

# QUICK REFERENCE GUIDE

“I am old; no one wants to hire me.”



This quick reference guide provides information and resources to guide individuals if they experience the barrier identified in the handout.

## **Yes, there are job opportunities for older adults.**

There are programs that help people of any age to find work and opportunities for continued training and career development.

### **Senior Community Service Employment Program (SCSEP):**

A person who is 55 or older may qualify to be placed at a nonprofit or public place of employment such as a school, hospital, daycare center or park. Participants work an average of 20 hours a week and are paid the highest of federal, state or local minimum wage. The person receives training and the placement gives them a chance to learn the job and demonstrate their reliability and ability to do a good job. When a job opening is available, the person can apply for a job directly with the employer. When hired directly, the person is paid the same wage as others in the same position with the same responsibilities.

For more information and to find the SCSEP program in your area, visit [bit.ly/2vVPdio](http://bit.ly/2vVPdio).

## **Tools and Resources from the Hands on Banking® Curriculum**

- Strategies for saving if you're trying to close the gap between the amount you've saved for retirement and the amount that you want and need, below are some strategies that may help: [bit.ly/2w7vnjP](http://bit.ly/2w7vnjP)
- Five steps that will take you toward your retirement: [bit.ly/2vCNmfl](http://bit.ly/2vCNmfl)
- Introduction to the basics you need in order to design your own financial future and create a plan for retirement: [bit.ly/2wYIAdh](http://bit.ly/2wYIAdh)

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In addition, American Job Centers (AJCs) and Vocational Rehabilitation (VR) have programs designed to help people who have disabilities from age 14 and older. To find an American Job Center near you, visit [bit.ly/2vVHING](https://bit.ly/2vVHING).

To find a Vocational Rehabilitation state office, visit [bit.ly/2vx9yd1](https://bit.ly/2vx9yd1).

Nearly 40 million Americans over age 65 are working. The Americans with Disabilities Act (ADA) protects individuals who have a need for an accommodation within a workplace. The Job Accommodation Network (JAN) can assist employers and individuals to find strategies and accommodations that may be able to assist a particular individual, including seniors, in meeting production needs within the workplace. For ideas on accommodations, visit [askjan.org](https://askjan.org).

Sometimes an accommodation can be in the form of assistive technology. Assistive technology and other innovations make work life more manageable and helps people function within the workplace, at home and within their communities with greater independence. There are programs that demonstrate new assistive technology. There are lending programs that allow people to borrow assistive technology, often indefinitely. In addition, there are Alternative Financing Programs that help people to qualify for affordable loans to purchase assistive technology. Using a loan to purchase assistive technology for items that are not funded by other means can allow a person to purchase the item that best meets their needs. A loan can also serve as a credit and asset building tool for individuals who have a disability. To find a program near you, visit [bit.ly/NDI-AT-Loan](https://bit.ly/NDI-AT-Loan).

## Resources

- ➔ AARP is a nonprofit organization that helps people ages 50 and older to improve their quality of life as they age. AARP posts a list of employers who have taken a pledge to meet their staffing needs by hiring experienced workers. The pledge includes that they believe in equal opportunity for all workers, regardless of age; believe that 50+ workers should have a level playing field in their ability to compete for and obtain jobs; recognize the value of experienced workers; recruit across diverse age groups and consider all applicants on an equal basis. To see the list, visit [bit.ly/2vCXa9L](https://bit.ly/2vCXa9L).
- ➔ The Pew Research Center states that older Americans – those ages 65 and older – are working more now than at any other time in history. Today's older workers are also spending more time on the job than their peers did in previous years, according to analysis of employment data from the federal Bureau of Labor Statistics.
- ➔ A person who receives disability benefits can work in an effort to increase their retirement benefits for the future and use work supports prior to age 65: [ssa.gov/pubs](https://ssa.gov/pubs).
- ➔ Social Security retirement benefits can increase by as much as eight percent per year when a person works beyond their full retirement age: [ssa.gov/planners](https://ssa.gov/planners).
- ➔ By 2030, the number of people aged 65 years or older in the United States is projected to double to 72 million adults, representing 20 percent of the total U.S. population: [bit.ly/2uVPT2w](https://bit.ly/2uVPT2w).

*Provided to you by National Disability Institute [www.realeconomicimpact.org](https://www.realeconomicimpact.org)  
These materials were created in collaboration with Wells Fargo Hands on Banking®.*

For more information about this Reference Guide, please send an email to [ask@ndi-inc.org](mailto:ask@ndi-inc.org).