What’s in an Industry Certification or Designation?

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By Cynthia D. Woodley, PhD
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Many of you have come across a myriad of credentials. Some of you even hold multiple credentials including the Certified Senior Advisor (CSA)®, Certified Financial Planner™, Gerontologist, and so forth. So what does holding any of these credentials really mean, and what does it take to obtain and maintain them? Are these credentials all the same? This article will explain the various types of credentials, how they differ from one another, and the components that go into a certification program.

Credentials
Before we get started, let’s ensure we are all using credentialing terms the same way with the same meaning. Let’s start with the term credential. The word credential is an umbrella term that encompasses several different types of acknowledgements or attestations awarded to people who demonstrate competence or completion of qualifications. The most common types of credentials from most restrictive to least restrictive are license, certification, degree/diploma, and certificate with a few new ones (badges and micro-credentials) sprinkled in.

Designations
A designation is a title or letters that one is able to use when they have obtained a specific type of credential. Depending on the credential, the designation may be different. For example, a person who has graduated from a university with a Doctor of Philosophy degree may use the designation (letters) PhD after their name. A person who has obtained the Society of Certified Senior Advisors (SCSA) credential may use the designation CSA after their name. A person who has obtained the credential from the local board of accountancy may use the designation CPA after their name. And finally, a person who has been licensed as a professional engineer may designate themselves a Professional Engineer (PE).

Licenses
A license is a credential granted by a regulatory body (government) that allows a person to practice a profession. Regulatory bodies often hold authority over who may use a particular title that has been protected through a title act. An example is that a person may not call themselves a Professional Engineer unless they have passed the licensing requirements for becoming a Professional Engineer. Professional Engineer is a
protected title. Licenses are usually entry level, meaning they measure minimum competence required to protect the public from harm, and are mandatory, meaning one cannot practice that profession or use that title unless one has first obtained the license. For example, one cannot open a medical office and begin working as a physician unless one has first obtained a license to practice medicine.

The main purpose of a license is to ensure the person holding the license has the knowledge and skills for competent performance. The regulatory body ensures the public won’t be harmed by this person practicing the profession. Licenses may have other eligibility requirements in addition to an examination such as graduation from an appropriate educational/training program, experience requirements, and criminal background checks or financial background checks. Many CSA professionals are familiar with regulatory licenses such as licensed insurance agent or nursing licenses.

**Licenses vs. Professional Certifications**

A professional certification differs from a license in two main ways. First, a certification is developed and awarded not by the government, but by a certification body. Certification bodies may be established by professional associations, industry/trade associations, or other businesses representing the profession or industry. For example, the IT industry creates IT certifications. The medical specialty professions create medical specialty certifications. And the crane industry creates crane operator certifications. It’s often the case that a mature profession has developed a body of knowledge and then establishes a certification program to measure attainment of that knowledge.

While the government does not create or award certifications, government regulatory bodies may sometimes use professional certification for licensure. In these cases, the regulatory body recognizes that the profession or industry is more qualified than the government itself to judge the competence of the person, and, rather than duplicate efforts, will accept the professional certification as evidence of competence before granting the license. An example of this is in the area of food safety. Most restaurants across the United States are required to always have a food safety manager on staff to ensure the safety of the food served. In some jurisdictions, this is a license granted by the regulatory body (the city, town, or state government). But in most jurisdictions, the government accepts professional food manager certifications awarded by one of several accredited food manager certification bodies.

Second, professional certification differs from licensure in that it is usually not mandatory to practice and may be at levels other than entry level. For example, a licensed physician may choose to become a board-certified surgeon. The board certification is awarded by the American Board of Surgery, after the physician has demonstrated advanced knowledge and skills in surgery. Surgeons do not have to obtain board certification in surgery (it is not mandatory to practice surgery), but by obtaining it, the physician communicates to the public that a third party has evaluated them as having a higher level of expertise in surgery.

**Comparing Licenses and Certifications**

Licensure and certification have common elements. Both assert a candidate’s competence as judged by a governing body — either a regulatory body for licensure, or a certification body for certification. Both are designed to communicate information to the consumer, the public, or the employer.

Because both licenses and certifications attest to the knowledge and skills for competent performance by the person, they can both be removed if the person ceases to be competent. Most licenses and almost all certifications require renewal, meaning that the license or the certification expires after some number of years — usually anywhere from three to five years. The person must then provide evidence that they continue to have the knowledge and skills to be competent. Evidence can include continuing education or professional development, continued competent practice in the field, or quite often, re-examination. Most certifications and many licenses also require adherence to a code of conduct or code of professional practice.

Another commonality between licenses and certifications is that the body awarding them must be impartial. In the case of licensure, the government does not have a stake in the credentialing outcome of the candidate. Similarly, by definition, certification programs are third-party assessments of knowledge and skills for competent performance. To be considered third-party, credentialing bodies must not have any interest in the candidate’s outcome: for example, they do not employ them or are not their teacher. Training and then certifying a person by a certification body would be considered a conflict of interest. It is possible for a certification body to also provide training, as does SCSA; however, when these two activities are housed within the same body, they must be separated physically, administratively, and financially to ensure that the certification program remains confidential and impartial. Ideally, certifications are administered and awarded 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 to award the certification to those who demonstrate they have the knowledge and skills to be competent.

Certificates
Another different kind of credential is the certificate. A certificate is a credential or designation awarded after a person has completed a training or educational program. It is like a diploma in that it may be offered by a community college or university, but it is not a full degree conferred after completion of a cadre of courses. Rather than broad-based general education, certificate programs are generally a course or short series of courses focused on a single topic. Examples of certificates offered in our industry would be a Certificate on Aging or a Gerontological Certificate. To vet such certificates, potential students might seek information from an academic consortium, such as the Academy for Gerontology in Higher 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. In contrast, 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. This differs from certifications, which must be renewed to remain valid.

The Certified Senior Advisor (CSA)® Credential
The Certified Senior Advisor (CSA) credential is a competency-based certification awarded by the Society of Certified Senior Advisors (SCSA), a certification body. SCSA also offers a training course designed to prepare a person to work with older adults. 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 Working With Older Adults 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 involves passing the certification examination and meeting additional eligibility requirements. These requirements include passing a comprehensive background check, completing an ethics module, agreeing to abide by the CSA Code of Professional Responsibility (a professional code of ethics), and renewing the certification every three years after completing 30 hours of continuing education. A person holding the CSA designation has not only demonstrated knowledge and skills for competence in working with older adults but has also committed to upholding the highest standards of ethical behaviors.

Certification Program Components
A certification program is often comprised of several components. These components make up what is referred to in the industry as the certification scheme. A certification scheme is not simply an examination. It may also include eligibility requirements, a professional code of conduct or ethics together with disciplinary actions if the certified person does not comply with the code, and recertification requirements. Most certification programs also have a published complaints process and publish a list of sanctioned designees. All these components together help to build a robust certification credential.

Credentials of Value
As the market for professional certification grows, unfortunately it is possible on occasion that an unreliable certification body enters the market and awards credentials. Often, the shortcomings of these bodies are not intentional, but are caused by a lack of understanding of the characteristics that must be in place to ensure a valid, reliable, and fair certification program. If a credential, such as a certification or a license, is issued to an incompetent individual, doubt is cast on the entire world of certification and licensure. Employers and the public risk losing faith in credentials if they are awarded to incompetent and unqualified individuals.

In recent years, “senior designations” (designations associated with working with older adults such as the CSA designation) have come under scrutiny. Many are familiar with well-known senior designations such as Senior Real Estate Specialist® (SRES®), Certified Aging-in-Place Specialist (CAPS), Certification for Long Term Care (CLTC®, Certified Elder Law Attorney (CELA®), Aging Life Care Professional®, Certified Professional Gerontologist, Certified Caregiving Consultant™ and so forth. Unfortunately, not all senior designations are valid. Some credentials are
issued by organizations that have made no inquiry into a candidate's fitness or issue certificates indiscriminately for a price. With so much “alphabet soup” of designations out there, what external indicators of quality might a consumer or other stakeholder use to identify credentials of value?

One way is by selecting certifications that have been accredited. Accreditation is third-party verification that a certification body and its certification program have met defined best practice standards. In the United States, there are two well-known accrediting bodies for professional certification bodies. The first is 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. The second is the American National Standards Institute (ANSI) National Accreditation Board (ANAB) which accredits against an ISO (International Organization for Standardization) 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 operate the certification program. And they review the program annually to make sure it continues to remain compliant with the accreditation standards. The accreditation standards include best practices for all of the components of a certification program. By adhering to these standards, the certification body can maintain the validity, reliability, legal defensibility, and fairness of the certification program.

**CSA is Raising the Standard**

SCSA is unique among certification bodies in that it has had its CSA certification program accredited by both accrediting bodies (NCCA and ANAB). Both accreditation processes ensure that the SCSA's certification components are contributing to a valid, reliable, legally defensible, and fair certification: a certification that employers, consumers, and other interested parties, including older adults, can trust has ensured the certified person has demonstrated knowledge and skills for competent performance and a commitment to continued competence.

Older adults are a vulnerable population especially in the area of financial abuse. FINRA has developed criteria to help older adults evaluate certifications in the financial area. According to FINRA, “financial exploitation of seniors is a serious and growing problem” (n.d.-a). As a result, some states and jurisdictions do not allow financial professionals to use a senior designation unless it has been accredited by either the ANSI National Accreditation Board (ANAB) (a subsidiary of the American National Standards Institute) or the National Commission for Certifying Agencies (NCCA).

The following designations are accredited by the ANAB:

- Accredited Investment Fiduciary (AIF)
- Certified Investment Management Analyst - CIMA
- Certified Senior Advisor – CSA [emphasis added]

The following designations are accredited by the NCCA:
Accredited Financial Counselor - AFC  
Certified Financial Planner - CFP  
Certified Retirement Counselor - CRC  
Certified Senior Advisor - CSA  
Life and Annuity Certified Professional - LACP  
Master Registered Financial Consultant – MRFC (FINRA, n.d.-b)

Note that on the FINRA site, the CSA designation is one of three designations that is accredited by ANAB, one of six designations accredited by NCCA, and the only designation accredited by both accreditation bodies. This makes the CSA designation unique in promoting transparency and high standards for designations in the aging industry. CSA certification is valuable to the holder of the certification and should be sought after by any professional seeking to demonstrate their commitment to working with older adults.

The Perishable Nature of Knowledge

Today’s economy is experiencing transformational shifts in the workplace and the nature of work. These shifts are unsurprisingly driven by exponential advances in technology, artificial intelligence, globalization, and outsourcing. The pace of these changes highlights the increasingly perishable nature of our education and skills. Students entering a four-year computer science program, for example, may not have the most in-demand skills that employers are seeking by the time they graduate.

According to a report published by Dell Technologies and authored by the Institute for the Future (IFTF) and a panel of tech, business, and academic experts from around the world, 85% of the jobs that will exist in 2030 haven’t even been invented yet (2017). In the field of aging alone, growth in the population of those aged 65 years and older will create a wide range of new conceptual job roles and occupations projected to grow to more than 100 million jobs by 2050 (2017).

To future-proof their careers, today’s workers and professionals must possess the ability to learn and pursue lifelong skills training and retraining. Non-degree credentials such as certifications are serving an increasingly important role in the labor market to ensure workers have lifelong pathways for advancement. CSA professionals are dedicated to lifelong learning, and the fact that they continue to maintain their certification demonstrates that dedication.

A Network of CSA Professionals

Many CSA professionals develop a network of other CSA professionals to whom they can refer their clients. This ensures that clients are referred to competent professionals who, by virtue of holding the CSA designation, have met rigorous certification requirements and continue to demonstrate a commitment to serving older adults by maintaining their CSA credential. Maintenance of the CSA credential requires continuing education, continuing agreement to abide by the CSA Code of Professional Responsibility, and continued background checks.

This was the idea behind the CSA Leaders Networks, which are local networks of CSA professionals who gather regularly to share information, exchange ideas, and learn together for the benefit of their clients. But a CSA professional doesn’t need a CSA Leaders Network to find other CSA professionals. Becoming involved in SCSA activities including monthly webinars, examination development activities, the CSA Journal or Senior Spirit editorial boards, the Ethics and Disciplinary Council, the Certification Council, and/or the SCSA annual conference are all ways to network with other CSA professionals.

While the landscape of professional designations can feel crowded and confusing at times, there’s no doubt that a Certified Senior Advisor can feel special, knowing they hold the leading credential for working with older adults.

REFERENCES