



MAKING ENDS MEET: ELDER ECONOMIC SECURITY

A Quick Reference Guide On:
The Senior Community Service Employment Program (SCSEP)

Monthly Tools and Information
From the Elder Economic Security Initiative™ Program

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Update on the National Initiative

WOW is looking forward to another productive and prosperous fall for the national Elder Economic Security Initiative. We have already hit the ground running with presentations at the Community Action Partnership's annual convention, before the Income Security Committee of the Leadership Council of Aging Organizations, and most recently before the membership of the National Association of State Units on Aging. Later this fall, we will continue to spread the word on the Initiative with presentations at the National Aging Law Conference luncheon and with a workshop at the annual Gerontological Society of America convention.

Per the recommendation of many of our partners, and in an effort to put a face to the numbers we are sharing, we have recently added a storyboard function to the [WOW website](#). As you can see our first story hails from Wisconsin. As you continue to engage seniors and their caregivers in the Initiative, please let us know if individuals would be willing to share their story. Be sure to check out our first entry today!

In late October, we look forward to convening state partners for the first fall training summit! We are currently finalizing an exciting agenda chock full of skill building! Helping gear up for your visit is our newest team member, Alisha Howell, Program Assistant. Alisha recently joined WOW after completing an internship with Capital Area Asset Builders here in DC and graduating from the University of Illinois at Urbana-Champaign with a Bachelor's degree in Journalism. We are thrilled to have her!

Plans are underway for WOW and the Gerontology Institute to make site visits to all four of the new state partners to share the draft county data. We are looking forward to getting out to the states and getting plans in place for release events in early and mid-2009!

Finally, we have released the next request for proposals for new state partners. Please watch for additional information in your inbox in the near future!

WHAT and WHY it Matters

WHAT is the Senior Community Service Employment Program?

The Senior Community Service Employment Program (SCSEP) was created through passage of the Older Americans Act in 1965. SCSEP is federally funded and allocated among various state and national organizations. The program is administered by local One-Stop Career Centers of the workforce investment system and private adult education agencies. SCSEP creates work-based job training opportunities for low-income seniors. Individuals enrolled

in the program work an average of 20 hours per week in community service positions at non-profit and public organizations throughout training.

Eligibility Requirements: An individual must...

- ✓ be age 55 or older
- ✓ have a monthly income at or below 125% of the Federal Poverty Level (FPL) (\$1083 per month or \$13,000 annually)

Priority is given to veterans, spouses of veterans and persons age 60 or older.

Available Opportunities: Job training placement at...

- ✓ Child day care facilities
- ✓ Senior centers
- ✓ Non-profits
- ✓ Government agencies
- ✓ Schools
- ✓ Hospitals
- ✓ Libraries
- ✓ Landscaping Centers

Other training opportunities are also available through individual consultation, seminars, classes, and other educational and job training programs.

A recent qualitative study by the [National Institute for Occupational Safety and Health](#) (NIOSH), finds that the most commonly cited reason for older adults to enter the SCSEP is the need for money and/or financial concerns. Other reasons include a desire to develop new skills, to socialize with others, to stay busy, to make a contribution to society and to obtain experience in order to secure full time work. Older adult participants of SCSEP face several challenges in the workplace, including learning how to use new technology, adjusting to change, experiencing a lack of confidence and/or poor self-esteem and fitting in with younger workers. The senior respondents of the NIOSH study suggested several opportunities to improve jobs for the aging workforce, including offering a “pat on the back,” and acknowledgement of a job well done, providing in-depth orientations, offering skill development opportunities and on-the-job training, and educating other employees and management about the value of older workers.

Source: [U.S. Department of Labor Employment & Training Administration: SCSEP](#); Presentation by Grosh, J.W. “Older Worker Research Findings,” on September 24, 2008 at a policy briefing sponsored by [Experience Works](#): Issues Raised by the Aging Workforce.

WHY does it MATTER?

As the purchasing power of Social Security benefits and other sources of retirement income are eroded by the rising cost of goods and services, such as gasoline, food and utilities, many seniors *must* continue working to meet their basic needs. Low-income seniors often do not have access to adequate savings, pensions or other employer-sponsored retirement plans, such as 401(k)s, to appropriately supplement their income in retirement. The SCSEP offers invaluable opportunities for low-income seniors to develop skill sets and learn a trade in the community-service sector. Training programs like the SCSEP offer the means to achieve financial self-sufficiency for low-income seniors who would otherwise have to make difficult sacrifices among necessities, such as food and medications.

Check out the website!

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Women, particularly women of color, are more likely to need supplemental income sources in retirement. Findings show that, "Women make up the largest percentage of older workers eligible for federal training programs. For example, more than 72% of SCSEP enrollees are women - the great majority without work histories or with intermittent work histories." (Gross, 2004) Many women who struggle to make ends meet in their elder years were, or continue to be, caregivers for children, grandchildren or other family members. For these women, training that emphasizes the skills of today's labor market is a critical component to securing employment.

Sources: Quoted directly from: Gross, Dorothea, (2004) "A Manual for Training Low-Income Workers," Retrieved at: http://www.doleta.gov/Seniors/html_docs/docs/dnds.cfm

Data You Can Use

- ✓ "Only a small number of 55+ older workers are currently receiving training under federally-funded programs. *The majority of these are participants in the Senior Community Service Employment Program, which serves less than one percent of those eligible for the program...*The SCSEP remains as the only federal training program that explicitly serves 55 years and older, low-income adults."

Quoted directly from: Gross, Dorothea, (2004) "A Manual for Training Low-Income Workers," Retrieved at: http://www.doleta.gov/Seniors/html_docs/docs/dnds.cfm

Policy Center

According to the US Census, over 3.6 million seniors live below the antiquated federal poverty line. Even so, there are only about 100,000 slots available for low-income seniors to participate in SCSEP each year. This is because funding for this program has been steadily declining, despite the constantly-growing numbers of eligible individuals:

- Fiscal Year 2002 -- \$445 million
- Fiscal Year 2006 -- \$432 million
- Fiscal Year 2007 -- \$432 million, plus a \$51 million adjustment to provide sufficient funds to continue paying enrollees at the higher minimum wage level.

According to the National Council of Aging Organizations, if SCSEP were funded in FY07 at the same level as FY02, but adjusted for inflation and the growth in the senior population, the figure would be \$548 million, plus the \$51 million minimum wage adjustment, for a total of \$599 million. That is a *shortfall of \$116 million*, and that does not even consider an increase to address the growing number of seniors in poverty who find themselves in need of this program. Congress must *increase spending for SCSEP by at least 9 percent in FY09* and continue with regular increases in the coming years until the serious funding shortfall is eliminated. In addition, efforts should be made to improve access to employment and training services for older workers and use the efficiency of SCSEP as a model. Elders continuing to work and/or reconnecting with the workforce, either by choice or necessity, require specialized support. The lessons learned from SCSEP should be applied to other federal and state programs to expand services to older workers. For instance, the Workforce Investment Act (WIA) should be strengthened to meet the unique needs of the older workforce, thereby, greatly increasing opportunities for older workers. Improvements would include the following:

- ✓ One-stops should more formally collaborate with Older Americans Act Title V – Senior Community Service Employment Program - at the state and local levels.

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<http://wow-eesi.blogspot.com/>

- ✓ Older workers should be represented on the state and local workforce investment boards.
- ✓ One-stops should be encouraged to include information about part-time or seasonal work in the job data bases. Many older people look for less-than-full-time employment, so requiring one-stops to at least include part-time or seasonal jobs in their data bases would be useful for many older workers.
- ✓ The technology in one-stops often is a barrier for mature and older workers who may not be as sophisticated in the use of computers and data bases. Having a person onsite who can provide hands on assistance to older workers who need help navigating the general services at one-stops would be a positive step in ensuring that older people are served in WIA.
- ✓ Often when older people seek employment and training services, they have ample prior work experience and have developed skills over their lifetime, but need help translating that experience and life skills to job skills. Providing services to older people that enable them to view their work and life skills within the context of a contemporary job market would be very helpful to this cohort of workers.
- ✓ The current performance outcome measures for one-stops provide a disincentive to serve mature and older workers for several reasons. The three most critical performance measures are: placement in full-time employment, retention in full-time employment for six months, and a wage increase in one year or less. If the one-stop does not meet these three performance measures for each individual provided intensive training services, then the funds expended on the individual are disallowed, and the one-stop has to absorb the cost for the services. There should be established different performance measures for service to mature and older workers.

State Spotlight

REQUEST for PROPOSALS: *Seeking Lead State Organizations*

Wider Opportunities for Women (WOW) announces the release of the third Request for Proposals (RFP) for the Elder Economic Security Initiative™ (the “Initiative”). As you may already know, our efforts currently include Initiatives in Massachusetts, Illinois, Pennsylvania, Wisconsin, California, Minnesota, Michigan, New Jersey and Connecticut. Please help us expand the work to new states by disseminating the attached RFP to organizations which may have the interest and capacity to undertake the work. **Click [HERE](#) to view the RFP.**

Through a combination of coalition building, research, advocacy and media outreach at the community, state and national levels, the Initiative seeks to promote economic security for our nation’s elders. Underpinning these efforts is the Elder Economic Security Standard™ Index (the “Elder Index”), a comprehensive geographically-based measure of income adequacy, developed by the Gerontology Institute at the University of Massachusetts-Boston (GI UMASS) and WOW.

WOW seeks lead state organizations (LSOs) with whom to launch and implement the Initiative. In collaboration with WOW, these LSOs will successfully build a statewide coalition of diverse stakeholders, provide input into the tabulation of

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Email:
ssanders@wowonline.org**

the Elder Index for their state, develop a statewide policy agenda based on the findings of the Elder Index, and coordinate the launch and implementation of the Initiative. *For more information, e-mail Stacy Sander at ssanders@wowonline.org.*

Questions from the Field and Answers

Q: The Elder Economic Security Standard™ Index assumes that seniors are not working. Given this, how can it be used to advocate on behalf of older workers?

A: The Elder Index is designed to measure the true costs of aging in place for seniors who no longer work; as such, it does not include expenses related to working such as income taxes or travel to and from one's place of employment. Even so, the Elder Index can still be used as a tool to help seniors who either choose to continuing working or must do so make ends meet.

The Elder Index can be used to gauge what constitutes an adequate wage for working seniors. An elder seeking part-time employment can use the Elder Index to assess how additional income will help cover basic costs in addition to other income sources, such as savings, pensions and/or Social Security benefits. Care managers and services providers can use the Elder Index to assist seniors with this process. Similarly, employers can use the Elder Index to determine what adequate wages for full- or part- time older workers should be. Finally, advocates can use the Elder Index and the messaging of the broader Initiative to illustrate the real costs facing seniors in their communities in order to advance flexible workplace policies that allow seniors to phase into retirement through part-time work and/or other remote or tele-work options.

Upcoming Events

WATCH for WORKSHOPS!

WOW and representatives from the Gerontology Institute at the University of Massachusetts Boston, our researcher partner, will present on the Index and its application with respect to income support modeling at the 61st annual scientific meeting of the [Gerontological Society of America](#) (GSA) in National Harbor, Maryland.

Sunday, November 23

- ❖ *Introducing a New Measure of Income Adequacy: the Elder Economic Security Standard™ Index*
GSA 61st Annual Scientific Meeting
Sunday, November 23, 2008 from 1:15 pm – 2:45 pm

WOW is very please to share that with the help of the National Senior Citizen's Law Center we have secured the keynote at the lunch plenary at the [National Aging and Law Conference](#) in Arlington, Virginia in early December. This will be a great opportunity to introduce the Initiative and the Elder Index to the many attorneys across the country working to ensure seniors age in place with dignity. *More details to come...*

Resources and Tools

Estimate your retirement benefits to find out ahead of time if SCSEP may be a useful option for you or a senior you know:

- ✓ [Social Security Administration: Retirement Estimator](#)

Introducing your WOW Team!

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SCSEP History and Successes at the AARP Foundation:

- ✓ [SCSEP at the AARP Foundation: Overview and Resources](#)

Answers to commonly asked questions about the SCSEP:

- ✓ [FAQ: Department of Labor, Employment and Training Administration](#)

A detailed manual and overview on training for low-income older workers:

- ✓ [A Manual for Training Low-Income, Older Workers](#)

Skill Development: Public Speaking: 15 WAYS to BE!

"Make sure you have finished speaking before your audience has finished listening." – Dorothy Sarnoff

WOW your audience... 15 WAYS to BE!

1. **BE prepared.** Practice beforehand.
2. **BE organized.** Provide an outline of your presentation at the start.
3. **BE clear.** Speak clearly and slowly
4. **BE loud.** Enunciate and project your voice. Be sensitive to potential hearing loss your audience. If a microphone is available, then use it.
5. **BE confident.** Stand tall with arms at your side.
6. **BE calm.** Avoid fidgeting or nervous habits.
7. **BE personable.** Make eye contact.
8. **BE funny!** Use humor and make it lively.
9. **BE creative.** Use visual aids to accommodate different learning styles, such as Power Point, hand outs or video.
10. **BE engaging.** Interact with the audience.
11. **BE real.** Use anecdotes and share personal stories.
12. **BE humble.** Speak to the experience of your audience and acknowledge their expertise when appropriate.
13. **BE open.** Leave time for people to ask questions.
14. **BE honest.** If you don't know how to respond to a question, that's okay! Follow-up with the audience later on.
15. Above all, **BE upbeat and relaxed!** 😊 Keep smiling 😊

Many thanks to Alyssa Best, Local Programs & Policy Associate of WOW, for help compiling these tips

At WOW, we want to help our state partners and community coalition members feel empowered to speak out, whether formally or informally, about the challenges facing low-income seniors and the solutions that can help! Please contact the Initiative's team at WOW if you need additional talking points or information to share the tools and information of the Elder Economic Security Initiative in your communities.

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