Aging and Economic Security Evaluation: Crosscutting Lessons Learned
June 15, 2016

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ACKNOWLEDGEMENT

The Economic Security Portfolio in Atlantic Philanthropies' Aging Program: Context

The objective of the economic security portfolio in the Aging Program was to protect and enhance economic support for low-income elders, particularly vulnerable populations (e.g. women, and diverse elders). Atlantic Philanthropies' intentions were to ensure access to stable sources of income (primarily public sources such as Social Security) and other benefits (cash and non-cash) for older adults to meet their financial needs in retirement. Specifically, Atlantic Philanthropies chose to focus in two areas: 1) protecting and improving basic income and 2) ensuring benefit adequacy and enrollment. They set goals and pursued four specific approaches:

- *Improve and protect Social Security (Grantees: Social Security Works/Alliance for Retired Americans; Center for Community Change)*
- *Restore and protect pension benefits for low-wage workers and retirees (Grantee: Pension Rights Center)*
- *Ensure a more accurate assessment of financial need (Grantee: Wider Opportunities for Women)*
- *Improve low-income benefits coordination and increased uptake (Grantee: National Council on Aging)*

Five initiatives supported the Atlantic Philanthropies' economic security portfolio in the Aging Program. Those initiatives are:

- Social Security Works (SSW) utilized advocacy and communications to protect and strengthen Social Security and Supplemental Security Income benefits
- Wider Opportunities for Women (WOW) implemented the Elder Index, which provides a new and data-driven framework to recognize the gap between the localized cost of living and actual elder incomes
- The Center for Community Change (CCC) used grassroots training and mobilization to shift the narrative about Social Security and protect this program's sustainability
- The National Council on Aging (NCOA) piloted systems reform efforts to enhance the connection of elders to SNAP/Food stamps benefits
- The Pension Rights Center (PRC) supported the creation and of innovative state-level reforms to retirement programs

Together, these five projects focused on strengthening retirement security policies, maintaining and enhancing financial resources for elders in retirement, and improving elders' enrollment in an array of social safety net programs.

INTRODUCTION

This brief summarizes lessons learned about what made these grantees successful during a politically charged moment in our history by reviewing findings related to the cross-cutting themes that were guides for the evaluation. All of the initiatives have had considerable success in moving their agendas forward despite the economic and political challenges the nation has faced in recent years. The emerging lessons can inform future grantmaking for advocacy in this field, and lift up the features of effective advocacy strategies that other organizations working to promote economic security for elders might employ.

Atlantic Philanthropies' overall theory of change was rooted in the belief that sound policy analysis, proven best practice models, and well-organized and targeted advocacy can, when combined with supportive government officials, lead to positive structural change in all of these areas. Research and data could be used strategically to build public awareness, inform problem solving and strengthen democracy by helping advocates hold government accountable. The majority of Atlantic Philanthropies' support targeted investment in state policy advocacy, strengthening the capacity of local advocacy organizations to make change at the state level and building momentum across a critical mass of states that makes the case for other states to follow.

As they near conclusion of their limited life philanthropy, Atlantic Philanthropies has pursued a variety of learning activities to reflect on their approaches, articulate lessons that might help sustain progress, and share those lessons with the field. In the culminating portfolio review for this Aging and Economic Security work, Atlantic Philanthropies commissioned an independent evaluator to examine the work of the anchor organizations who have demonstrated success advancing the issues, as well as establishing capacities that may continue to contribute to improving economic security beyond Atlantic Philanthropies' sunset.

The six crosscutting themes that guide this lessons learned brief are as follows:

1. How Change Happens:
   a. Advocates employ a state-by-state approach to catalyze national policy reform
   b. Advocates use various tactics to target multiple levels of government to secure policy reform
2. Research: Knowledge is the backbone of effective advocacy and communications strategies
3. Strategic Communications: Changing the narrative is a key advocacy priority
4. Grassroots Engagement: Ensuring that the voices of seniors are heard in policy debates
5. Capacity Building: Many capable state organizations still benefit from additional funding and technical assistance
6. Institutionalizing Change: The "Real" policy win

In the sections that follow, we will review each of the lessons identified through analysis of the recent work of the core Aging and Economic Security grantees.

1a. How change happens: Advocates employ a state-by-state approach to catalyze national policy

It is safe to conclude, based on many conversations, that the national lead organizations and their state partners would welcome sweeping federal reforms to build and solidify programs that support elder economic security. However, the reality is that major federal policy initiatives rarely emerge without years of state experimentation and momentum developing from the states, and members of Congress rarely act without strong and vocal support from their home states. The national grantees in this cohort each worked in partnership with state (or "field") organizations or a state-based coalition, although the extent of and nature of the collaborations varied.

> *"... effective grassroots mobilization can neutralize the maneuvering of even best-funded lobbyists working against particular reforms."*

The reasons national advocates work with state-level partners include:

● States have more flexibility and are more nimble than the federal government, especially in the recent environment of gridlock in Washington.

● State-level progress is a powerful motivator for a domino effect of change to unfold. Policy diffusion happens when states can learn from each other and leverage research (and even mistakes) as they implement ideas tried by others. Power and momentum for federal action can be built from the state level when a tipping point has occurred and a critical mass of states have begun to adopt particular reforms.

● Demonstrating that constituents concerned about particular issues are real people can generate political will for policy reform in Washington. In fact, effective grassroots mobilization can neutralize the maneuvering of even the best-funded lobbyists working against particular reforms.

National advocates used a variety of criteria to select states in which to focus and to select state organizations / field partners which with to work:

● Attuned to certain demographics that indicated a high need for policy reform, the national grantees selected pilot states well-positioned to welcome particular innovations.

● National organizations targeted states that had already established a track record with retirement security advocacy and have already gained momentum, or have potential to do so because of the capacity of local partners or allies (WOW,CCC,PRC, NCOA, and SSW).

● Grantees were motivated to focus on states which had a powerful local political champion who moved the issue foward (PRC), or those with the ability to mobilize the constituents of a particularlt powerful member of Congress (CCC, SSW, PRC).

Examples of how grantees maximized the value of state-level partners, experts and broad-based coalitions include the following:

● WOW developed a team in each state with a state partner and a government affairs consultant. The state partners led the efforts in coalition with a broad array of local allies.

● Social Security Works had long (some 10 years+) relationships with the state groups they worked with, even during times when they were not able to provide re-grants to support their partners' efforts.

● PRC was a key coordinator of the national coalition that developed the core ideas underlying the prototypes for the state administered retirement plans. They then provided key support (research, TA, testimony, relationship brokering) to the coalitions that formed in several states as they worked to build support for their plans.

SSW had particularly useful observations about the value of constituent mobilization at the state level to promote national policy change:

● "Although you might think it's obvious, the water is actually so muddied on Social Security that it's really critical that even in the bluest of blue states, they are still hearing from the real people that they want to expand Social Security, and they sure don't want us even to think penny cuts…the Hill staffers actually have tally sheets, and so if you can get phone calls from people in their districts and they note that…it really matters. And if you call from outside their district, they don't note it anywhere. They don't care what you think."

● "You have to actually demonstrate that you have people, and so this why it's not logical. It's much more emotional. You have to be able to show that you are not only the policy expert [who can explain] the big macro reasons why we need to do this…but then we have to go to the states to demonstrate that the real people, the constitents, are on our side on this. And that's where you win…"

1b. How Change Happens: Advocates use various tactics aimed at multiple levels of government to make incremental progress toward the ultimate goal of change at the highest level of government possible

Advocates wisely use multiple tactics with single or multiple targets to work toward their goals.

In the case of WOW's EES Initiative, county resolutions to use the Elder Index were sought primarily as stepping stones to state level action in New Jersey; however institutionalization was only achieved with state legislation combined with state funding. A county-level win may have provided direct benefits to the target population by increasing access in the short term, but it would have been largely symbolic in the fight toward state acceptance of a new policy idea. Given this, advocates approached their work in this state by focusing on both targets as they planned their strategy.

National advocates often work at the state and federal level simultaneously.

In order to get state administered retirement plans approved, PRC and its allies had to work at both the state level and with federal agencies for approval from the relevant bodies (in this case the Internal Revenue Service and the Department of Labor) in order for state plans to be implemented. NCOA similarly had to work at the federal level to protect funding sources (such as MIPPA), and at the state (and county level) to implement systems reform required to increase access to benefits for elders.

2. Research: Knowledge is the backbone of effective advocacy and communications strategies

"So [our data] goes down to the Congressional District level, how many people in each Congressional District receive Social Security, what do they look like... how many widowers, how many widows, how many children, how many folks with disability, how many veterans, and at the county level...county is way more important than any other measure...there's just a constant creation of fact sheets and smaller reports and very targeted reports...like Social Security Works for rural areas, that was specifically requested."

Evidence that supports a policy reform agenda is a critical underpinning to advocacy. Each of the grantees in this cohort used research that they produced in-house or commissioned in partnership with allies. This research was utilized in a number of critical ways.

Research was necessary to increase understanding of particular problems facing elders in order to develop the public and political will to support policy change:

● All of the initiatives use and initiate research. Topics range from documenting the extent of women's reliance upon Social Security, demonstrating the financial consequences of terminating Social Security benefits for students, and assessing the extent to which elders stigmatize accepting benefits such as SNAP. Message testing and polling research are also regularly undertaken.

● The Elder Economic Security Initiative is built on the research platform of the Elder Index. The use of local data to build this cost of living index for elders, specified by county and health and housing status, is a strong example of a data-driven approach to change. Having local data to illustrate the "gap" between what elders need and what the current standards are for social safety net programs proved to be a powerful advocacy tool in support of elders. It also has the potential to facilitate the implementation of new policies and regulations by standardizing eligibility determination, and helps advocates track outcomes and hold government accountable to making real progress.

● In PRC's work, each of the states working to implement state-administered retirement plans has to first convince the legislature to fund significant research projects to determine the costs and the legal and regulatory requirements of introducing new retirement vehicles. These "study commissions" were not placeholders for real reform; they were important intermediate steps toward the ultimate policy goal of gaining support (and funding) for the implementation of new retirement savings plans.

Research is critical to support field advocacy.

Social Security Works effectively articulated the importance of research to field work, and noted it is among the most important things a national group can provide in support of local and state campaigns: "So, our largest and...our absolutely most popular work products are our 50 state reports...[those reports are] basically the story of Social Security and our overarching message, but then it's broken down really specifically into every different way you can cut the data that would be useful for people in the field."

Breaking down data to be relevant at a geographic or population level can be critical to describing needs, facilitating implementation of policy and monitoring progress:

● Social Security Works targets its reports so that they can be used to demonstrate the local picture of needs: "So [our data] goes down to the Congressional District level, how many people in each Congressional District receive Social Security, what do they look like... how many widowers, how many widows, how many children, how many folks with disability, how many veterans, and at the county level...county is way more important than any other measure...there's just a constant creation of fact sheets and smaller reports and very targeted reports...like Social Security Works for rural areas, that was specifically requested."

● Grantees also create targeted research reports by subpopulation as well as other demographic categories and translate materials into other languages. Native American populations were lifted up as one example.

● PRC's partner, AARP, noted that as a result of their use of local data and their research dissemination strategy, state leaders (comptrollers, treasurers, legislators, and even governors) have come to understand, with a lot more clarity than the leaders in the federal government, the looming pension crisis: "One of the key messages we use in each state is a breakdown for that state of the percentage of their workers that aren't covered by plans. I think we're slowly [making headway] and we're trying to get more data on the implications of having people that have not saved for themselves on state budgets for the Medicaid program and other low income programs."

Research is best developed and disseminated with input from the advocates or end users. Advocates on the ground know what they need to be persuasive.

Social Security Works noted, "it was incredibly important to…make sure there's always a two-way street, meaning that…[our partner in Iowa] knows exactly what would be useful. So if she says we need one of your experts to come to Iowa to be at the events when we release these reports [she] correctly always made sure that we had an expert there who could answer all the data questions."

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3. Strategic communications: Changing the narrative is an essential part of any successful advocacy effort

The messaging and framing work of the national grantees is targeted to audiences including the public at large, elected officials and their staffs, administrative policy makers, and influencers. Messages are conveyed through a variety of vehicles, including earned and purchased media, public events and demonstrations, one-on-one meetings with decision makers and elders/constituents, testimony from experts, easy to read factsheets, and the innovative use of social media.

> *"One of the great things that happened is that…the Mayor of Boston doesn't talk about the poverty line anymore. He talks about the gap between what people have and what they need to get by every day. That's a huge thing. We're really changing the way people think about the world and think about the financial conditions, the economic conditions of people."*

● PRC and its partners have evidence that powerful partners and lawmakers are using several new frames that they have introduced, including "retirement income deficit" and "pension envy." These have become the "new normal" ways of discussing this issue as a result of the communications efforts of PRC and its allies.

● WOW's EES Initiative has changed the way that leaders talk about economic security among elders. A Massachusetts partner noted the following progress: "One of the great things that happened is that…the Mayor of Boston doesn't talk about the poverty line anymore. He talks about the gap between what people have and what they need to get by every day. That's a huge thing. We're really changing the way people think about the world and think about the financial conditions, the economic conditions of people."

● The National Council on Aging has employed tested messages that have proven successful in increasing benefit uptake. In outreach for Supplemental Nutrition Benefits, the description of the program was changed from a "benefit" to an "entitlement," for example. This allowed elders to shift their feelings and thoughts about whether they deserved to take advantage of food stamps, because many had been worried that they were "taking food out of the mouths of babes" prior to the shift in messaging about the program.

SSW provided many clear examples of why messages are most effective when used by an array of different messengers:

● SSW described "open sourcing" messaging and the need to have multiple messengers: "We want to build as much consensus as possible so that as many organizations as possible are on the same message…So that's the key, because then you know that your partners are delivering the same information to the Hill, leaders are hearing it from multiple sources, and then [they are thinking] 'all the cool kids are saying this, so I better start saying it, I don't want to be out of the loop.'"

● SSW explained that common messages used by many different actors, such as their "Hands Off Our Social Security", or "Chained CPI is a Benefit Cut" tags allows one set of visual aids to be used at a local town hall in Dubuque, Iowa and at a large public event on Capitol Hill. "And so the media starts seeing the same visual over and over again and goes, 'What is this coordinated effort?' and then they're able to tell a broader story of, 'Here's how folks are mobilizing to protect Social Security.'"

● In reference to SSW's work, Jeff Cruz (staff to Senator Elizabeth Warren) noted, "On the Democratic side, that's always been much, much more of a struggle [than on the Republican side, which tends to be more top-down]; we all want to do our own messaging. And so to...have any kind of uniform messaging on our side tends to be a bigger struggle, and more of an accomplishment."

4. Grassroots Engagement: Ensuring that the voices of seniors are heard in policy debates

It is critical to empower elders to participate in the fight for economic security by making their voices heard. Policy makers look to authentic messengers to learn from and cite during the national debate about issues that are contentious: "The antidote to the kind of inside-the-Beltway jousting is to have significant numbers of educated, motivated people from across the country advocate for defending and strengthening Social Security and remind their Congress members of the human futures at stake." Not every project was focused on engagement of elders, however most recognized the importance of having elders involved in some way in the advocacy process – whether as spokespersons for the media, or as trained and mobilized activists.

● The most direct engagement of elders among these grantees is through the work of CCC. CCC has a national base of grassroots supporters who have been trained to educate the public, the media and lawmakers about specific protections to Social Security. The grassroots base is mobilized to earn media and to turn up at actions and has generated new champions in key states, and pushed old champions into action: "CCC's experience, including our work over 2012-2013 supported by Atlantic Philanthropies, demonstrates that the best way to make sure regular people understand what is happening and what is possible with regard to Social Security is to train regular people to serve as knowledgeable spokespeople, and provide them with tools and materials for peer outreach and eduction."

● An excellent example of grassroots engagement within this portfolio is SSW's campaign to get a million signatures against cutting Social Security benefits when those cuts were hidden in the cloak of "Chained CPI" technical language. SSW worked through their coalition and allies: "We were able to go out to our membership with a shared petition, the language of which Social Security Works coordinated...got a bunch of signatures together with allies – I think there were a million total. Social Security Works then planned a large delivery event at the White House where they had a press conference. They had elected officials there. They got media coverage. They had great visuals with sort of a 'Hands off our Social Security' graphics as well as these boxes representing a million signatures that have every ally's logo on them to signal the broad depth of support."

● Respondents familiar with the work of CCC and SSW noted that without a groundswell of support from the base in many states, it may have been difficult to protect Social Security from cuts during the budget crisis. Even President Obama eventually changed his position as a result of advocacy from all over the country.

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5. Capacity Building: Many capable state organizations still benefit additional funding and technical assistance

One goal of Atlantic Philanthropies' funding to this cohort during the last four years of the Aging program grantmaking was to provide increased capacity to organizations working on core economic security through financial and technical assistance. This frequently meant that the AP grantees were allowed to re-grant funds to field partners. This re-granting was used to support functions that would otherwise go undone; so "capacity building" in this cohort was less about shoring up weak organizations, and more about providing organizations the resources needed to do what was necessary to participate as pilot sites (NCOA) or to support field operations (CCC and SSW).

AP funds were used to enhance particular capacities among state partners:

• Social Security Works discussed at length the resources they provided to enhance local communications capacity. They noted, "We said we're going to produce these extremely detailed reports and we're just going to give them to you...you can co-brand them with us...and our communications staff is going work with your organization to try to make as much news around these reports as possible." Their communications support would include "traditional communications and public relations plus social media...Sometimes the states would have their own communications capacity that we would just be adding on to, but very often, the communications capacity at the state level...was not very robust at all. And so we would be bringing that."

Social Security Works, as noted, is able to provide communications support including providing messaging and training to the states for the grassroots along with messaging and media. SSW discussed the need for additional field capacity in the states so that they could bring their research and messaging to the "red" parts of the country:

"If we had field capacity in every state, we could [be in every state]. It's hard, but...the power of it, is so clear, that we would do it in 50 states...actually, it's 50 states plus every single territory and outlying major and minor, because Guam actually called me one time and yelled at me because they didn't have a report [they do now]...So it's 50 states plus Puerto Rico, plus Guam...and the North Mariana Islands. And we release them in all the states where we have a field partner who can authentically pull something together [about 22]. And that unfortunately really does leave out the red states, especially the deep red, Southern states, where there are no partners with field capacity. And the sad thing there is those are the states that, you know, where targeted Social Security expansion would...do the most benefit, and since Social Security is really a nonpartisan issue, it would play extremely [well], and it does play extremely well in those states."

• NCOA engaged in capacity building in a unique way: it supported high-functioning state partners in carefully selected states in quickly ramping up a systems reform effort that was able to dramatically increase uptake of SNAP benefits. The pilot projects launched in these three states allowed them to test out new and innovative approaches to working with partners to conduct outreach to elders, and lessons learned in one state (Alabama) were transferred to another (Cook County, IL).

"We probably would have done our typical access to benefits work and tried to identify some incremental changes in the states. Now we're able to have a more robust relationship with those three state partners and to work with them to identify systems change and policy change and help them build their own coalitions."

•   PRC's role as a capacity builder was unique among the grantees in the cohort. Rather than focus on building the capacities of state organizations or field partners, PRC actually worked closely with elected officials to build their understanding of the technical aspects of retirement plans so that the champions of these plans were able to fend off opposition and be strong proponents of reform. The core funding provided by AP allowed PRC to work almost like coaches—with state legislators in California, Connecticut and Maryland to develop their plans as well as the educational approach necessary to get buy-in from fellow lawmakers.

6: Institutionalizing Change: The "real" policy win

Any policy win, whether it is in the form of new legislation, a defensive victory, or even a regulatory rule change, is worthy of celebration. Policy wins often take years of groundwork to accomplish through research, messaging, champion development, and constituency building. As one respondent noted, changing policy in America is hard and that is one reason why our democracy is so stable. It should not be easy to change our laws, and indeed the cases we have reviewed have proven that (at least in this respect) "the state of our union is strong."

The "real" policy win is not the new law or regulation, but the institutionalization of that policy as the "new normal." That happens only when rules are made to implement new laws in the way advocates intended them to be implemented; monies are appropriated for the laws to be implemented; support is maintained over the years to monitor policy implementation; and the intended beneficiaries of the policy reforms are actually better off because real-world changes (such as increased benefits or access to retirement vehicles) actually reach them.

Following through to implementation and institutionalization after a policy win is increasingly recognized as a core part of policy advocacy work. Of critical concern is the need to continue to support advocates after a policy win so that these victories are not fleeting. As of now, the cohort that AP supported has recognized wins, but will need continued support to see these victories through to institutionalization.

● WOW[1] has made its greatest stride towards institutionalization with the 2015 passage of strong legislation in New Jersey combined with budget authority for staff to update the Elder Index and funding in the state budget. This is a significant improvement over the 2011 legislation in California, which requires regular updating for the Elder Index to stay relevant for planning but makes no provision to ensure that updates can occur. Since the loss of grant funding from AP and state funders, California's Elder Economic Security Initiative has suffered from lack of staffing and forward momentum. In Massachusetts, the establishment of a legislative commission is a reasonable interim step, but the strength of the commission strategy will be determined by the recommendations and action toward institutionalization.

● In the case of the PRC's work, 25 states have passed or are considering legislation to

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1 In December 2015, Wider Opportunities for Women began to wind down its operations. Up to date information about the EES Initiative and the Elder Index can be provided by WOW's President and CEO, Amanda Andere, at aandere@wowonline.org by calling (202)830-1885.

advance state-administered retirement plans. In states that have yet to pass laws, state commissions are being set up to conduct research that will inform the legislatures moving forward.   Despite the conventional wisdom that a "study commission" is tantamount to killing the momentum for policy change, the state commissions are critical intermediate steps required for state legislators and Governors to understand the costs and legal implications of implementing state-administered retirement plans. Establishing these commissions is rightly viewed as a "policy win." To facilitate continued momentum, PRC will support each state in getting federal approval for plans and structuring them so they are not bound by ERISA laws. This is likely to continue throughout 2016 and beyond before more plans are actually up and running, which will mean that PRC and its allies will need to continue find ways to work with states to prevent the progress they have achieved from stalling.

● CCC and SSW have focused on defending Social Security, so the work of these grantees will need to gear up each year during the budget negotiations to make sure that political gamesmanship does not threaten this program. Both groups will also need to continue to work with allies for the longer-term goal, which is to expand benefits and to institute a range of new laws (such as lifting the wage cap) that will improve the long-term sustainability of the program. Without question, advocates working to protect Social Security (and related programs such as SSDI) will need to be supported for the long-term in order to institutionalize the wins that they may enjoy during the annual (politically charged) debates about this program.

● NCOA and its partner states are demonstrating the feasibility and value of innovations in state-level benefits access and enrollment, which NCOA believes can and should be scaled to other states. Some of the key innovations include: eliminating or increasing the asset tests for SNAP benefits in 40 states; implementing a standardized medical expense deduction during the SNAP application process (in Alabama and Colorado), which will help seniors maximize their benefits; and simplifying the application forms for SNAP for seniors and adults with disabilities in Alabama. As the result of a new philanthropic partnership, NCOA is currently supporting over 30 community-based organizations across the country to enroll elders in SNAP—work that could be scaled nationally with additional funding.

> *But the "real" policy win is not the new law or regulation, but the institutionalization of that policy as the "new normal." That happens only when rules are made to implement new laws in the way advocates intended them to be implemented; monies are appropriated for the laws to be implemented; support is maintained over the years to monitor policy implementation; and the intended beneficiaries of the policy reforms are actually better off because real-world changes (such as increased benefits or access to retirement vehicles) actually reach them.*

CONCLUSION

The three in-depth briefs prepared about PRC, NCOA, and WOW, along with this cross initiative brief that included a review of the work done by SSW and CCC, intend to demonstrate the strength, successes, and synergy of the elder economic security initiatives that have been supported by Atlantic Philanthropies over the past four years. Through the analyses of interview data it has become clear that despite the successes of the grantees and their partners, there remains a tremendous amount of work to be done to shift the narrative, educate the public and elected officials on the economic insecurity of elders, and create institutionalized policies and programs to address the looming retirement crisis. This is no small or quick task.

• SSW sums up the work of the advocacy grantees noting, "...all of our coalition government affairs people just constantly set up meetings with staff of every single member that we can, and we're just constantly having those meetings...you have to do that, because people who want to destroy Social Security are also doing that. And you have to produce really good materials for that. You have to make sure that you are strategic in each meeting so that you know [with whom] you are meeting. And this is kind of just the normal government affairs chessboard that you play on...That's like baseline. If you don't do that, you're losing, but that's not how you win, that's just how you can kind of stay even with your opponents."

• WOW's goal in the Elder Economic Security Initiative is to "work with our partners and their allies...to secure program and policy changes to increase, preserve or restore public supports for elders." They note, "it is sometimes difficult for people in those other states to envision doing [the advocacy being done elsewhere] in their state without significant financial backing."

• PRC and its allies have made progress in 25 states, which is a tremendous accomplishment in the few short years that they have focused attention on launching state administered retirement plans. But in order for this work to expand they anticipate needing to continue to work with the states that have made interim progress (discussed above), and to engage in other strategic work, including working to expand coalitions in the states that are currently active as well as in states that are coming on board; developing (and perhaps piloting) new models that provide more adequacy and security than the original prototypes put forward in the early stages of their work; and developing research and position papers that will help states create the appropriate consumer protections for participants in the new retirement programs. All of these activities will require significant, and sustained, financial support.

• NCOA used the lessons from its pilot sites to ramp up operations to expand into additional states so that they can achieve at least 75,000 additional enrollments in new states, which translates to an estimated value of $187 million to eligible seniors. In order to do this, NCOA has begun to raise funds: they have secured a $1.8 million grant from the Walmart Foundation, and are working to raise additional private funds to support their work.

• One key takeaway from CCC's experience is the tremendous value-add of having access to both funding for 501(c)(3) public charities and 501(c)(4) social welfare organizations. A key informant explained the luxury of having access to both sources of funds, highlighting what a loss they will suffer when the C4 funds from AP are no longer available:

  "One thing that's been great about having the two funding sources is that we have been able to re-grant to some set of organizations that are explicitly C4 organizations and that are not like made up C4 organizations for some temporary period of time or just some campaign, which is, you know, a common pattern in C4 advocacy work…And so it's very, very valuable in some states where we have serious targets to be able to actually leverage the power of those organizations…And then in some states, we've been able to do combination partnerships, which have been fabulous, where we've been able to go in and have, you know, a C4 organization do some of the aggressive paid political work. You now, I have radio up, for example, directly critiquing somebody for a vote they took… and we're funding another organization on the C3 side to be doing just as sort of lighter touch, but, you know, truly grassroots public education. And that really gets to sort of a beautiful combination of tactics and activities for us to do that."

It is no surprise that the grantees and their partners are concerned about the loss of AP funding. This unique, and generous, philanthropic support has allowed these organizations to engage in advocacy for elder economic security that few other foundations support. The dollar amounts of the grants allowed them to re-grant to partners when that was critical for success.   Atlantic Philanthropies' support funded key capacity building—internally and among partners and other key actors. Most importantly, the sustained support over years allowed each of these groups to continue to build upon earlier successes and produce an impressive array of tangible results for elders facing economic and retirement insecurity.

It is imperative to share the lessons these grantees provide about how to move an economic security agenda for America's most vulnerable elders and workers. But it is equally important that the funding community consider how to fill the void left by AP's sunset lest the advances these grantees have made are lost due to the inability to maintain momentum. The combined effects of AP's sunset and the dearth of other funders actively supporting economic and retirement security for elders could be devastating for millions of Americans whose financial well-being depends on this body of advocacy continuing to move forward.

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