

A VISION FOR EQUITABLE AGING

RAMSEY ALWIN
PRESIDENT & CEO

NOVEMBER 10, 2020



Improving the lives of 40 million older adults by 2030

WHAT IS EQUITABLE AGING?

My Story



WHAT IS EQUITABLE AGING?

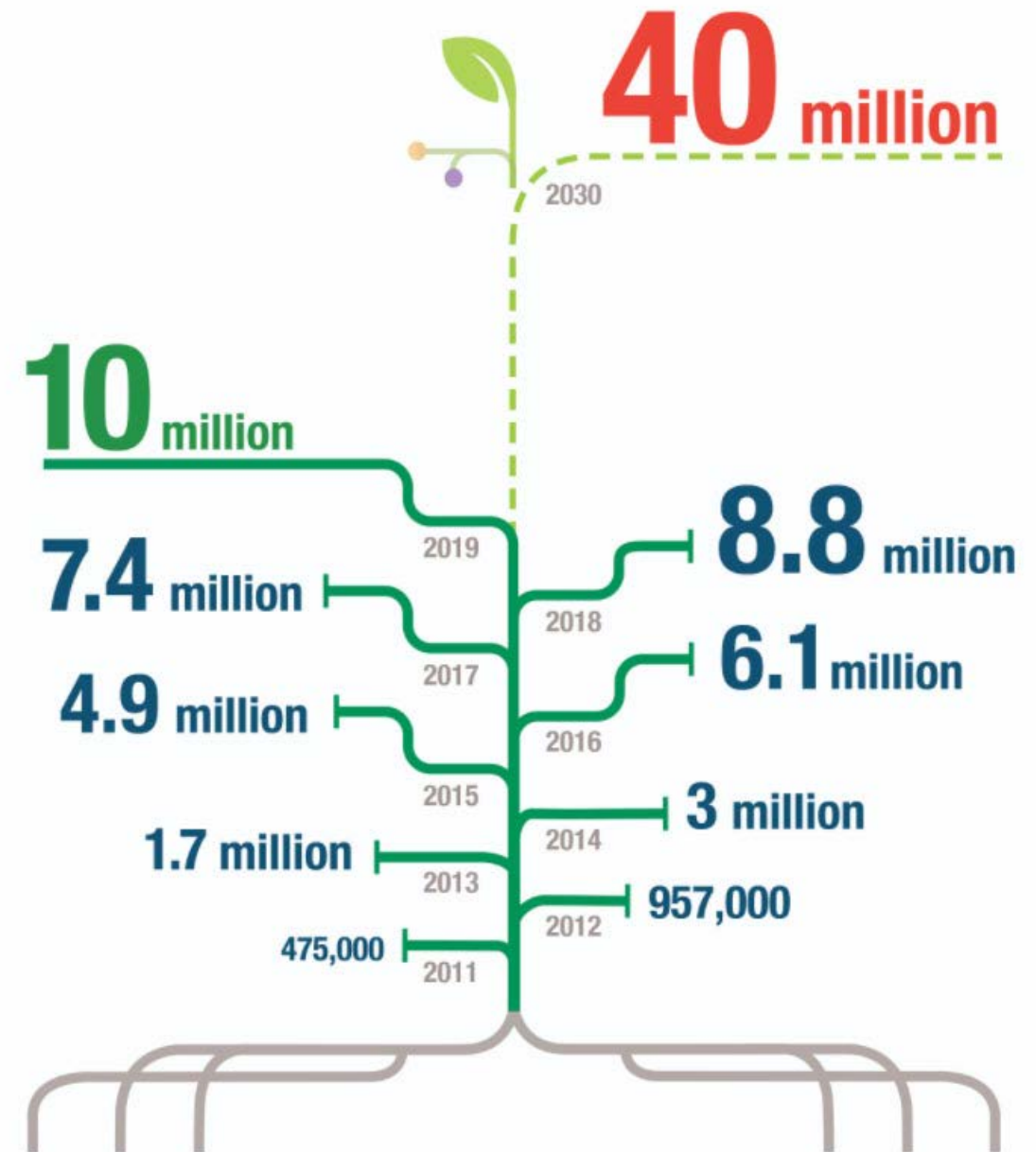
We believe every person deserves to age well

OUR VISION

A just and caring society in which each of us, as we age, lives with dignity, purpose, and security

OUR MISSION

Improve the lives of millions of older adults, especially those who are struggling



LONG-STANDING DISPARITIES MAKE AGING WELL MORE DIFFICULT FOR KEY DEMOGRAPHICS

WOMEN



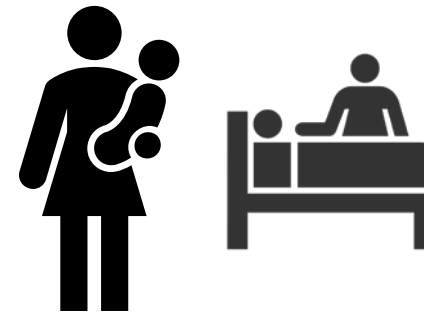
LOWER PAY/INCOME



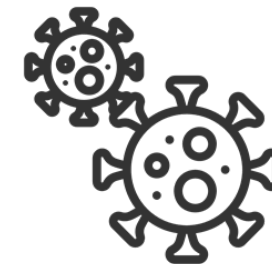
NO PLAN FOR RETIREMENT



EVERYONE ELSE FIRST

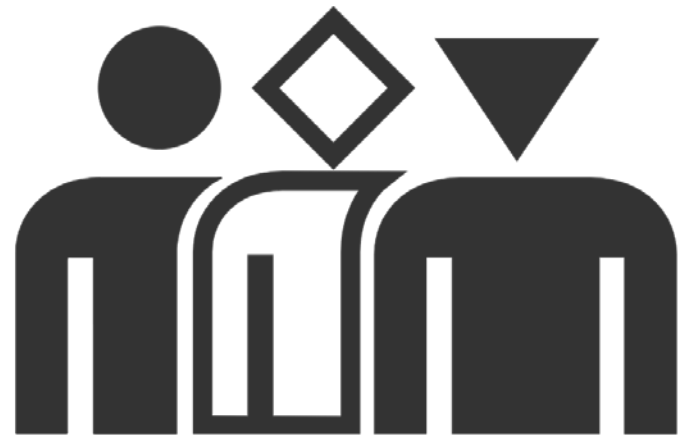


PANDEMIC CHALLENGES

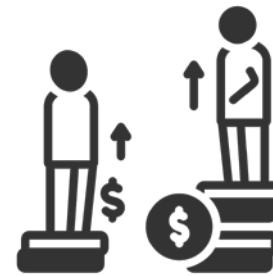


LONG-STANDING DISPARITIES MAKE AGING WELL MORE DIFFICULT FOR KEY DEMOGRAPHICS

PEOPLE OF COLOR



INCOME BASED INEQUITIES



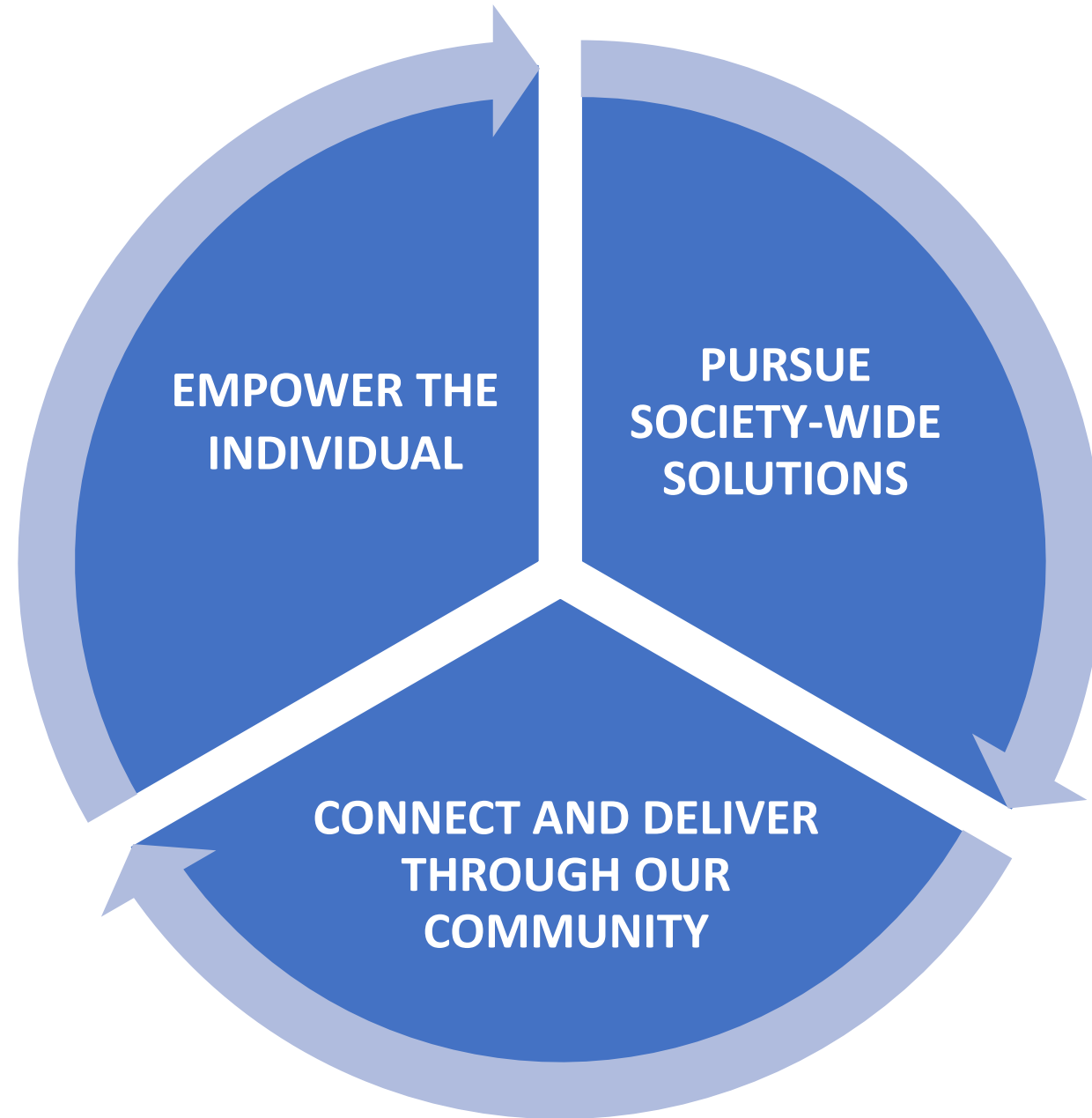
LOWER PAY/INCOME



LACK OF BASIC ECONOMIC SECURITY



WHAT SETS NCOA APART... OUR TRIFECTA



NCOA TOOLS THAT DELIVER

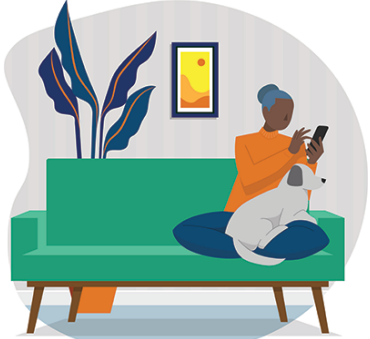
ncoa
Age Well Planner

LIFETIME INCOME MEDICARE EDUCATION BENEFIT PROGRAMS MY PORTFOLIO

PLAN YOUR FINANCIAL FUTURE

Do you have the money you need to age well? Whether you're looking ahead to retirement or already there and want to find ways to make your money last, we're here for you. Take our free, short assessment to get tips for your situation.

GET STARTED



BenefitsCheckUp
National Council on Aging

ncoa
National Council on Aging

Sign Up


If you live in an area that was affected by a hurricane, wildfire, or any other disaster [find information here.](#)

Scammers have tried to use the name BenefitsCheckUp® (BCU) to trick older adults into giving personal information or sending money. [Learn More.](#)

Home Find My Benefits About Us Sponsors Resources English Spanish

There are over **2,500** benefit programs available nationwide. **Find out what benefits may be available in your area.**

Enter Your Zip Code **Get Started**



Greg, 84, Charleston, SC
I found 35 programs I just didn't know existed. This kind of help is available for people like me.

Join the **9,072,781** people who have discovered **\$37.6 billion** in benefits

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My Medicare Matters

EXPLORE COVERAGE MAKE SENSE OF COSTS UNDERSTAND ENROLLMENT CONTINUE LEARNING RESOURCES

YOUR GUIDE ON YOUR ROAD TO MEDICARE

Are you Medicare ready? Complete your Medicare assessment to research your options.

Complete Assessment



EASY PATH TO CHOOSING A MEDICARE PLAN

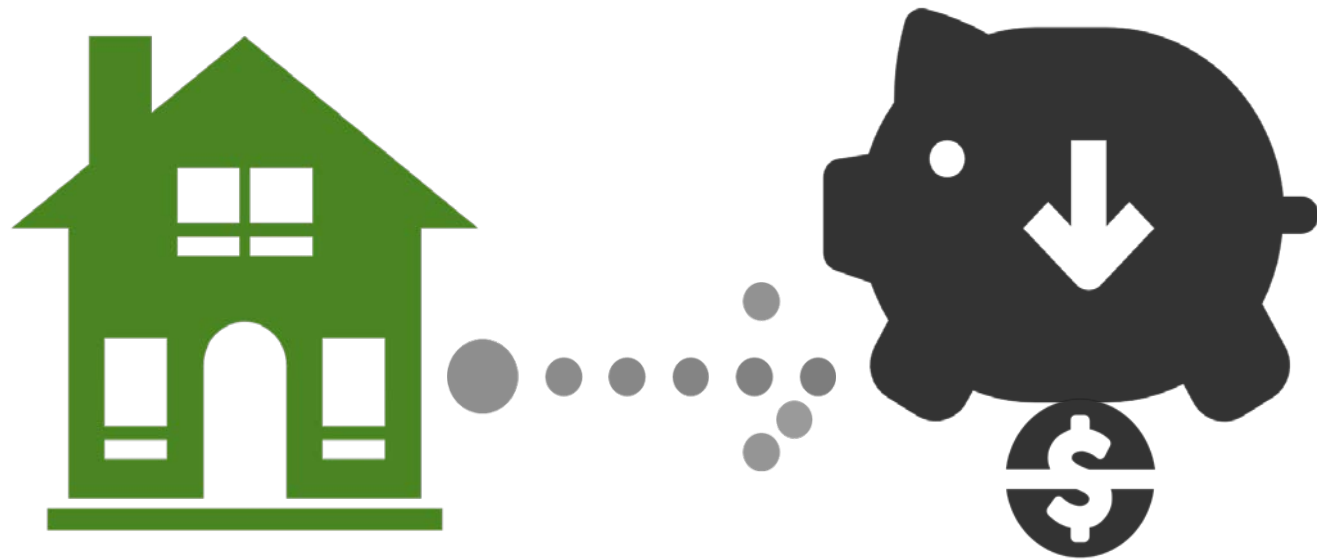
1 Learn

OLDER ADULTS ARE OFTEN “HOUSE RICH BUT CASH POOR



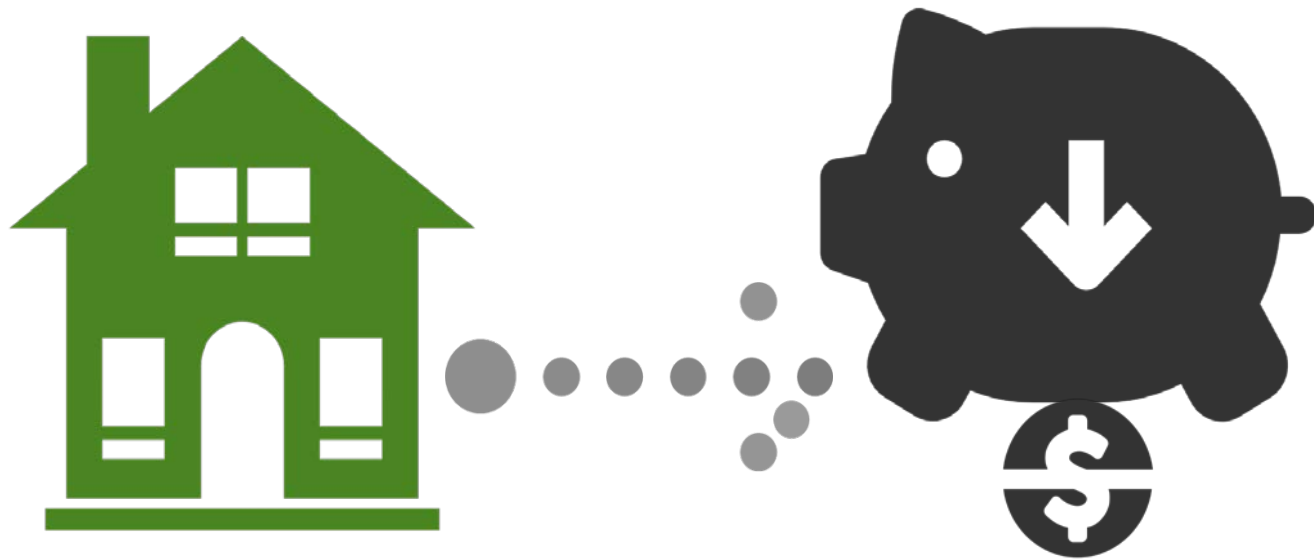
- **MORE THAN A THIRD OF OLDER HOMEOWNERS FACE A GAP BETWEEN THEIR FIXED EXPENSES AND THEIR SOURCES OF INCOME**
- **HALF OF OLDER HOMEOWNERS FACED 3-5 SOURCES OF VULNERABILITY.**
- **1 IN 4 OLDER HOUSEHOLDS COULD BE FACING 7 OR MORE SOURCES OF FINANCIAL VULNERABILITY**
- **CASH FLOW CHALLENGES VARIED BY HOUSING DEBT STATUS.**

WHAT DO THESE NUMBERS TELL US



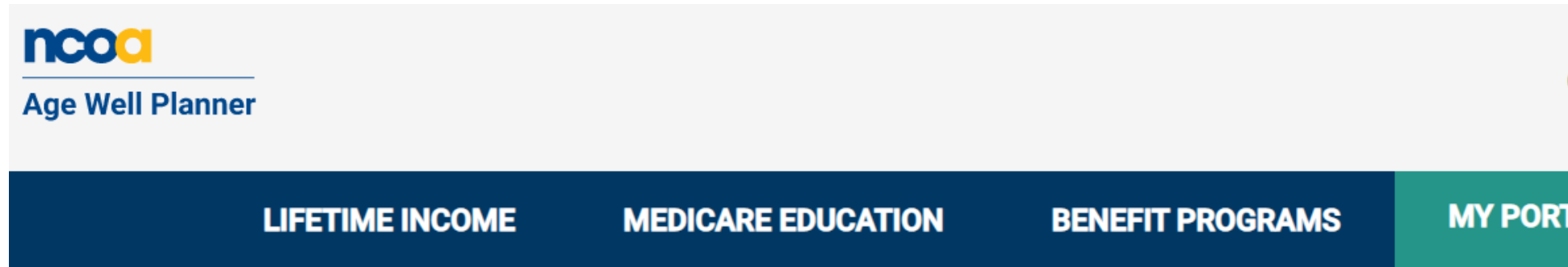
- **OLDER HOMEOWNERS NEED HELP FOCUSING ON WHAT THEY CAN CONTROL.**
- **HOMEOWNERS WHO ARE ECONOMICALLY INSECURE ARE ESPECIALLY IN NEED OF SUPPORT.**
- **SHORTER-TERM PLANNING COULD HELP OLDER HOMEOWNERS RESPOND EFFECTIVELY.**
- **PROMOTING RESILIENCE CAN OFFER NEW WAYS TO ENHANCE THE ABILITY TO AGE IN PLACE.**
- **ADEQUATE CASH FLOW IS CRITICAL WHEN THE “RAINY DAY” ARRIVES.**

DATA ON OLDER HOUSEHOLDS THAT HAVE ATTENDED HECM COUNSELING



- **FINANCIAL INSECURITY IS A MAJOR MOTIVATION TO CONSIDER A HECM, WITH 45% ECONOMICALLY INSECURE BASED ON THE ELDER INDEX.**
- **HALF MAY HAVE CONSIDERED A HECM TO BUFFER AGAINST A POTENTIALLY DESTABILIZING FINANCIAL SHOCK DUE TO POOR HEALTH, HOUSEHOLD INSTABILITY, OR RELYING ON SOCIAL SECURITY FOR INCOME.**
- **1 IN 10 MIGHT HAVE BEEN INTERESTED IN MORE STRATEGIC USE OF A HECM FOR RETIREMENT PLANNING. THESE HOUSEHOLDS WERE NOT ECONOMICALLY INSECURE, NOR DID THEY HAVE ANY DEBT OR NEED ADDITIONAL INCOME.**

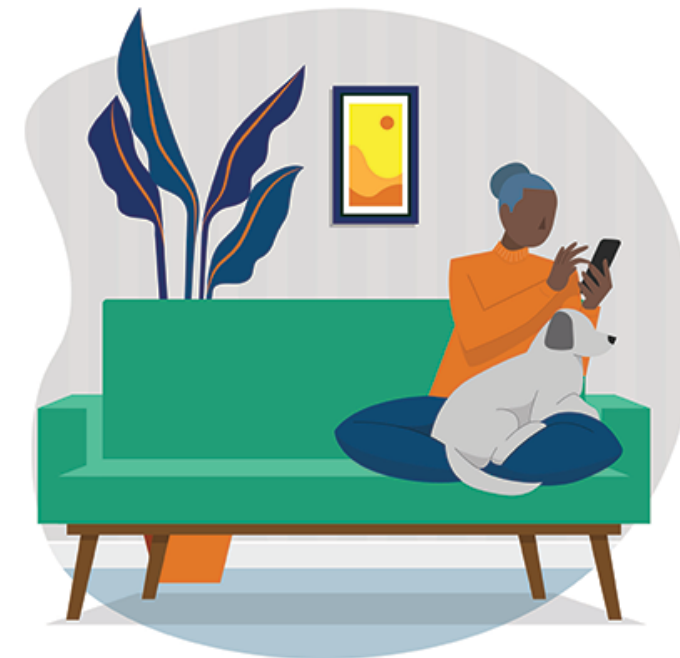
AGE WELL PLANNER ADDRESSES THESE ISSUES



PLAN YOUR FINANCIAL FUTURE

Do you have the money you need to age well? Whether you're looking ahead to retirement or already there and want to find ways to make your money last, we're here for you. Take our free, short assessment to get tips for your situation.

[GET STARTED](#)



NCOA WANTS TO WORK WITH YOU

**GAIN INSIGHTS INTO
THE CASH FLOW
CHALLENGES AND
AGING-IN-PLACE
VULNERABILITIES**

**HELP OLDER
HOMEOWNERS MAKE
WISE DECISIONS
ABOUT USING THEIR
HOME TO
STRENGTHEN
RETIREMENT
SECURITY.**

**INCREASE ACCESS TO
RESOURCES**

**TOGETHER, WE CAN
IMPROVE THE
ECONOMIC
SECURITY OF
MILLIONS OF
OLDER
HOMEOWNERS**

NCOA WANTS TO WORK WITH YOU

NCOA IS UNIQUELY POSITIONED TO WORK WITH THE REVERSE MORTGAGE INDUSTRY, HUD, AND FINANCIAL ADVISORS, AND WE WELCOME YOUR PARTNERSHIPS



FOR MORE INFORMATION ON LIKE PARTNERSHIP OPPORTUNITIES CONTACT:

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CHIEF MARKETING AND BUSINESS DEVELOPMENT OFFICER

571-527-3977

KEN.BRACHT@NCOA.ORG

WEBSITES:

- **WWW.NCOA.ORG**
- **WWW.MYMEDICAREMATTERS.ORG**
- **[HTTPS://WWW.BENEFITSCHECKUP.ORG](https://WWW.BENEFITSCHECKUP.ORG)**
- **[HTTPS://WWW.AGEWELLPLANNER.ORG](https://WWW.AGEWELLPLANNER.ORG)**

NCOA WANTS TO WORK WITH YOU



THANK YOU