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A hand holding a pen, writing on a chalkboard with business terms. The text on the chalkboard includes 'Service', 'Process', 'Strategy', 'Management', 'Performance', 'Search', and 'manance'.

# Designations: What They Are and What They Mean

Designations, and in particular those having to do with seniors, have come under scrutiny in recent years. So exactly what are designations? And how are they similar or different from licenses, certifications, certificates, and accreditations? This article explores designations and their meanings to help CSAs understand what the CSA designation signifies, and what it does not. BY CYNTHIA D. WOODLEY, Ed.D.

A number of factors influence the development of designations. Included among these are the facts that today's workers need to continually acquire new skills; a lack of trust exists in the training and education of workers and professionals; the public needs protection from harm caused by unscrupulous or incompetent professionals; and a need exists to differentiate among professionals in terms of quality.

Each of these influencing factors will be further explored in this article. However, it is important to understand what the various designations are and what they mean.

### License to Practice

The professional license to practice is bestowed upon a professional by a regulatory body (government). It is usually entry-level (minimum competence required to protect the public from harm) and it is mandatory. For example, one cannot open up a medical office and begin working as a physician unless one has first obtained a license to practice medicine. Many CSAs are familiar with regulatory licenses such as insurance agent or nursing licenses. Even if a professional has completed training for the job, that person cannot sell insurance or work as a nurse until he or she first obtains the regulatory license to practice.

In licensure, common requirements can include graduation from an appropriate educational/training program, experience, a criminal background check, and an assessment of competence through an examination. Until the governmental regulatory body is convinced that the person has the knowledge and skills to be a competent worker and not harm the public, that person may not work in the profession.

### Professional Certification

At an entirely different level is professional certification. This differs from licensure in the following ways:

- Certification is usually controlled by the profession itself, not a governmental regulatory body.
- Certification is usually not mandatory to practice.
- Certification may be at different levels. It may be at the entry level similar to licensure, but often it is at an advanced level indicating a higher level of expertise and knowledge.

For example, a licensed physician might also choose to become a board certified surgeon. The board

certification is bestowed upon the physician by a professional organization such as the American Board of Surgery, after the physician demonstrates advanced knowledge and skills in surgery. This demonstration includes meeting the prerequisite requirements, such as education in surgery and experience as a surgeon, as well as passing several examinations that measure the surgeon's knowledge and skills associated with surgery. Physicians do not have to obtain board certification to practice as surgeons (it was not mandatory to practice) but by obtaining it, they communicate to the public that they have a higher level of expertise in surgery than physicians who do not have a board certification.

Licensure and certification have common elements. Both are based on an assessment of candidate competence by a governing body (either a governmental body in the case of licensure, or a certification body in the case of certification). Both are designed to communicate information to the consumer, the public, or the employer.

- Licensure indicates that the worker/professional has the minimum knowledge and skills to competently perform work without serious risk to public welfare.
- Certification means the person has gone above basic requirements and has obtained a credential demonstrating additional knowledge and skills.

Most licenses and almost all certifications require renewals, meaning that the license or certification expires after some number of years—usually anywhere from three to seven. The worker/professional must then provide evidence that he or she continues to have the knowledge and skills to practice competently. Evidence may include continuing education, continued practice in the field, or re-examination. Most certifications and many licenses also require adherence to a code of conduct or a code of ethics.

Certification programs are third-party assessments of the knowledge and skills required for competent performance. They are third-party because they are conducted by bodies that do not have a stake in the credentialing outcome of the candidate (for example, they do not employ them). Training and then certifying a candidate by a certification body is considered a conflict of interest. While it is possible for a certification body to also provide training (Society of Certified Senior Advisors provides both the training and the certification), when these two activities are housed within one body, they must be separated physically, administratively, and financially to ensure that the certification program remains confidential and



impartial. Ideally, certifications are administered by neutral third-party certification bodies that have not trained the candidate or otherwise have an interest in the outcome of the certification. A certification body's primary responsibility is to measure the candidate's knowledge and skills, and award the certification to those who demonstrate that they have the knowledge and skills to be competent.

Certification creates distinction among professionals. Certification programs develop when there is a need to verify the competence of workers/professionals above the minimum license level. As an example, when a consumer goes to a board certified surgeon, he or she not only is going to a physician who has been licensed to be minimally competent as a physician, but one who has acquired and demonstrated additional knowledge and expertise in surgery.

### **Certificate Programs**

At another level is the certificate program. A certificate is a credential or designation awarded after a person has completed a training or educational program. It is similar to a diploma except that it is not offered after completion of a cadre of courses such as what one obtains in a community college or university. Certificate programs are generally courses focused on a single topic and not broad-based general education. Certificate programs may include an examination. However, the difference between the examination offered by a certificate program and one offered by a certification body (certification) or regulatory body (licensure) is that the examination given during the certificate program is based on the course content, and is designed to verify that the candidate learned the content during the course. The examination given by a certification/regulatory body is not based on any particular training content. Instead, it is based on the job tasks that the certified/licensed person will have to perform as a professional, and the knowledge and skills needed to perform those tasks.

Certificates, like diplomas, are awarded for life and cannot be taken away. They say nothing about the continued competence of the person, or even the initial competence of the person, just that the person successfully completed the program and learned the content presented in the program. Unlike certificates, certification cannot be awarded for life. A certification must be renewed to remain valid.

### **Certified Senior Advisor (CSA)**

The Certified Senior Advisor (CSA) is a competency-based certification awarded by a certification body (the Society of Certified Senior Advisors).

Additionally, the Society of Certified Senior Advisors (SCSA) offers a training course designed to prepare a candidate to sit for the examination. The training program offered by SCSA is similar to a certificate program. However, SCSA currently does not award a "certificate" to those who complete the program. Not everyone who completes the SCSA training program intends to obtain certification. For some, the training alone is sufficient for their specific needs. Others seek the certification and use of the CSA designation, which entails passing the examination, meeting additional eligibility requirements including passing a background check, completing an ethics course, upholding the Code of Ethics, and renewing the certification every three years after completing continuing education. Every three years, CSAs must complete recertification requirements to maintain their certification, thus ensuring that CSAs continue to meet the competency requirements. Certification provides greater assurances and a measure of accountability to consumers and the public.

### **How Did Such a Complex System of Designations Develop?**

During the early 1900s, it became apparent that relying on education alone as a measure of professional competence didn't always work. Prior to regulation, graduation from a law school or medical school was enough to allow one to set up a law or medical practice. In order to standardize the health care professions and fees associated with medical care, states started regulating medical and legal professionals. Thus the world of licensure was born. Between 1910 and 1920, approximately one hundred and thirty laws were passed regulating fourteen health-related professions (Shimberg, 1982, p. 7). These laws identified the entry requirements, practice standards, and codes of conduct developed by the medical societies, and vested regulatory power in boards made up of professionals (in this case, physicians). By the 1980s, a U.S. Department of Labor study reported that more than eight hundred occupations and professions were regulated by state laws (Shimberg, 1982, p.7).

Licensure has become an effective way to protect the public from harm by ensuring that a professional is competent to practice. Governmental regulatory bodies see it as their responsibility to protect the unsuspecting public from unscrupulous or incompetent professionals, and to make sure that professionals remain competent. The licensure system is widely in place today in the United States, and most states have some sort of regulatory agency that oversees specific professions.

## Lifelong Learning

There was a time when a person would go to school and learn a skill that would prepare him or her for a lifetime of work. These skills could be earned at a vocational school, private training facility, on the job, or at a university. The graduate would then enter the world of work until retirement. Times have changed. No longer do workers typically hold the same job for life. Today, they are likely to change employment several times during their careers. They will be multi-skilled, lifelong learners, constantly acquiring new competencies to meet the needs of a rapidly changing job market. Employers need ways of ensuring that the workforce they hire is competent and equipped with the necessary skills. Hiring workers with an appropriate certification or license is one way of ensuring competence.

Many workers go back to school to obtain new knowledge and learn new skills. However, seat time in a course or training program is no guarantee that the student has actually learned anything. We are all familiar with the individuals who slept their way through col-

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lege courses and in the end learned little. So while there is importance and value in lifelong learning, it is really the outcomes of that learning (the obtained knowledge and skills) that are of greatest interest to employers and the public. Licensing and certification are competency-based indicators that ensure that the candidate has acquired the requisite knowledge and skills.

## Self-Regulation

As professions mature, they frequently develop professional certification programs and regulate themselves. Perhaps spurred by the proliferation of IT certifications (for example, Oracle-, Cisco-, Microsoft-certified), professions view the development of certification programs as a means of asserting occupational jurisdiction over a defined body of knowledge, and assuming responsibility for those who hold the

certification. Certification programs elevate the profession and differentiate it from similar professions.

As professional societies and certification bodies grow, they usually contribute further to the industry through sponsored research, professional journals, annual conferences, scholarships, and other awards. Thus, the more mature a profession, the more likely it will have created a professional society or body that has developed a self-regulating certification program.

However, the growth in certifications has led to a number of meaningless programs that fail to adequately verify competency before awarding certification. Therefore, “buyer beware.” It is hard for the public to tell the difference between a real, valid certification program and a meaningless one, just as it is hard to tell a real university diploma from a fake diploma mill. This problem has grown in recent years.

## Enter Accreditation

Accreditation is third-party verification that a certification body and its certification program have met defined standards. In the United States, there are two well-known accrediting bodies for professional certification bodies. They are the *National Commission for Certifying Agencies (NCCA)*, a division of the Institute for Credentialing Excellence (ICE), which accredits against the *National Commission for Certifying Agencies Standards for the Accreditation of Certification*, and the *American National Standards Institute (ANSI)* which accredits against an ISO standard, *ISO/IEC 17024 Conformity assessment—General requirements for bodies operating certification of persons*. Both standards describe the minimum requirements that a certification body must meet, and the process requirements that must be included in the development and maintenance of a certification program. These accrediting bodies evaluate a certification body and program by reviewing all documents, policies, and procedures used to develop and maintain the program. They review the program annually to make sure it remains compliant with the accreditation standards.

SCSA has willingly had its CSA program accredited by NCCA, an independent third-party. NCCA accreditation verifies that the CSA designation has been developed according to NCCA standards, and that the society and program are operated in a manner that assures that the designation continues to be meaningful, relevant, and current

## So What about the CSA Designation?

The CSA designation is a certification that measures knowledge of the aging process. This includes the social, spiritual, financial, and health issues facing



seniors. By itself, the CSA does not make anyone an expert in any specific profession. Instead, it is designed to help professionals already working with older adults enhance their knowledge of the aging process. There is an expectation that those who obtain the CSA designation already have the appropriate education, training, licenses, and certifications to practice in their professions. Obtaining the CSA designation signals that the professional has additional knowledge and skills to better understand the key issues that seniors face as they age. Additionally, the CSA has a community of other experts to reach out to for expertise in specific areas.

One of the biggest misconceptions about the CSA designation is that it is a financial credential, perhaps because it was initially sought by financial professionals. However, the CSA is a *generalist* certification designed to signify that the certified person has advanced knowledge about a number of broader-based, aging-related issues. For example, a CSA who does not hold appropriate financial licenses is not an expert in senior financial issues. The CSA designation does not permit one to sell insurance, sell securities, or provide financial advice to anyone (including seniors) any more than it permits one to assess the physical health of a senior the way a physician would. One must hold the appropriate professional licensure or credential to operate in their profession. The CSA designation is not designed to make someone an expert in any one field. Instead, it demonstrates that the professional has gained the knowledge about aging required to work with seniors.

## Conclusions

Licenses, certifications, and certificates are all designations with unique characteristics. The CSA is a *certification* designation. It is not a professional license to practice, nor is it a certificate issued to document attendance at a training program. Instead, it is acknowledgement that the professional holding it has advanced knowledge about aging issues and has demonstrated a commitment to maintaining competence. ■



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## ■ Reference

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