



# ECONOMIC SECURITY SERVICE CENTERS IMPLEMENTATION GUIDE

The Economic Security Initiative is a person-centered, holistic approach to economic casework to effectively address the needs of older Americans experiencing economic distress. Lead organizations serving as "Economic Security Service Centers provide assistance and support through comprehensive assessment and economic case management, as well as referrals to community partners and follow-up. Centers assist individuals with issues ranging from benefits enrollment to foreclosure counseling and job training. Working with community partners, the Centers benchmark individuals' progress toward the goal of economic stability and security using a national definition that provides a local measure.

This guide is designed to walk you through the process of setting up your Economic Security Initiative (ESI). This is only meant to be a guide. Please make modifications as needed for your organization. Our [ESI Clearinghouse](#) has resources, templates, and tools for you to use as you build out your ESI project.

Before you proceed with implementation, we recommend that you use our [Readiness Assessment Survey](#) to determine if ESI is a good fit for your organization. Also, review the [Economic Security Initiative Demonstration: Lessons Learned](#) report to find out more about the project. If you have any questions, please contact Maggie Flowers at the National Council on Aging (NCOA), [Maggie.Flowers@ncoa.org](mailto:Maggie.Flowers@ncoa.org).

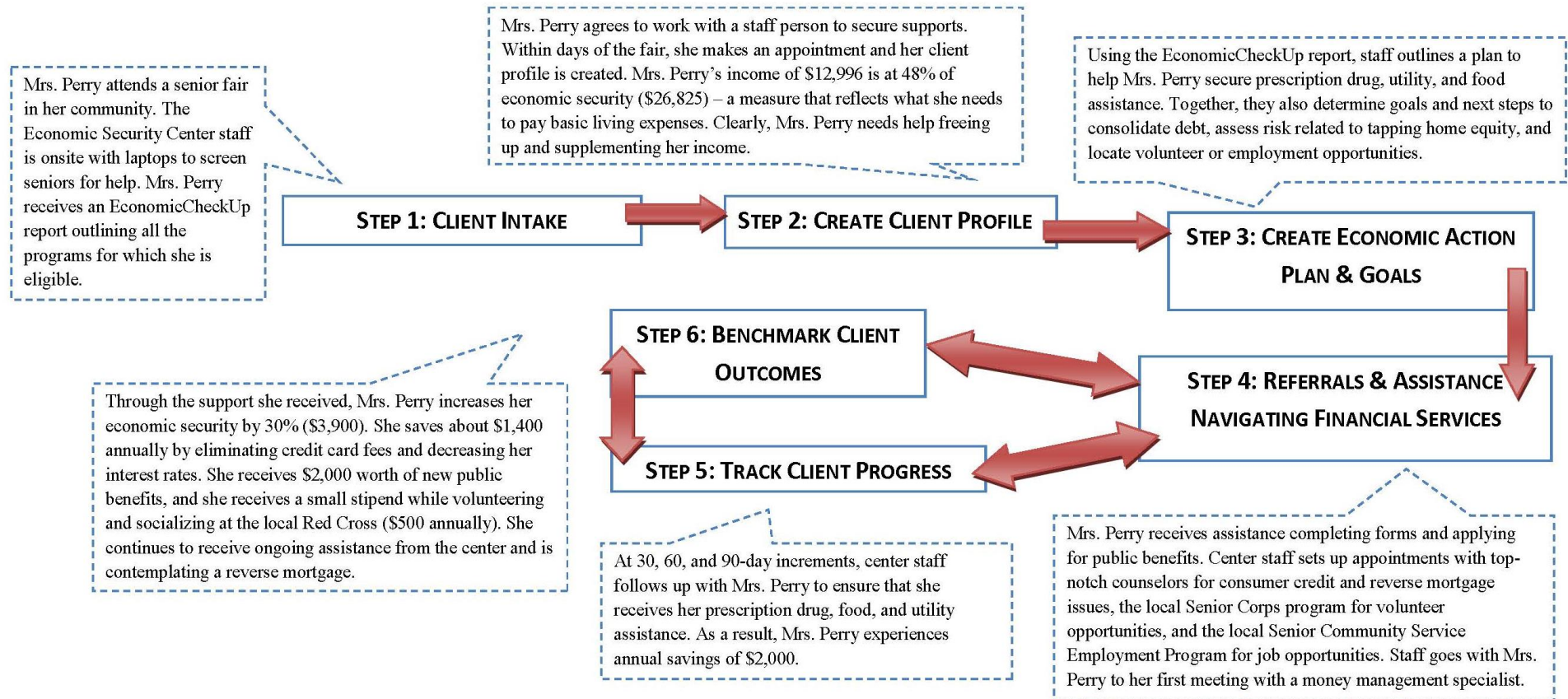
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## Economic Security Initiative Background

The core strategy of the Economic Security Initiative is 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. Each organization structures its program differently. The client workflow below can serve as a guide in creating your workflow. If you'd like to talk to other organizations implementing this program, please visit our [Directory of Partners](#).

**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 Center could help Mrs. Perry and seniors like her.



### Step #1: Identify Service Area Covered

Identify the specific geographic area(s) your initiative will serve—a city, county (or multiple counties), or your entire state. Your service area may coincide with the full area your organization serves or may be limited in scope as you launch the program.

### Step #2: Identify Resources

Like any casework, holistic economic casework can be resource intensive. It may be best to embed the program in an existing system. Do you have an existing program that will lead this initiative? Have you identified funding to support it?

### Step #3: Define Your Target Population

Identify your general target population within that service area, as well as any specific underserved populations (e.g., minority communities, younger Medicare beneficiaries with disabilities, people who are homebound, people with limited English proficiency, people in rural areas) who you will serve.

Age Range	
Income Parameters	
Other Parameters	
Comments	

### **Step #4: Determine Your Project Timeframe**

Set a timeframe to build and implement your project. Revisit this goal after you complete the full guide.

### **Step #5: Determine Your Service Goal**

Estimate the number of clients you will serve over the course of the project period. Revisit this goal after you complete the full guide.

### **Step #6: Define Success**

What are you trying to achieve with this program? How will you determine if your program is successful?

## Step #7: Articulate Your Approach

Describe the specific service delivery model your organization will implement to provide **economic casework** for your target population (i.e., a virtual or physical “one-stop shop” ensuring clients’ economic needs are identified and met). Revisit this step after you complete the full guide.

Discuss how you intend to learn and keep up-to-date about the core elements of economic security, so you are able to **assess and refer** clients to your appropriate community partners. The core elements of economic security include: budgeting and money management; health; credit and debt; housing; employment and training; and consumer protections.

## Step #8: Conduct a Community Assessment

No one agency can meet all the needs of older adults. Strategic partnerships are critical to success. Identify organizations in your service area that are addressing the economic needs of seniors and will offer free, knowledgeable, and objective services to your clients. Be sure to list key contact information and their proposed role in this project. If this is a service your organization provides in-house, please note that as well. Background information on many of these topics can be found in our [ESI Clearinghouse](#).

	IN-HOUSE?	AGENCY	CONTACT PERSON	EMAIL	PHONE NUMBER
<b>MONEY MANAGEMENT &amp; BUDGETING</b>					
Financial literacy					
Tax credits, deferrals, and exemptions					
Eligibility and enrollment to the range of public benefits					
Emergency aid—food, fuel, housing, health care (including dental), clothing					
Veterans benefits and resources					
Transportation					
Other					

## Step #8: Conduct a Community Assessment (Continued)

	IN-HOUSE?	AGENCY	CONTACT PERSON	EMAIL	PHONE NUMBER
<b>CREDIT &amp; DEBT</b>					
Credit counseling/debt mitigation					
Debt collection remedies					
Other					
<b>HOUSING</b>					
Foreclosure mitigation					
Home repair					
Housing options counseling					
Renters assistance					
Reverse mortgage counseling					
Other					

**Step #8: Conduct a Community Assessment (Continued)**

	IN-HOUSE?	AGENCY	CONTACT PERSON	EMAIL	PHONE NUMBER
<b>HEALTH</b>					
Home and community-based waiver services					
Food and nutrition services					
Insurance issues					
Aging services					
Other					
<b>EMPLOYMENT &amp; TRAINING</b>					
Skills assessment					
Job training					
Job placement					
Other					



## Step #8: Conduct a Community Assessment (Continued)

	IN-HOUSE?	AGENCY	CONTACT PERSON	EMAIL	PHONE NUMBER
<b>CONSUMER PROTECTIONS</b>					
Legal services					
Consumer protection or remedies for financial abuse					
Other					

Other thoughts or concerns about community partnerships:

## Step #9: Develop an Economic Case Management System

Describe the current case management system your organization uses for intake, ongoing case management, and follow-up. Be sure to note if it is a paper or web-based system, who uses it, and how it is used. You don't have to start from scratch. Our [ESI Clearinghouse](#) has modifiable tools to help you build your program.

CASE MANAGEMENT STAGE	PAPER OR WEB-BASED?	WHO USES IT	HOW IT IS USED
Intake			
Ongoing case management			
Follow-up			

## Step #9: Develop an Economic Case Management System (Continued)

In the chart below, check off the types of information you currently collect in your case management system. Add anything that is not listed under the "other" category.

CONTACT INFORMATION		
Client name		<i>Comments:</i>
Client address (including zip code)		<i>Comments:</i>
Client email address (if any)		<i>Comments:</i>
Caregiver/Friend/Other contact name		<i>Comments:</i>
Caregiver/Friend/Other contact address		<i>Comments:</i>
Caregiver/Friend/Other contact email address (if any)		<i>Comments:</i>
Agencies with which client currently has contact		<i>List agencies:</i>
FINANCIAL INFORMATION		
Income amounts (net and/or gross)		<i>Comments:</i>
Income sources		<i>Comments:</i>
Assets		<i>Comments:</i>
Names of entitlement programs client already participates in		<i>Comments:</i>
ID number for each entitlement program		<i>Comments:</i>
Nature or amount of benefits client receives from programs		<i>Comments:</i>

## Step #9: Develop an Economic Case Management System (Continued)

Discuss how you will use and/or adapt your current case management system to allow for holistic economic case management for your target population. The system should include the elements listed above in Step 8 and the key problems to be addressed on your clients' behalf.

## Step #10: Devise a Timeline

Provide a detailed timeline for establishing the project, including key tasks, responsible parties, estimated timeframes, and deliverables. It will take about six months to create the partnerships and systems you need to launch the ESI project.

	KEY TASKS	RESPONSIBLE PARTIES	DELIVERABLES
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6	<i>Launch Initiative</i>		

## Step #10: Devise a Detailed Plan (Continued)

Describe in detail your protocol for working with community partners. Be sure to include specific details around processes you will put into place to ensure a “warm referral” process (a referral process that allows the client to be seen quickly by the referral agency), information sharing about clients among partners, as well as follow-up (how frequent and how it will be done).

PARTNER	“WARM REFERRAL” PLAN	INFORMATION SHARING PLAN	FOLLOW-UP PROCESS	FOLLOW-UP FREQUENCY

## Step #10: Devise a Detailed Plan (Continued)

If you intend to collect data *in addition to* what is captured under the tool developed in Step #9, please list it here.

Explain how your project will help clients secure the outcomes and goals set in their action plans.

## Step #10: Devise a Detailed Plan (Continued)

Describe how you will *use and/or adapt technology* for the following: intake/assessment, tracking your case management steps and progress, and evaluation (data collection and evaluation). You don't have to start from scratch. Our [ESI Clearinghouse](#) has modifiable tools to help you build your program.

ACTIVITY	PLAN FOR TECHNOLOGY
Intake/assessment	
Tracking case management steps and processes, such as referrals and applications	
Evaluation	



## Step #10: Devise a Detailed Plan (Continued)

Please describe your plans for *implementation*. Be sure to discuss how you will identify and train case managers on substantive issues and resolution strategies; process issues of assessment, plan development, referrals, and tracking; and supervise work with clients to assure quality and accuracy.

IMPLEMENTATION ACTIVITY	YOUR PLAN
Identifying/training case managers on issues and resolution strategies	
Identifying/training case managers on issues of assessment, plan development, referrals, and tracking	
Supervising case managers/work with clients	

## Step #10: Devise a Detailed Plan (Continued)

Discuss your plans for *program oversight*. Include details on how frequently you will engage in the following: review of individual cases with case managers; meetings with community partner agencies to which you are referring clients; and reporting to NCOA regarding processes, successes, challenges, and any need for course adjustments.

OVERSIGHT ACTIVITIES	FREQUENCY OF ENGAGEMENT
Reviewing individual cases with case managers	
Meeting with community partner agencies	
Reporting to NCOA (processes, successes, challenges, course adjustments)	

## Step #11: Create a Program Evaluation Plan

Discuss your plans for **program evaluation**. Include details on how you will define, track, and assess the following: measurable program outcomes and benchmarking client progress.

EVALUATION ACTIVITIES	DEFINITION	TRACKING ACTIVITIES	ASSESSMENT
Measurable program outcomes			
Benchmarking client progress against a local measure, such as Wider Opportunities for Women's Elder Economic Security Standard Index ( <a href="http://www.BasicEconomicSecurity.org">www.BasicEconomicSecurity.org</a> )			

How will you report on your outcomes internally and externally?