a bank account. Additionally, 66% of those screened for benefits were eligible for at least one major benefit, such as Medicare Savings Program, Medicare Part D Low-Income Subsidy, Supplemental Nutrition Assistance Program, Low-Income Home Energy Assistance Program, or the State Prescription Assistance Program.
NCOA assessed Economic Security Initiative progress, success, and effectiveness related to client, community, and organizational outcomes on a monthly basis. In addition, NCOA collected program management data from lead organizations every six months using an online self-reporting tool. The data points collected for these purposes were determined in partnership with the community organizations engaged in the effort, including in some cases, older adults receiving services and informed by the Centers for Working Families data collection requirements.

Highlights from the client outcomes from March 2010–July 2012 include:

- We estimate that clients accessed $3 million in benefits.
- Employment training, money management/budgeting, and education on scams were the top three economic services provided during this period. While benefits provide a foundation of support, these additional services help older adults maximize their income. Warm referrals to community partner organizations are key to facilitating access to these services.

When an organization leads with an employment and training expertise, clients have experienced increases in income of up to $4,000 per month.

On average, clients have experienced a 13% increase in their economic security as defined by the Elder Index.

Building on Existing Casework Models

What older people need, and what they cannot now get in all communities, is one location that provides a comprehensive assessment of their economic situation and an understanding of the options (and combination of options) that can best meet their needs.

In a few communities, the idea of economic casework was tested for low-income families through the Centers for Working Families, Community Action Agencies, and other family economic self-sufficiency organizations, which implemented systems to provide comprehensive economic case management. The Annie E. Casey Foundation’s Centers for Working Families® (CWF) developed one of the most successful approaches. More than 100 organizations are involved in the...
CWF model, ranging from United Ways and the Local Initiatives Support Corporation (LISC) to community colleges and housing organizations in more than 60 cities and regions. The Centers bundle services together rather than simply offering one or two services. This approach requires a strong network of community partnerships and staff who are educated in the best way to sequence the services for ease of client participation.

According to recent evaluations of CWF, individuals receiving assistance using this approach are three to four times more likely to achieve a local goal of economic security than their peers receiving assistance under different models. However, many of these programs are not responsive to older adults, attuned to their special needs or options, or linked to aging services.

**The Economic Security Initiative**

In 2010, with generous support from the Harry and Jeanette Weinberg Foundation, the Bank of America Charitable Foundation, and the U.S. Department of Labor, NCOA launched a national, multi-community initiative to develop and demonstrate innovative, person-centered, community-based responses that holistically address the needs of economically disadvantaged older adults.

NCOA initially identified eight community lead organizations that worked in collaboration with over 200 community partners to use a person-centered approach to effectively address the needs of older Americans experiencing economic distress. Drawing upon a core set of principles, the lead organizations serve as “Economic Security Service Centers” providing assistance and support through comprehensive assessment and economic casework, as well as providing referrals to trusted community partners and following up to ensure benefits and services were secured. The Centers assist individuals with issues ranging from benefits enrollment to foreclosure counseling and job training. Working with community partners, the Centers are benchmarking individual progress toward the goal of economic stability and security using Wider Opportunities for Women’s Elder Economic Security Standard™ Index (Elder Index), a local measure of the basic cost-of-living facing seniors.

Through this national initiative, NCOA is developing a shared understanding of the demand for economic assistance by seniors; what it takes to develop, operate, and finance various service models; the needs not resolved through these services; and baseline expectations regarding the investment and return. The initiative aims to:

- Build the nonprofit field’s capacity to provide comprehensive economic assistance to low-income older adults;
- Better coordinate public and private community resources;
- Empower low-income seniors to draw upon all available community resources; and
- Leverage technology to increase access to benefits and services.

As of 2012, NCOA works with partners in 20 locations across the country. The core strategy is to help seniors make better use of all available resources, both private and public, that can improve their finances. These Centers consider all of a senior’s financial needs and develop a comprehensive set of solutions that often include helping them to:

- Reduce credit card debt, avoid foreclosures, and develop better money management skills.
The Elder Index

The Elder Economic Security Standard™ Index (Elder Index) captures the cost of meeting basic needs without private, public, or informal assistance for elders aged 65+ living in the community. Wider Opportunities for Women (WOW), in partnership with the Gerontology Institute at the University of Massachusetts Boston, created the Elder Index. Drawing from publicly available national and state data sources, the Elder Index provides county-by-county data on the real cost-of-living for elders.¹

The Elder Index reflects how local realities and life circumstances affect a senior’s basic costs. It incorporates the cost of housing, health care, transportation, food, and other basic essentials, such as clothing and toiletries. It is tabulated on a national, statewide, and county basis according to housing (homeowner with a mortgage, homeowner without a mortgage, or renter) and health (poor, fair, or excellent) status.

As a measure of economic security, the Elder Index stands in stark contrast to traditional measures of economic need, most notably the federal poverty line (FPL). For single older adults, the 2012 FPL amounts to $11,170. The FPL is a measure of absolute deprivation as opposed to a measure of economic security. Its calculation is based on the cost of food multiplied by three. Further, the FPL does not account for geographic differences in cost. As an outdated, one-size-fits-all measure, the FPL does not reflect the true cost-of-living; yet, it drives nearly all federal and state policy design and program delivery. While measures of deprivation are necessary, ensuring that elders are able to age in place with dignity requires the use of a more aspirational goal and a complementary benchmark of economic need.

The Economic Security Service Centers use the Elder Index for their community to benchmark an individual’s progress toward the goal of economic stability and security.

<table>
<thead>
<tr>
<th>Expenses/Monthly and Yearly Totals</th>
<th>Single Elder</th>
<th>Elder Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner w/o Mortgage</td>
<td>Renter, one bedroom</td>
</tr>
<tr>
<td>Housing (inc. utilities, taxes &amp; insurance)</td>
<td>$457</td>
<td>$769</td>
</tr>
<tr>
<td>Food</td>
<td>$243</td>
<td>$243</td>
</tr>
<tr>
<td>Transportation</td>
<td>$246</td>
<td>$246</td>
</tr>
<tr>
<td>Health Care (Good)</td>
<td>$381</td>
<td>$381</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$205</td>
<td>$205</td>
</tr>
<tr>
<td>Elder Index Per Month</td>
<td>$1,592</td>
<td>$1,604</td>
</tr>
<tr>
<td>Index Per Year</td>
<td>$19,104</td>
<td>$22,848</td>
</tr>
</tbody>
</table>
- Get jobs by linking them to one-stop job centers and the Senior Community Service Employment Program (SCSEP).
- Reduce out-of-pocket health care expenses by making better decisions about supplemental insurance.
- Make more strategic use of their home equity.
- Identify public and charitable benefits and services through NCOA’s online service BenefitsCheckUp®.

### NCOA’s Economic Security Initiative in Action

**ONE CLIENT’S STORY:** Mrs. Perry, 79, recently lost her husband. Without his Social Security, she finds herself struggling to keep up with the same bills but with only one income. Even as a homeowner without a mortgage, she finds it hard to make ends meet. Her two children are out of state and unable to help her financially. Her eldest son was recently laid off from his job, and her daughter’s family is supporting two college-age children. The chart below illustrates how an Economic Security Service Center could help Mrs. Perry and seniors like her.

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**STEP 1: CLIENT INTAKE**

Through the support she received, Mrs. Perry increases her economic security by 30% ($3,900). She saves about $1,400 annually by eliminating credit card fees and decreasing her interest rates. She receives $2,000 worth of new public benefits, and she receives a small stipend while volunteering and socializing at the local Red Cross ($500 annually). She continues to receive ongoing assistance from the center and is contemplating a reverse mortgage.

**STEP 2: CREATE CLIENT PROFILE**

Within days of the fair, Mrs. Perry makes an appointment, and her client profile is created. Mrs. Perry’s income of $12,996 is at 48% of economic security ($26,825)—a measure that reflects what she needs to pay basic living expenses. Clearly, Mrs. Perry needs help freeing up and supplementing her income.

**STEP 3: CREATE ECONOMIC ACTION PLAN & GOALS**

Staff outlines a plan to help Mrs. Perry secure prescription drug, utility, and food assistance. Together, they also determine goals and next steps to consolidate debt, assess risk related to tapping home equity, and locate volunteer or employment opportunities.

**STEP 4: REFERRALS & ASSISTANCE NAVIGATING FINANCIAL SERVICES**

Mrs. Perry receives assistance completing forms and applying for public benefits. Center staff sets up appointments with top-notch counselors for consumer credit and reverse mortgage issues, the local Senior Corps program for volunteer opportunities, and the Local Senior Community Service Employment Program for job opportunities. Staff goes with Mrs. Perry to her first meeting with a money management specialist.

**STEP 5: TRACK CLIENT PROGRESS**

**STEP 6: BENCHMARK CLIENT OUTCOMES**
Economic Security Service Centers
The Economic Security Service Centers approached holistic economic assistance differently based on their unique strengths and missions. Keeping within the framework of the initiative, the sites modified follow-up procedures, staffing, and other pieces in order to meet the unique needs of their clients. For example, some sites had professional clinical social workers and paid staff, while others had social work students and SCSEP participants staffing the project. As a result, they used different names for their team members. Some were case workers, others navigators and coaches. Each adaptation reflected the way the organization did business as a whole. The chart on page 12 details a sample client experience.

No one agency can meet all the needs of older adults. Strategic partnerships are critical to success. In order to address the needs of older adults in today’s society, many leaders in the field of aging have already begun to broaden and deepen collaborations with both usual and nontraditional stakeholders. Typical partners are organizations that only serve adults over 65, like senior centers, area agencies on aging, and departments on aging. Nontraditional partners include organizations that work on foreclosure mitigation, housing counselors, certified nonprofit debt management advisors, and legal advocates with expertise in bankruptcy and other financial issues.

NCOA and the local economic security partners work in collaboration with over 250 community organizations to assist older adults in getting back on a path to economic security. Many of these partner organizations participate in local advisory boards, quarterly community partner convenings, senior fairs, and/or serve as an integral part of the economic action plan referral network. The partnerships include, but are not limited to:

- Area Agencies on Aging, Aging and Disability Resource Centers, and Departments on Aging
- Community action agencies and family service agencies
- Faith-based organizations
- Housing counseling agencies
- Consumer credit counseling services
- Daily money management programs
- Credit unions and local banks
- Legal services/advocates
- State Health Insurance Assistance Programs (SHIPs)
- Adult Protective Services
- HUD certified pre-lender reverse mortgage counselors
- Employment training and job placement services, including the Senior Community Service Employment Program (SCSEP)
## NCOA’s Economic Security Service Centers

<table>
<thead>
<tr>
<th>Organization</th>
<th>Location</th>
<th>Type of Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>AgeOptions</td>
<td>Suburban Cook County, IL</td>
<td>Area Agency on Aging</td>
</tr>
<tr>
<td>Association of Africans Living in Vermont</td>
<td>Burlington, VT</td>
<td>Immigrant &amp; Refugee Service Organization</td>
</tr>
<tr>
<td>Aurora Family Service</td>
<td>Milwaukee, WI</td>
<td>Family Services and Consumer Credit Counseling</td>
</tr>
<tr>
<td>Baltimore Creating Assets, Savings, and Hope (CASH) Campaign</td>
<td>Baltimore, MD</td>
<td>Volunteer Income Tax Assistance Site</td>
</tr>
<tr>
<td>Care for Elders</td>
<td>Houston, TX</td>
<td>Elder Care Organization</td>
</tr>
<tr>
<td>Catholic Charities</td>
<td>Syracuse, NY</td>
<td>Senior Center</td>
</tr>
<tr>
<td>City of Los Angeles Area Agency on Aging</td>
<td>Los Angeles, CA</td>
<td>Area Agency on Aging</td>
</tr>
<tr>
<td>City of Lynwood</td>
<td>Lynwood, CA</td>
<td>Senior Center</td>
</tr>
<tr>
<td>Cleveland Department of Aging</td>
<td>Cleveland, OH</td>
<td>Department on Aging</td>
</tr>
<tr>
<td>Detroit Area Agency on Aging</td>
<td>Detroit, MI</td>
<td>Area Agency on Aging</td>
</tr>
<tr>
<td>Don Bosco Senior Center</td>
<td>Kansas City, MO</td>
<td>Senior Center</td>
</tr>
<tr>
<td>East River Development Alliance</td>
<td>Long Island City, NY</td>
<td>Supportive Services for Residents of Public Housing</td>
</tr>
<tr>
<td>Family Service Agency of San Francisco</td>
<td>San Francisco, CA</td>
<td>Mature Workers</td>
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<td>Insight Center for Community Economic Development</td>
<td>Los Angeles, CA</td>
<td>Economic Security Policy Issues</td>
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<tr>
<td>Lenox Hill Neighborhood House</td>
<td>New York, NY</td>
<td>Senior Center</td>
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<td>Los Angeles County Community and Senior Services</td>
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<td>NCOA Tennessee Resource Center</td>
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<td>NCOA Virginia Resource Center</td>
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<td>Mature Workers</td>
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<td>NCOA New Jersey Senior Community Service Employment Program Resource Center</td>
<td>Lakewood, NJ</td>
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<td>Northside Community Resources</td>
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<td>PathStone</td>
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<tr>
<td>United Way of Tucson and Southern Arizona</td>
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<td>Capacity Building</td>
</tr>
</tbody>
</table>
Lessons Learned, Unanticipated Outcomes, and Challenges

Through the ESI demonstration, NCOA found that a comprehensive approach builds trust with seniors, making them much more likely to get on a pathway to economic security. To ensure the most streamlined, cost-effective strategy, an approach to economic assistance must:

- Address a senior’s immediate crisis.
- Take all of a senior’s financial, housing, health, employment, and transportation needs into account.

- Assist seniors in drawing upon the range of financial services for which they may be eligible.
- Provide help navigating supports, ideally one-on-one assistance that is culturally appropriate.
- Follow up to ensure that individuals receive the support they need to follow through in pursing options.

This approach presented a major shift in thinking about their services for many participating organizations. While the work produced impressive results, it was time-intensive and sometimes cumbersome. The lessons learned, unanticipated outcomes, and challenges—from the client’s experience, to those at the community and organizational level—are presented here for others to learn from as they look to expand their services and partnerships.

Client Experience: Lessons Learned, Unanticipated Outcomes, and Challenges

1. Address the client’s immediate needs first

Most often, clients arrive at the Economic Security Service Centers seeking assistance with a current crisis. The Centers quickly discovered that the client’s impending crisis must be resolved before he/she is able to focus on other issues. As this client story from the Cleveland Department of Aging details on page 16, it is impossible to think about your larger financial state when you do not have a safe place to live.
Ms. H is a 76-year-old African American single woman. She came to the attention of the Department of Aging in late June 2011 through a call from her out-of-town foster daughter. Her daughter was concerned because all the utilities in Ms. H’s home had been disconnected for non-payment. The Department of Aging team made more than 10 outreach visits to engage Ms. H, but she was resistant to any kind of help. The team decided to seek a search warrant through the Department of Building and Housing because of the conditions of the structure. Ms. H was living only on the enclosed porch using kerosene heaters. After getting inside the home, Building and Housing issued a vacate order and a condemnation order in late September. The team made a referral to Adult Protective Services (APS). APS made a home visit with a physician and determined that Ms. H was competent but did note that she was living in some of the worst conditions they had seen.

The Department of Aging discovered Ms. H had no source of income and was unwilling to talk to the Social Security Administration to obtain retirement benefits. Throughout this time, Ms. H was offered a stay at the Senior Guest House, an emergency housing facility for seniors operated by Fairhill Partners, a partner agency with the Economic Security Initiative. She repeatedly declined and stated she would find her own place. In late November, as the weather changed in Cleveland, it was determined that the condemnation and vacate order must be acted upon because she was not relocating on her own. In early December, and with the help of a local mental health agency and the Commander of the Police Department, Ms. H was probated and taken to a psychiatric emergency room for evaluation. During this time, her home was boarded. After a one-night stay at the hospital, she was transported by her mental health agency to the Senior Guest House.

Ms. H stayed at the Senior Guest House for three months. During this time, with the support of a social worker, she was willing to meet with the Social Security Administration and apply for her retirement benefit, which included a monthly amount of $1,150 and a $6,000 back payment. She had financial issues related to credit card debt and a large utility bill balance. The Economic Security Project case manager assisted her with signing up for a transportation program and completing a BenefitsCheckUp® screening. Ms. H used the transportation service to search for housing. After a phone call, the utility companies decided to forgive the
utility balance since the bills were still in her deceased mother’s name. Ms. H decided to use the lump sum she received from Social Security to pay off her credit card debt. In February, Ms. H found new housing on the east side of Cleveland and is getting used to her new home.

Ms. H moved from “In Crisis” to “Stable” and moved 68% closer to economic security as defined by the Elder Index.

Quality of Life Scale

To help address a client’s needs holistically, NCOA created a quality of life scale. The scale looks at multiple aspects of well-being from mental and physical health to safe housing and relationships. Specifically, it assesses personal attributes, mental health, health, housing, income/debt/assets, food, mobility, community relationships, and family relationships.

The Cleveland Department of Aging uses the quality of life scale in conjunction with the economic security measure. They found that when looking at a client’s overall quality of life, they were able to improve their clients’ well-being by 80% on average.

Economic Security Quality of Life Assessment Metric Key

| Level 5: Thriving | The senior is in good financial health and economically secure; however, one bump in the road could change everything. The individual is likely able to plan for future with an emergency saving and take advantage of benefits they are eligible for when given assistance identifying the resources. |
| Level 4: Safe | The senior is generally secure and shows a commitment to improve their circumstances. The individual may see some government and private assistance to help meet needs, but on a limited basis. The senior is goal oriented and is making progress toward achieving economic security. |
| Level 3: Stable | The senior doesn’t face significant economic threats. Most needs are met, but only through government or other assistance. The individual is unlikely to be prepared for unplanned emergencies or future economic challenges. |
| Level 2: Vulnerable | A senior is not at immediate danger but is relying on temporary or inappropriate solutions to pressing problems. The individual is relying heavily on government assistance. |
| Level 1: In Crisis | A senior in crisis has immediate needs that threaten the person’s economic stability. The senior is unable to meet basic needs and lacks knowledge of or access to assistance from outside sources. The family’s situation is unlikely to improve without outside intervention. |
2. Streamline the process on behalf of the client

Applying for benefits and services can be a cumbersome process. Yet, the more benefits someone accesses, the more stable their situation will become. ESI counselors have come to rely on a combination of services and income supports to help their clients achieve greater economic security. An analysis of all the clients who moved through the AgeOptions program, for example, shows that when two or more services were bundled, the clients moved on average 12.9% closer to economic security. When a third service was added, the movement increased to 19.05%, and with the addition of a fourth bundled service, the average movement toward economic security was 27.44%.

Since accessing benefits is critical to increasing economic security, the Centers guide clients through the application process to make it easier for them. AgeOptions created a referral process that allows the client to be seen quickly by the referral agency, known as a warm referral. They provide the referral agency with all of the information clearly in an email, so the agency may help the client within 48 hours of receiving the note. By handling referrals this way, they increased the success of their referrals from 10% to close to 100%.

3. Empower older adults to build their economic security

The Economic Security Initiative informs and empowers older adults to draw upon a range of public and private benefits and assistance for which they may be eligible. As the story on page 20 from the United Way of Tucson and Southern Arizona demonstrates, it takes time for the counselor to compile all the pieces that someone needs. Through education, the caseworker is able to help clients make tough choices to regain economic stability.
**WOW Case Study 1: The Impact of the Property Tax Credit on an Elder Homeowner**

Benefits create a crucial foundation for economic security in later life. Three case studies, authored by Wider Opportunities for Women, are shared in this report to demonstrate the impact benefits, services, and workforce training can have on an older adult.

Even elders who have incomes above average Social Security payments can have trouble making ends meet in Illinois. Incomes as low as $16,755—150% of the federal poverty line—are still high enough to disqualify many elders from receiving assistance from most programs.

The figure below illustrates the importance of public supports and property tax assistance to the economic security of an elder woman homeowner without a mortgage who lives alone in Illinois’ Cook County. Her annual income of $15,080 (approximately $1,257/month) is 135% FPL, over $1,100 per year higher than the average Social Security benefit for Cook County elder women. Her countable assets of $1,500 approach, but do not exceed, the asset limits for basic public support programs. Her expenses are the 2011 Elder Index expenses for a typical single elder homeowner without a mortgage living in Cook County. Receipt of food assistance increases the elder’s economic security one percentage point. She is also income- and asset-eligible for prescription, medical, and...

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**The Impact of Public Supports on Economic Security for a Single Elder Homeowner without a Mortgage Living on Social Security in Cook County, IL, 2012**

$1,747 Monthly Elder Economic Security Standard Index

- $1,257 Income (Social Security)
- $1,276 Food
- $1,330 Rx
- $1,429 Medical
- $1,466 Energy
- $1,613 Property Tax Exemptions

Note: Single, retired woman homeowner without a mortgage in good health living in Cook County, IL on approximately 135% FPL (approximately $1,257/mo, $15,080/yr), 2012.
Mr. J and Mrs. L lost their home in a fire and did not have insurance to cover the loss. While they were living with a friend, they sought assistance for resources to help rebuild their home. Their combined income was $647 a month, and Mr. J was a few quarters shy of the required work experience needed to receive Social Security. With patient work by a variety of Economic Resource Specialists, Mr. J finally agreed to put his dream of rebuilding his home on hold and accept help to meet his immediate needs. Thanks to United Way of Tucson & Southern Arizona, he now receives Supplemental Security Income benefits and is eligible to save $353 on his prescriptions. Job counselors have helped Mr. J identify ways to become employed and meet the Social Security work requirements. He has also applied for Section 8 housing. Mr. J has moved from being 27% economically secure to 41%, and is on a path to reach his larger goals of working and living in his own home. While he still has a way to go, he has overcome the biggest hurdle of being reluctant to accept available help and to take charge of improving his situation.

Continued from page 19

energy assistance. Her age, income, and homeownership status qualify her for property tax exemptions. Receiving all available supports increases the elder’s economic security 18 percentage points, with the largest increases coming from the property tax exemptions she is eligible for (eight percentage points) and participation in the Qualified Individual Medicare Savings Program (seven percentage points). She is aided to a lesser extent by a Medicare Part D Low-Income Subsidy. Because she pays her own utilities, her low income makes her eligible for an annual Low-Income Home Energy Assistance Program (LIHEAP) credit of $435. The LIHEAP credit, paid in one lump sum to the vendor, would effectively increase the elder’s economic security 10 percentage points for two months and 4 percentage points for a third month. When the annual LIHEAP credit is divided by 12 and expressed as a monthly average, the assistance comprises less than 2% of the local Elder Index for homeowners without a mortgage.

Because the elder owns her own home, she is eligible for both the Senior Citizens Homestead Exemption, which would save her $354 in the month she paid her property taxes, and Alternative General Homestead Exemption, which would save her an additional $1,414. This is 8% of the Elder Index when the benefit is expressed as a monthly average—a critical support for low-income elders equal to over three months’ housing or health care expenses. She is also eligible for the Senior Citizens Assessment Freeze Homestead Exemption, which would freeze her home’s assessed value at the value it was the year before she first applied, keeping her housing costs stable and making her fixed income easier to budget.
4. Early wins matter
Given the challenging circumstances and frustration many consumers experience when seeking assistance, it is essential to provide early wins that demonstrate that assistance truly can make a difference. “Early wins” could include securing a public benefit that can be fast tracked, such as Supplemental Nutrition Assistance Program (SNAP) or the Low-Income Subsidy of Medicare Part D, securing a free cellphone with free minutes, or assisting a client in filing for a refund that will put cash back in their pocket. When caseworkers can quickly provide an early win, they demonstrate to the client that engagement in ESI is responsive and relevant. Ultimately, this buys credibility, confidence, and trust. In addition, it increases the likelihood that the client will continue to engage long-term in moving the needle on the items identified in the economic action plan.

In New York City, one program was used frequently with renters who were struggling to make ends meet. The Senior Citizen Rent Increase Exemption (SCRIE) provided renters with much-needed relief quickly. This program typically has a short turnaround time, allowing beneficiaries to stabilize and/or decrease their rent costs soon after beginning work with the ESI coordinator. Accessing programs like SCRIE helped the coordinators build trust with clients and encouraged the clients to pursue additional options to build their economic security.

5. Wraparound services help when all resources are exhausted
Most ESI clients struggle to get by on a daily basis, often with a large gap between income and expenses. Even when accessing all possible resources, some people still struggle to make ends meet. The staff at Care for Elders in Houston noticed that caseworkers sometimes felt like they had few options to help clients because their clients were living on such limited incomes. Even with benefits, people struggled. In these situations, ESI coordinators would rely on other services, like money management, to help clients stretch their income.

When all options have been exhausted for a client, money management skills can help them manage their monthly and yearly cash flow. For example, certain benefits hit someone’s budget in a lump sum once a year. Typically, someone who is receiving utility assistance can rely on receiving it early in the year. It is at this time that a client would consider using the money they would normally spend on utilities to stock up on canned goods, laundry detergent, or perhaps buy three months’ worth of their prescriptions. By budgeting monthly and considering when the cash is going to be available, the client can think through the best times to make larger purchases.
Low-income elders who live on Social Security payments alone have trouble making ends meet in Michigan. Older adults with even lower incomes face more difficult circumstances. To qualify for Supplemental Security Income (SSI), single older adults must have countable annual income of less than $8,376; a couple must have less than $12,576 annually. For older adults with very low incomes, SSI can prevent destitution, homelessness, poor health, or institutionalization. In 2011, 39,224 Michigan elders received SSI.

The figure below illustrates the importance of public supports to the economic security of an elder woman renter who lives alone in Michigan’s Wayne County. Her annual income of $6,096 (approximately $508/month) is the average Social Security benefit for Michigan elders who also receive federal income assistance. Her countable assets of $1,500 approach, but do not exceed, the asset limits for basic public support programs. Her expenses are the 2011 Elder Index expenses for a typical single elder renter living in Wayne County.

Receipt of SSI moves the elder from 28% economic security to 40% economic security. She is also income- and asset-eligible for food, prescription, medical, energy, and housing assistance. Receiving all available supports, except for housing assistance, increases the elder’s economic security 32 percentage points, with the largest increases coming from participation in SSI and Medicaid (13 percentage points). She is aided to a lesser extent by the Food Assistance Program and the Medicare Part D Low-Income Subsidy. Because she pays her own utilities, her low income makes her eligible for an annual Home Heating credit of $414. The Home Heating credit, paid in

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one lump sum to the energy vendor, would effectually increase the elder’s economic security nearly 10 percentage points for two months and three percentage points for a third month. When the annual Home Heating credit is divided by 12 and expressed as a monthly average, the assistance comprises nearly 2% of the local Elder Index for renters.

The figure on page 22 demonstrates that low-income elder renters in unexceptional areas of Michigan who receive multiple income supports still fall short of the Elder Index unless they receive all major public supports, including scarce housing assistance. Those with 80% area median income (AMI) ($36,600 for a single person in Wayne County) are eligible for federal housing assistance. However, those with “extremely low” incomes, below 30% area median income ($13,750 for a single person in Wayne County), are granted priority by law and receive 75% of available federal assistance. Because the supply of public housing and housing vouchers is limited, housing assistance recipients rarely have incomes above 50% AMI.

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6. Younger older adults cannot access the traditional safety net

Those under 60 years old often do not qualify for many programs due to age limitation, making it challenging to provide them with assistance. They are not yet old enough to access Social Security or Medicare and may still be willing and able to work. Unfortunately, the unemployment rate for job seekers aged 55+ has roughly doubled since December 2007, from 3.1% to 6%. Around 2 million workers in this age group were unemployed in July 2012. Mature workers made up 15.5% of the unemployed population “in the U.S. in July 2012, and older men of color are twice as likely as white men to be unemployed.

For older adults who are able and willing to work, programs like the Senior Community Service Employment Program (SCSEP) help them access training and employment. In San Francisco, by coupling ESI with SCSEP, ESI coordinators were able to find 39 people unsubsidized employment. Additionally, ESI helps people address barriers and prepare for their job search.

Many times, the best advice for those under 60 is to think strategically about their budget and plan for their future retirement. Educating clients on unemployment insurance and SSI/SSDI and helping them create realistic budgets for their retirement years can help them make ends meet until they are eligible for Social Security and Medicare. Often people are concerned about health care costs, but do not realize that there are low-cost or no-cost health clinics managed by larger health systems. Educating clients on their options now and in the future can help them make informed decisions about their economic well-being.
Economic security depends first and foremost on income—both before and during retirement. For many, pre-retirement work years are a time of comfort within well-established careers and of relatively high earnings. But for older workers who are unemployed or underemployed, approaching “retirement age” instills fear.

Older workers are often targeted during layoffs. Older workers without consistent work records, such as former homemakers or workers without skills that are in demand—for instance, those retired or laid off from declining fields—have even more trouble than others finding work. Workers who have spent careers performing physically demanding work sometimes find that they are no longer able to meet their jobs’ physical requirements.

Finding new jobs and possibly changing careers is a challenge, particularly in difficult economic times. Chronic unemployment will prevent some workers from being financially secure enough to retire until they are well into their senior years and will prevent others from fulfilling even their most basic food, health, and shelter needs. Job training and placement are therefore critically important for participants who require new or updated skills or who change industries due to technology change, layoffs, employer relocations, age discrimination, and other causes.

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The Senior Community Service Employment Program (SCSEP) is a federally funded initiative that provides training, community service, and employment opportunities to low-income unemployed adults aged 55+. Participants are assigned to local nonprofit agencies to provide much-needed services and build their skills so they will be employable. Community assignments performed by SCSEP participants include, among others, building maintenance, office administration, education, retail, and caregiving. In program year 2010-2011, over 105,851 adults received SCSEP services nationwide, and they performed more than 40 million hours of community service. Sixty-four percent of the program participants were women, and 89% had household incomes at or below the federal poverty level.

SCSEP is the only federal older worker program, and it builds economic security for elders through a self-sufficiency model. Participants receive the minimum wage for the time they spend at their assignments. To be eligible for the program, individuals must be aged 55+ with incomes at or below 125% of the federal poverty line ($13,963 for one person, $18,913 for two people in 2012). During dire economic times, many of these individuals face homelessness and hunger. Many are under 65 years old and, without Social Security or Medicare, have little or no safety net.

The figure on page 24 illustrates the importance of SCSEP to the economic security of an older worker who finds herself among the long-term unemployed. She is a renter who lives alone in New Jersey’s Mercer County. Having been out of the workplace for some time, she finds that her skills are becoming outdated, and that prospects of re-entering her prior field, which is not growing, are not very good.

This figure shows the woman’s budget surplus/shortfall and her degree of economic security—the percentage of Elder Index expenses that her income will cover. Her annual Social Security income is $11,280. It constitutes just over 40% of the Mercer County Elder Index for a single renter.

The older worker has applied for and actually received all public assistance for which she is eligible based on her monthly income of $940. She has spent down her savings, so she does not exceed the asset limit ($2,000) for basic public assistance programs such as Medicaid.

Despite her low income, she is eligible only for food, energy, and housing assistance. A single woman her age is not eligible for Medicaid or other medical assistance in New Jersey. Receiving all available supports increases the elder’s economic security 29 percentage points, with the largest increases coming from participation in SNAP and the State Rental Assistance Program. Even receiving scarce housing assistance leaves the woman short of economic security.

The woman’s age, employment status, and low income make her eligible for the SCSEP

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7. Transportation is crucial to secure services

Transportation is an essential support that allows older adults to remain independent and provides them with access to services across the spectrum of economic security. Without transportation, people cannot get to the offices to access the services and supports for which they may be eligible. Transportation remains an issue in virtually every community across the United States, but can prove particularly difficult in rural and suburban communities.

While there are transportation coordination mandates at federal, state, and many local levels, creating a coordinated, accessible system is daunting and often difficult. The Cleveland Department of Aging worked with Community Development and the Senior Transportation Connection to address this vital service in their community. The result is a service for older adults with limited access to transportation. Eligible riders may take two trips per week, with medical trips taking priority. Senior Transportation Connection (STC) leverages public and private support and has a solid plan for financial sustainability making this project successful for Cleveland.

In the case study below, AgeOptions demonstrates the importance of transportation in accessing benefits in another area, suburban Cook County, IL:

Mr. K came to the ESI program in April 2011 through a referral from an AgeOptions Information and Assistance counselor. At 61 years old and 82 pounds, he had zero income, was in desperate need of medication, and had not made a mortgage payment in many months.

Mr. K suffers from a traumatic brain injury and severe rheumatoid arthritis. He had no insurance and was unable to see a doctor because he could not pay the fees. He could not afford transportation to the county hospital either. He had been trying to get on Social Security disability for years with no success. He is no stranger to social service agencies and was aware of all of the providers in his area. He is extremely intelligent, at times very articulate and other times extremely confused.
Mr. K is self-employed and at one time had a printer/copier repair business with four employees. In order to sustain this business, he needed to solicit clients, but his illness often left him unable to get out of bed. His lack of food and medication also contributed to his overall weakness. Many counselors had given up on him in frustration because they would provide him with extensive assistance, but due to his disability, he was unable to follow through on anything he promised.

AgeOptions’ ESI counselor connected him to an attorney at Health & Disability Advocates to represent him in his disability case. The ESI counselor worked with the attorney to make sure the client followed through. He was finally approved for SSDI and now earns $1,147 monthly. The ESI counselor enrolled him into patient assistance programs and was even able to secure an interim dosage of his medication from a local doctor’s office before his application was approved. The ESI counselor straightened out his food stamp case so that he was able to receive $200 in monthly benefits. An application was completed for the Health Benefits for Workers with Disabilities program and once that is approved, he should get health benefits from the state of Illinois. He was also enrolled in the PACE Para-Transit system, so he is able to get transportation to and from his doctor appointments.

Overall, the ESI counselor has spent over 14 hours with Mr. K, which resulted in benefits valued at over $18,000/yr. Mr. K reported that he has put on 12 pounds, is taking his medications regularly, and began to make mortgage payments again. Mr. K is displaying better cognitive ability, as well. He now follows through with the tasks he needs to accomplish, is an active member of his church, and has reported that he has started dating someone. He is overjoyed with the difference the ESI program has made in his life.
Community Experience: Lessons Learned, Unanticipated Outcomes, and Challenges

1. **Every community needs a trusted resource, whether a single organization or partnership of entities**

The Economic Security Initiative provides help navigating supports when needed. Ideally assistance is provided one-on-one, is culturally appropriate, and is provided by a trusted source. With so many services in the community, it can be difficult for seniors to understand the full range of options available. Baltimore CASH found it was important to access a team of trusted professionals for difficult cases in order to cover all bases for the client. Their partnerships through the Economic Security Initiative gave them the necessary expertise to expand their services to older adults. Similarly, AgeOptions noted that ESI expanded their idea of what an Area Agency on Aging can and should do.

2. **Community partners received an education on the range of issues facing seniors**

The community partnerships created by ESI were mutually beneficial. By joining together in new partnerships or strengthening existing ones, community organizations were able to educate their staff, clients, and the community-at-large about the issues facing seniors and help vulnerable, low-income older adults access additional benefits and services. To help community partners fully embrace the program, the sites shared the ESI outcome report with their partners to help everyone measure progress and see the changes being made in people’s lives.

In Milwaukee, the Department on Aging, a community partner of the ESI site, created a website (milwcoesi.assistguide.net) for ESI to host a resource guide. The website is designed to help older adults in Milwaukee find services available in the community, research topics of economic interest, find general information about long-term care, create an assessment of their personal needs, and access services through Aurora Family Service and ESI partners. Additionally, as a result of ESI in Milwaukee, the Community Action Agency now provides referrals for the Medicare Savings Program.

3. **The political and economic climate continues to affect services and benefits**

As the needs of older adults continue to increase, ESI partners are challenged by the dwindling availability of federal, state, and locally funded support programs. Cutting the federal budget deficit has been the hottest topic in Washington, DC for the last few years—and programs serving older Americans will not be spared. Medicare, Medicaid, and the Older Americans Act (OAA) are all facing cuts. Other programs that serve vulnerable seniors are likely to be targeted as well, including Senior Corps, the Low-Income Home Energy Assistance Program (LIHEAP), Section 202 Housing for the Elderly, and the Community Services Block Grant Program (CSBG). There is no
more fat to be trimmed; we are down to the bone when it comes to safety net programs.

In spring 2011, the President signed a budget that cut the Senior Community Service Employment Program (SCSEP) by 45%. The Economic Security Service Centers felt the cut instantly, as a referral to SCSEP is often the best way to increase a client’s access to new income. As a result, many community programs froze enrollment, eliminating SCSEP as a referral option. The budget also eliminated federal funding for pre-lender reverse mortgage counseling, a vital consumer protection. Without federal resources to subsidize the counseling for low-income clients, few seniors will receive the trusted help needed to assess the timely and appropriate use of home equity.

The Economic Security Initiative personalizes the issues facing older adults and what budget cuts mean to so many in our communities. In Milwaukee, the Economic Security Service Center worked with clients to help them spend down to qualify for Wisconsin’s Medicaid waiver program, Family Care, which would provide critical support. The Governor recently froze enrollment of Family Care for two years, which means clients who were in the process of applying for this program will not be able to access it. To combat these efforts, the ESI stakeholders presented a united front opposing cuts to local and state funds that aid low-income seniors.

4. It is important to optimize private resources and non-monetary services

The 24-month findings of the demonstration illustrate that, for certain clients, there will never be enough income to overcome a life crisis. In these instances, a connection to a trusted, nonprofit financial institution with consumer-friendly financial products can make a world of difference when the roof falls in, the car breaks down, or an adult child is laid off and moves in. NCOA formalized a partnership with the National Federation for Community Development Credit Unions to explore the feasibility of low-cost and no-cost financial products that may meet the unique needs of our target population. This partnership is providing an opportunity to design and test innovative products, such as short-term, small-dollar emergency loans and matched savings accounts.

ESI sites also have established new relationships with financial and family services organizations. At Care for Elders in Houston, they created lasting partnerships with organizations providing financial services and education. Houston is an international city with immigrants and citizens who speak a variety of languages. With the help of their FDIC partner, Care for Elders translated their ESI outreach materials into Spanish allowing them to connect with Spanish-speaking older adults. They also translated NCOA’s Savvy Saving Seniors™ educational materials into Mandarin for use at the Chinese Community Center, so they could educate their clients on how to be more resourceful and avoid scams.
Better Directions is a partnership between the National Federation for Community Development Credit Unions and NCOA to connect aging-services providers with trusted nonprofit financial institutions to better serve their clients’ needs. Better Directions participants at an Economic Security Service Center are screened for benefits and other supportive services and are referred to community development credit unions (CDCUs) for help with banking, loans, and debt consolidation services. Participants who enter the program through CDCUs receive similar referrals to economic security sites for assistance applying for programs that can help free up their income and reduce expenses.

### Better Directions Partner Sites

- **New York, NY:** East River Development FCU & East River Development Alliance
- **Kansas City, MO:** Holy Rosary FCU & Don Bosco Senior Center
- **Chicago, IL:** North Side Community FCU & Northside Community Resources
- **Syracuse, NY:** Cooperative Federal FCU & Catholic Charities
- **Los Angeles, CA:** Mid Cities CU & City of Lynwood
- **Burlington, VT:** Opportunities FCU & Association of Africans Living in Vermont
- **Tucson, AZ:** Pyramid FCU & United Way of Tucson and Southern Arizona
- **Fairfax, VA:** Fairfax FCU & NCOA Northern Virginia Workforce Resource Center
- **Baltimore, MD:** Municipal Employees Credit Union & Baltimore CASH Campaign

### Products and Services offered through Better Directions

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<td>Alternatives to Payday Loans</td>
<td>Sample terms: Up to $3,000 over 90 days from 16%–28%</td>
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Organizational Experience: Lessons Learned, Unanticipated Outcomes, and Challenges

1. Follow up, follow up, follow up
The ESI model is labor intensive. Client assessment and intake alone can range from 40 to 90 minutes. This does not include the necessary follow-up to ensure clients stay on the path to economic security. The follow-up work ensures that individuals receive the support they need to navigate and follow through on pursuing options.

Often, the only reason someone returns for service is because of a caseworker’s diligent follow-up. For example, case workers at Aurora Family Service follow up after 30, 60, and 90 days, but sometimes they modify this procedure if they feel a client may not take action on their own. A case manager shared that recently she worked with a client who seemed uninterested in following up on his economic action plan once he found out he was not eligible for cash assistance. He was, however, eligible for Supplemental Security Income (SSI), which would have greatly increased his economic security. She followed up with him after 24 hours to check in, and he still seemed disinterested in pursuing SSI since he was borrowing money from his sister. Knowing how much this benefit would improve his situation, she followed up again in a week and ultimately helped him apply for the benefit. Once his application is approved, he will have his own income to rely on, in turn freeing up some of his sister’s income for her own living expenses.

2. Track data early and often
While it is difficult to create systems and track data continually, being able to show the client progress is invaluable. Without outcomes, there would be no way to demonstrate the impact of these programs on the lives of older adults to key stakeholders, such as policymakers, funders, and community partners. Every Center’s approach to data tracking and management varies, but the one constant is the desire to have a system in place at the beginning of the program. The challenge is knowing the best way to collect the client data and measure the movement toward economic security. ESI requires each site to develop its own system, resulting in everything from intricate Excel spreadsheets to modified client tracking systems.

The Cleveland Economic Security Service Center adapted its SharePoint system to track the necessary data for the project. Staff created a Final Outcomes screen in SharePoint to collect the data to track the client’s progress, including percentage of economic security at intake and close, as well as changes in income and debt levels. To manage the data tracking, they created a case review closing protocol and convene bi-weekly meetings to review client cases and close out those clients who have maximized services or are no longer active with the program.

Lenox Hill Neighborhood House in New York City developed an Excel spreadsheet from scratch that captured the client progress and movement toward economic security. They noted “to create an Excel spreadsheet that captures all pertinent information was labor intensive and time consuming when managing a high volume of information.”
3. Empower staff through education

The Economic Security Initiative provides staff members a unique opportunity to learn more about the issues facing seniors and the services available to them. Traditionally, service organizations know a lot about one or two things by nature of their mission and services provided; however, ESI challenged organizations to learn more about the full range of services in their community so that they may present seniors with all of the available options. As a staff member at Lenox Hill Neighborhood House put it: “I could say YES to the client” instead of being limited by the services they provide.

Recognizing the opportunity to empower staff, AgeOptions created a series of trainings using the expertise of community partners. AgeOptions is an expert at benefits eligibility and enrollment, and while they sought to enroll their clients in as many benefit programs as possible, they also realized that benefits are only one piece of the ESI puzzle. Participants’ needs became more complex and involved many more areas of assistance, including home preservation and debt management, yet the counselors were unfamiliar with these services. To address this issue, they enlisted their partners in staff trainings, using webinars and sharing program knowledge among themselves. By doing so, the ESI counselors were able to bridge the gap between the referral partners and clients and explain program options in great detail, thereby removing anxiety about the referral process. This training resulted in the development of a better educated staff and a trusted and successful referral process.

In addition, NCOA facilitated monthly conference calls and convened in-person meetings for peer-to-peer learning. These calls provided the partners the opportunity to learn from one another’s experiences and troubleshoot specific issues they may be facing. NCOA also held monthly webinars with experts to give insight into specific issues partner sites may be facing. For example, the National Center on Senior Transportation and Community Transportation Association of America presented on transportation needs facing seniors early on in the demonstration project. Peer-to-peer learning proved to be an invaluable tool for this project.

4. Reward volunteer experiences

While implementing the Economic Security Initiative with volunteer assistance was not without its challenges, ESI created rewarding community service and volunteer experiences. Almost every organization that worked with volunteers noted that the volunteers loved the work. Baltimore CASH Campaign said it was easy to recruit volunteers because people get energized about working with older adults. Lenox Hill Neighborhood House said volunteers enjoyed the work because “you can actually see where your work is going.” Through ESI, over 30 leadership volunteers and eight social worker students received training in the person-centered approach; additionally six AmeriCorps VISTAs assisted in building capacity.

Creating a successful volunteer program takes time and typically a dedicated staff person. Lenox Hill Neighborhood House spent roughly two days a week on coordination alone. However, they believed the time commitment was worth it because of the value to the volunteer and the impact on the clients and community. At Baltimore CASH Campaign, training the volunteers was a difficult process and through trial and error, they eventually decided to use the volunteers as support for the case managers instead of having them do the case management themselves. This approach worked much better for their clients and staff.

At several SCSEP sites, participants’ community service placement is to work on ESI. In fact, the SCSEP participants New Jersey built the program from the ground up. This community service placement allows them to network with organizations throughout the service area and build their skills for their job placement. At PathStone in New York, the SCSEP staff has really taken ownership of the project. It has been very helpful in helping them fine-tune their computer and office skills as they seek employment.
5. Manage the costs associated with volunteers

The United Way of Tucson and Southern Arizona relied exclusively on volunteers to implement their project, testing out a variety of ways to use volunteers in the work. They found volunteer management to be challenging but not without its merits. The most successful strategy for them was having a paid staff member work closely with the volunteers. The United Way provided support with volunteer recruitment and training, data management, and programming to several community organizations that provided the economic casework. Valley Assistance Services, a United Way partner, saw an overall increase for multiple programs, including ESI, of approximately 25% in fiscal year 2011. By using the information provided by BenefitsCheckUp®, they bundled their daily money management training program with referrals to available benefits.

The second successful model was through their partnership with Lutheran Social Services. In this model, the volunteers worked closely with a paid case manager. Volunteers helped identify potential clients by doing outreach in low-income housing and assisting with SNAP applications. The volunteers gathered necessary information during an intake interview to be able to complete a BenefitsCheckUp®, and then the paid case manager worked with the client to apply for the benefits and resources that the report identified. BenefitsCheckUp® provided a useful tool to motivate clients to bundle services.

6. It's a long journey; celebrate successes each step of the way

The work of an ESI counselor can be grueling. From performing an economic screening and assisting with benefits applications to recruiting referral partners and performing follow-up visits with clients, there is a lot to be done on a daily basis. Many partners chose to take incremental steps in their program and set milestone goals to manage the process more efficiently. For example, the goal to work with 250 clients was overwhelming for some; therefore, they broke the goal into manageable tasks. In the first quarter, the organization may try to reach 25 clients and in the following quarter aim to reach an additional 40 clients.

Conducting the initial screening was time-consuming and “a chore,” noted a staff member of PathStone. Even though they acknowledge the value ESI has had for their clients, they most likely would not have conducted such a thorough screening if it were not for their involvement in the program. To make the process more manageable, they present the idea to staff in smaller chunks and set clear expectations—perhaps one month they focus on their outreach efforts, and the next their client tracking system. This really makes it a fun group effort. Since ESI is so labor intensive, it is important to recognize each success. At PathStone, they have one goal in mind: “they want to help them have a good life.”

7. There is a downside to relying on referrals

The Economic Security Service Centers created a warm referral network of over 250 organizations, which helped clients quickly access the necessary services to build their economic security. This vast network of agencies, ranging from consumer credit counseling to nutrition services to benefits access, provided ESI clients with efficient access to services in the community. Unfortunately, relying on partner agencies for the majority of services and referrals to ESI program services can sometimes prove challenging due to competing workloads and limited staff resources.

The Cleveland Department of Aging faced minor challenges in obtaining progress reports from their partners in the field. Organizational changes in staff and leadership can affect the program. Since the Department relies on its partners so heavily for referrals, the need for their reporting data is critical. By instituting a Memorandum of Understanding, the Department created formal partnerships with partners, making it easier to hold them accountable for the progress reports.
Sustaining the Initiative: Embedding Activities in Systems and Policy

In concluding the multi-site demonstration, it is clear to NCOA that there is a great deal of value in implementing the ESI approach. However, the only way to sustain and expand the number of organizations embracing it is to ensure that the approach is embedded in current operating systems, public policy supports its adoption, and simpler technology tools are available to help professional staff and volunteers implement it.

Many of the organizations currently participating in the effort already have begun to alter organizational structures and practices to ensure integration of the approach in their daily operations. For instance, the Cleveland Department of Aging convinced the Western Area Agency on Aging to include the approach in their three-year strategic plan. Similarly, Aurora Family Service was able to leverage its ESI project to apply for a Financial Opportunity Center (also known as a Center for Working Family) designation.

In other ESI communities, lead partners are making strides in incorporating the approach in their systems with the help of the EconomicCheckUp™ tool. For instance, the Detroit Area Agency on Aging trained their Options Counselors at its Aging and Disability Resource Center in the ESI approach and EconomicCheckUp™ to ensure sustainability. Baltimore CASH Campaign works with local bank associates to leverage skills-based volunteers as financial coaches. In addition, CASH utilizes bank volunteers for special outreach events at senior centers to host a “credit café.” In these cafés, CASH uses a laptop and wireless internet in accessing these services. By utilizing EconomicCheckUp™, community organizations participating in NCOA’s national Economic Security Initiative can outline a plan to help vulnerable older adults obtain benefits to pay for costs such as prescriptions, utilities, and food and provide them with a path to future economic well-being through debt management, housing assistance, money management, employment opportunities, and more.
access to set up stations at senior centers (often during other events) to pull free credit reports and to conduct EconomicCheckUps. The client then meets with a bank volunteer to review the reports. Participants are offered the opportunity to work with a coach on budgeting or receive additional case management.

NCOA continues to pursue ways to incorporate the Economic Security Initiative principles into public policy in order to improve the economic security of older adults. While older individuals may receive services under many other federal programs, today the Older Americans Act (OAA) is considered to be the primary vehicle for the organization and delivery of social, nutrition, and home and community-based services to this group and their caregivers. Although economic security has long been a goal of the OAA, the economic downturn and its negative impact on the housing, employment, and financial markets have made it an even more pressing matter for those concerned with the well-being of older adults. As such, the aging services and programs authorized under the OAA ought to be designed, supported, delivered, and evaluated in relation to the goal of economic security. Accomplishing this necessitates that economic security be appropriately defined and realistically measured. Per NCOA’s recommendation, the OAA reauthorization bill introduced by Sen. Sanders (I-VT) in January 2012 includes both a goal and definition of economic security. This major milestone paves the way for ensuring that the aging network has the tools it needs to adopt this promising approach.

During the two-year demonstration, NCOA partnered with the Insight Center for Community Economic Development in Los Angeles. The Insight Center used the lessons learned in the first year of the ESI project to share the benefits of the holistic person-centered economic case management approach produced by the pilot with leaders in the field of aging in Los Angeles and statewide. Los Angeles is a leader and active hub for evidence-based prevention programming for older adults, which includes replication of programs in medication management and in-home exercise activities that improve the health of older adults. Evidence-based prevention programming currently focuses primarily on physical health. Thus, there is room to connect economic health with the growing evidence-based prevention programming work taking place in the region.

The Insight Center trained case managers in Los Angeles on the model and how to integrate aspects of the model within existing case management for older adults. As a result, the City Department of Aging is actively developing an improved online case management application that all case managers with their contracting agencies would be able to access as a common platform for recording services provided to and made available to clients.

In late 2011, the Elder Economic Planning Act was signed into law in California, requiring the state’s Department of Aging and Area Agencies on Aging to use the Elder Economic Security Standard™ Index (Elder Index) as a guide in allocating resources and crafting statewide and local area plans for the area agencies on aging. Using the Elder Index will help the aging network, seniors, and their caregivers better measure the impact of public and private supports that are brought to bear on an individual’s circumstances. With this landmark legislation, California is poised to bring this model of economic assistance to the aging network across the state.
Success Stories

Sunshine in the midst of a winter storm

“In 2009, my job moved from Long Island to Georgia,” said Ms. H. With no job and just her Social Security income, Ms. H was forced to move back to New York and live with her sister, where she was introduced to the PathStone Corporation.

Ms. H took advantage of all the services provided and enrolled in the Senior Community Service Employment Program (SCSEP), which brought in an additional $580/month. She also applied for the Supplemental Nutrition Assistance Program (SNAP), which brought in $60/month. Just as the light began to break through the clouds, Ms. H was notified that she had to move out of her sister’s house and find her own housing.

Frustrated and upset, Ms. H called her case worker and informed her of her current dilemma. Her economic security specialist was able to find affordable housing for Ms. H, within a week. Today, Ms. H has a safe place to live and is earning $825/month as a SCSEP program trainee, where she helps seniors who are in the financial straits she previously was in. She now receives $180/month in SNAP, and has increased her economic security overall by 12%.

“I do not know where I would be without PathStone, the SCSEP program, the ESI program, and BenefitsCheckUp®; it has given me my life back,” she says.

Small steps towards large strides: Holding onto the bigger picture

Mr. F is a 61-year-old husband, father of three, and participant in the City of Los Angeles Senior Community Service Employment Program (SCSEP).

In 2009, both he and his wife were laid off from their jobs. Too young to qualify for Social Security benefits, Mr. F enrolled in SCSEP to help with job security and earned $800 a month working 20 hours per week. Unfortunately, in August 2010, the SCSEP program was forced to reduce its training hours from 20 to 8 hours per week because the California state budget had not passed.

Mr. F found a permanent, unsubsidized job as a school tutor. However, he did not have health insurance and was not eligible for Medicare and Medi-Cal, California’s Medicaid program, and was unable to begin his new job because he could not afford to pay for the required medical clearance tests. Mr. F needed medical clearance because he tested positive for tuberculosis on a prior exam and needed a chest x-ray to prove that that he did not have tuberculosis to start working. So he requested services from the Economic Security Service Center’s ElderConnect program.

As if his medical concerns were not enough, Mr. F was falling behind on his utility bills. His reduction in hours at SCSEP could not have come at a worse time. To make matters worse, the SCSEP program was suspended in mid-September and Mr. F’s income dropped to zero. However, through assistance from his economic manager, Mr. F was connected to a zero interest micro-loan program to help him pay for his medical exam and was referred to low-cost clinics to get his exam so he could take his job. His economic case manager also assisted Mr. F with his Supplemental Nutrition Assistance Program (SNAP) application and educated him on the Earned Income Tax Credit.

“I do not know where I would be without PathStone, the SCSEP program, the ESI program, and BenefitsCheckUp®; it has given me my life back.”
Mr. F is currently applying for a grant to help pay his past due energy bills through the Temporary Energy Assistance for Families program. Although Mr. F continues to struggle to make ends meet, his economic case manager works with him to identify other ways that can help his family stay in their home and become more economically secure.

Out of depression and into independence

When Catholic Charities case managers first met with 78-year-old Mr. D, he was having difficulty understanding his grave financial situation. Mr. D was not aware he owed over $2,100 in back taxes and even after thorough explanation was still confused about what had happened.

Mr. D initially took out a reverse mortgage in the amount of $187,000 to remodel his home, choosing to receive the full amount in a lump sum. He came from a family that had many rental properties and when his father passed away, he was given “a lot of money” but admittedly lost it all due to living beyond his income. Mr. D lost many of the rental properties that his parents owned and passed onto him but still had one property that allowed for four separate rentals.

The case manager recognized Mr. D’s impaired judgment and possible depression as serious factors in defaulting on his reverse mortgage. In addition, he was struggling to stay organized and collect rent due from his tenants and was poorly managing his $800 monthly Social Security check.

The case manager reported, “This client, I believe, needs a lot of help in organizing his bills and financial paperwork. He states that the disorganization causes him a lot of stress and depression. When administering the Geriatric Depression Scale (GDS), he scored a 10 out of 15, 15 being the highest level of depression.” Additionally, she identified Mr. D as a candidate for Care for Elders’ Economic Independence Initiative (EI2). As part of the EI2 pilot, Mr. D developed an economic case plan with his case manager to address the financial challenges that threatened his economic well-being.

The case manager spent the next visit cleaning off his desk, including opening mail and helping Mr. D develop organization skills and systems that worked for him. After they finished opening all of his mail, she wiped the desk down with Windex. This one success—having a clean and organized space—helped motivate him to start working on other tasks, which had previously seemed impossible.

Today, Mr. D uses several EI2 strategies to improve his economic security—he opens and organizes his mail, uses a bill payment plan, and is working with his reverse mortgage lender to pay off the back taxes he owes. Additionally, he is increasing his income through benefits enrollment. After enrolling in his local utility assistance program, he then began working on his Supplemental Nutrition Assistance Program (SNAP) application.

Recently, the case manager retested the client using the same depression scale. The new score was 4, meaning he showed no or few symptoms of depression. Together with the support of his case manager, Mr. D is better prepared to face his financial challenges and make sustainable changes that will improve his economic security and prevent him from going into default again.

More client success stories can be found in “The Road to Economic Security: Success Stories from Year One of a Promising Pilot.”

Conclusion and Next Steps

The end of the two-year Economic Security Initiative demonstration has provided a wealth of information regarding the different approaches needed to help older adults with varying life circumstances get on the path to economic security. Some seniors are facing foreclosures. Many are carrying high credit card debt, often due to expensive medical care. Others are homeless or living in a shelter. An increasing number of elders are seeking assistance with employment, as a job seems the only answer to keeping up with the increasing cost of living. Regardless of the situation, we have learned the following:

- Bundling economic assistance services produces results.
- Benefits are not enough—budgeting and money management, employment, and home equity solutions are also essential.
- Seniors and caregivers need help navigating the maze of resources available in their communities.
- The approach used in the ESI demonstration can be adopted by aging and non-aging organizations.
- Technology is key to efficient and cost-effective service delivery.

However, as noted, the only way to sustain and expand upon the success of this approach is to ensure that it is embedded in current operating systems, public policy supports its adoption, and simple technology tools are available to help professional staff and volunteers implement the approach.

With the support of The Retirement Research Foundation, NCOA is enhancing current economic casework efforts by formally partnering with LISC/Chicago and Social Solutions to adapt a web-based client tracking tool currently used by the Centers for Working Families to track financial outcomes. The client tracking tool, Efforts to Outcomes (EtO), has been customized to track the needs and solutions most appropriate for seniors. EtO provides the current (and future) Economic Security Service Centers a common data collection tool that would more accurately measure the progress of clients in three ways: increase in income, decrease in budget expenses, and movement toward a locally defined measure of economic security as calculated by the Elder Index.

In addition, building upon the early prototype, NCOA has developed and deployed an edition of EconomicCheckUp™ for use by partner organizations. The online tool consists of an anonymous, interactive questionnaire that produces a customized report for individuals. These reports help seniors understand the wide range of options available and the potential benefits of each. The tool includes public benefits, plus a broad range of other financial, legal, and housing supports. As with BenefitsCheckUp®, NCOA tracks utilization, client characteristics, and outcomes and calculates social return on investment. Once the assessment is completed, seniors, family members, and/or caseworkers receive a printable brief overview of the services the senior may want to consider moving forward. This interactive online tool can be used by a variety of organizations working with elders and will be modified in 2013 for use by consumers.
Glossary of Economic Security Terms

**Action Plan:**
List of personalized goals for action to referral agencies and tasks client is assigned to do. May include a timeline.

**Area Agency on Aging:**
Entities designed to distribute Older Americans Act funding on the state level through counties. These state and local governmental agencies contract with senior service providers.

**BenefitsCheckUp®:**
NCOA’s online program that screens individuals for local, state, and federal benefits. Individuals can access the tool at www.BenefitsCheckUp.org. Many agencies use this program to screen their clients.

**Bundling:**
Providing as many benefits as possible through one screening/intake process.

**Capacity Building:**
Developing an organization internally and building networks with other organizations.

**Case Management:**
Providing ongoing assistance to clients through meetings and counseling, which may include providing suggestions for steps to take to achieve a goal.

**Community Partner:**
Service providers to whom ESI sites refer clients. The relationship can be informal or formalized through a Memorandum of Understanding.

**CWF:**
Centers for Working Families, CWF is an approach to help low-income families reach financial stability and move up the economic ladder.

**Economic Security:**
Access to the assets, income, and community-based supports necessary to provide for basic human needs. Income level designated as the amount necessary for older adults to achieve economic security.

**EconomicCheckUp™:**
An online, anonymous, interactive questionnaire that produces a customized report for individuals to use to build their economic security. The tool includes public benefits, plus a broad range of other financial, legal, and housing supports.

**ESI:**
Economic Security Initiative

**ESI Coordinator:**
Title given to person responsible for providing services at the Economic Security Service Center (also ESI facilitator, case manager, caseworker).

**Elder Index (Elder Economic Security Standard™ Index):**
Amount that is necessary for older adults to achieve a basic level of economic security based on conditions within individual states, counties, and cities, as defined by Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts—Boston. See www.wowonline.org and www.basiceconomicsecurity.org.

**Follow-up:**
Confirming that the client received a benefit/service.
Holistic:
Providing assessments and services that apply to all of a client’s needs.

Intake:
First step of interaction with a potential client that involves gathering information from the client.

MOU:
Memorandum of Understanding, a written document outlining an agreement between parties but not with the obligations of a contract.

Navigator:
Person who assists a client through interviews, meetings, and applying for benefits.

Outreach:
Interacting with a community in order to inform its members about the organization and various programs.

Person-centered:
Interacting with clients in a manner that treats them as individuals and addresses their specific needs. Person-centered models offer consumers a more efficient and convenient alternative to access services such as benefits, employment, health, housing, transportation, and financial, tax, or legal counseling.

Public Benefits:
Local, state, and federal programs that offer assistance to qualified individuals.

Referral:
Suggesting an organization other than your own that addresses your client’s needs.

Resource Center:
A local agency that provides one-stop service delivery to consumers, offering counseling and other assistance for multiple programs to online systems that allow customers to apply for multiple benefits at once, e.g., Aging & Disability Resource Center.

SCSEP:
Senior Community Service Employment Program (SCSEP), a community service and work-based training program for older workers funded by the U.S. Department of Labor.

Service Fair:
Gatherings sponsored by an organization to provide an array of services to a target population.

Service Providers:
Organizations that offer assistance to a targeted population.

Warm Referral:
Sending a client to a specific agency with an identified contact within that organization.
Appendices

NCOA Documents

• Economic Security Initiative Partner Directory

• NCOA Economic Security Quality of Life Assessment

• Checklist of What You Need for a BenefitsCheckUp®

• ESI Client Work Flow Chart

Samples from Economic Security Service Centers

• Intake Form from Center for Financial Wellness, Milwaukee, WI

• Privacy Notice from Center for Financial Wellness, Milwaukee, WI

• Memorandum of Understanding from United Way of Tucson and Southern Arizona

• Personal Action Plan from United Way of Tucson and Southern Arizona

• Action Plan Tracker from United Way of Tucson and Southern Arizona

• Assessment and Action Plan from NCOA Virginia Resource Center, Arlington, VA

• Partner Referral & Client Progress Reporting Procedures from Cleveland Department of Aging, OH

• Release for Client Information from Cleveland Department of Aging, OH

• Job Description for Economic Security Case Manager from Baltimore CASH Campaign, MD

• Job Description for Volunteer Economic Specialist from Lenox Hill Neighborhood House, New York, NY
  http://www.ncoa.org/assets/files/pdf/ESI-Sample-Job-Description-for-Volunteer-Economic-Specialist-Job-Description.pdf
Endnotes

1 For more detailed information on the methodology and data sources used in calculating the Elder Index, see Laura Henze Russell, Ellen A. Bruce, Judith Conahan, and Wider Opportunities for Women: The WOW-GI National Elder Economic Security Standard: A Methodology for Determining Economic Security for Elders (Washington, DC: Wider Opportunities for Women and Gerontology Institute at the University of Massachusetts—Boston, 2006).


3 The Economic Security Database, Wider Opportunities for Women. Calculation by the Gerontology Institute, University of Massachusetts—Boston.


6 The Economic Security Database, Wider Opportunities for Women. Calculation by the Gerontology Institute, University of Massachusetts—Boston.