NCOA MISSION

The National Council on Aging (NCOA) is a nonprofit service and advocacy organization headquartered in Washington, DC. Our mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged, and to act as a national voice for older adults and the community organizations that serve them.

We bring together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults.

We work with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

For more information, please visit: ncoa.org.

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accomplishments

HEALTH

NCOA’s goal is to improve the health of 4 million older adults with multiple serious health problems through participation in cost-effective evidence-based programs. We’re also working to make self-care an integral part of U.S. health care for people with multiple chronic conditions.

Chronic Disease

Our Center for Healthy Aging (CHA) supports a national effort to promote low-cost, convenient, evidence-based programs that empower older adults to manage their chronic conditions and live healthier lives.

In FY12:

• Over 57,000 older adults participated in the Chronic Disease Self-Management Program (CDSMP) in 46 states, the District of Columbia, and Puerto Rico. With support from Administration on Aging (AoA) Recovery Act funds, states partnered with more than 300 community-based organizations to host more than 5,000 CDSMP workshops at nearly 2,500 unique locations.

• NCOA’s partners facilitated the enrollment of more than 57,000 older adults in evidence-based health programs.

• NCOA continued to disseminate Better Choices, Better Health®, the online version of CDSMP, through its partnerships with nonprofit organizations, foundations, and health plans, and we launched a pilot of Better Choices, Better Health-Diabetes®.

For more information, please visit ncoa.org/CHA and RestartLiving.org.

Self-Management Alliance

NCOA developed and is leading the Self-Management Alliance (SMA) to promote strategic collaboration among government, business, and nonprofit organizations to achieve the goal of making self-management an integral part of health care in the United States. In FY12, the Alliance grew to 12 key federal agencies, four national foundations, and five large corporate partners. The SMA developed a Strategic Action Plan with seven goals and cross-sector work groups to pursue them.

For more information, please visit ncoa.org/SMA.

NCOA’s goal is to improve the health of 4 million older adults with multiple serious health problems by 2020.
Falls Prevention

NCOA leads the Falls Free® Initiative—a national movement to prevent falls and fall-related injuries among older adults. In FY12:

- NCOA and its Falls Free® members continued collaborating with the U.S. Centers for Disease Control (CDC) and AoA to promote evidence-based falls prevention programs, including A Matter of Balance, Stepping On, Tai Chi: Moving for Better Balance, and Otago.

- NCOA and our partners again maintained the 2009 federal budget increase of $1 million to support the CDC’s expansion of evidence-based falls prevention programs and ensured the inclusion of falls prevention in the Prevention & Public Health Fund.

- The NCOA-led CDC Physical Therapist Expert Panel presented training seminars at three national conferences and published extensively in journals.

- NCOA continued to support the development and sustainability of state falls prevention coalitions through technical assistance and an active learning network of 42 states.

- We collaborated with the CDC to revise Preventing Falls: How to Develop Community-based Fall Prevention Programs for Older Adults and published a highly popular State Policy Toolkit to Advance Falls Prevention and evaluation indicators.

- We obtained the 4th annual Senate Proclamation for Falls Prevention Awareness Day. A total of 43 states plus the District of Columbia and Puerto Rico participated in the event in 2011.

For more information, please visit ncoa.org/FallsPrevention.

Depression and Behavioral Health

Depression, anxiety, addiction, and other mental health issues are not a normal part of aging. Left untreated, they can lead to fatigue, illness, and even suicide. We promote programs that help seniors cope. In FY12:

- NCOA partnered with the Substance Abuse & Mental Health Services Administration (SAMHSA), AoA, and others to develop a series of 12 issue briefs and webinars to address behavioral health issues facing older Americans—including prescription medication misuse and abuse, suicide, depression, and anxiety—as well as evidence-based prevention and treatment programs to help.

For more information, please visit ncoa.org/BehavioralHealth.

Community Health Education

NCOA partners with national corporate sponsors to bring free health education programs directly to older adults in the community. In FY12:

- Our Flu + You campaign with Sanofi Pasteur reached millions of older adults and caregivers with key messages about how to prevent the flu and its complications.

- NCOA’s Join the Pacemakers, with support from Medtronic, hosted seven events around the country to raise awareness about a common heart condition called bradycardia and where to go for information and treatment.

- In partnership with the Arthritis Foundation and with support from Endo Pharmaceutical, we offered five training sessions and distributed 1,000 toolkits for Put Pain in Its Place: How to Get Osteoarthritis Pain under Control, an educational workshop for seniors.

For more information, please visit ncoa.org/CommunityEducation.
ECONOMIC SECURITY

NCOA’s goal is to improve the financial well-being of 5 million low-income and vulnerable older adults by providing comprehensive, integrated services that significantly increase their income and/or reduce their expenses.

Benefits Access

NCOA helps find and enroll older adults into benefits that help them pay for food, housing, health care, and other daily expenses. In FY12:

- NCOA funded six community organizations to implement innovative strategies to enroll people with Medicare into benefits. In FY12, these Innovations Grantees, along with our 19 Benefits Enrollment Centers (BECs), submitted more than 77,700 applications for benefits worth $122 million.

- BenefitsCheckUp®, our free online benefits screening service, helped 249,288 people identify nearly $1.2 billion in public and private benefits for which they were eligible.

- We provided resources and technical support to states helping low-income individuals apply for benefits that make Medicare affordable—the Medicare Part D Low Income Subsidy (Extra Help) and Medicare Savings Programs. States submitted over 242,000 applications for these two benefits, worth more than $643 million in savings on prescriptions and health care.

- MyMedicareMatters.org, NCOA’s consumer site that helps people with Medicare and their families learn about their benefits, had an average of 2,000 visitors a week.

For more information, please visit CenterforBenefits.org.

Mature Workers

NCOA supports two federal programs that offer training and employment opportunities for older adults who want or need to continue working. In FY12:

- Our Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor, served 4,437 participants. SCSEP participants provided 2.4 million hours of community service, and the program placed 849 trained participants into unsubsidized jobs.

- Our Senior Environmental Employment Program (SEE), funded through the U.S. Environmental Protection Agency, served 93 participants to support environmental initiatives.

For more information, please visit ncoa.org/MatureWorkers.

NCOA’s goal is to improve the financial well-being of 5 million low-income and vulnerable older adults by 2020.
Economic Casework

With support from the Harry and Jeannette Weinberg Foundation, NCOA continued our two-year national demonstration to help organizations offer comprehensive, person-centered economic casework to thousands of struggling seniors. In FY12:

- NCOA’s 19 Economic Security Service Centers and their community partners assisted 2,563 clients in getting on a path to economic security. Nearly 400 of these clients received help thanks to Better Directions, a new partnership with the National Federation of Community Development Credit Unions.

- With support from the Bank of America Community Foundation, NCOA produced two Savvy Saving Seniors® financial education toolkits to help seniors learn about benefits and avoid scams. NCOA conducted over a dozen Savvy Saving Seniors® workshops in FY12, reaching more than 600 seniors.

For more information, please visit ncoa.org/ESI.

Home Equity

NCOA is a national leader in educating older adults on how they can tap their home equity wisely to stay healthy and independent longer. In FY12, we:

- Provided 6,518 older homeowners with traditional reverse mortgage counseling through our Reverse Mortgage Counseling Services (RMCS) Network. Counselors also assisted 1,703 reverse mortgage borrowers who are in default to help them avoid foreclosure.

- Distributed 29,100 copies of NCOA’s reverse mortgage consumer booklet Use Your Home to Stay at Home™.

- Conducted 82,262 Financial Interview Tool (FIT) reviews through our RMCS network. The FIT tool became a mandatory part of the U.S. Department of Housing & Urban Development (HUD) home equity conversion mortgage counseling in September 2010, and helps seniors better assess the suitability of these loans. Counselors also completed 34,824 specialized BenefitsCheckUp® screenings, with a potential value of over $195 million in benefits that could supplement or replace the resources provided by a reverse mortgage.

- With funding from the FINRA Investor Education Foundation, launched Home Equity Advisor, a free website designed to help older homeowners examine all of their options when it comes to using their home equity for retirement. For more information, please visit ncoa.org/HomeEquity.
PUBLIC POLICY

NCOA is a national voice for older adults and the organizations that serve them. Our goal is to strengthen and protect major public programs—especially Medicare, Medicaid, Social Security, and the Older Americans Act (OAA)—for disadvantaged and vulnerable older adults.

One Away Campaign

In FY12, NCOA concluded the One Away Campaign for Elder Economic Security. This national grassroots advocacy effort raised awareness about the economic struggles of millions of older adults, promoted programs that can help, and advanced solutions through the OAA and other legislative vehicles.

The interactive campaign website, OneAway.org, provided a space for older adults and others to share their own stories of struggles, send a message to their members of Congress, and view videos from the campaign. In addition, 14 local advocacy partners in key congressional states and districts learned how to influence public policy, use online and social media, create video stories, organize local events, and work with the press.

The campaign sparked:

- 37 national and local videos that gave voice to those struggling with economic security, amassing over 25,000 views
- More than 5,000 written stories from seniors themselves
- 30,000 letters sent to Congress, from every state, on a variety of elder economic security issues
- Significant media coverage, including in MSN Money, Washington Post, and New York Times
- Nearly two dozen members of Congress providing statements of support for OAA reauthorization.

Long-Term Services & Support

NCOA leads a coalition of 36 national aging and disability organizations, known as the Friday Morning Collaborative (FMC), to advance long-term services and supports policy.

As part of the collaborative, in FY12 NCOA:

- Promoted successful implementation and state adoption of health reform provisions to expand access to home and community-based services.
- Promoted stakeholder engagement and consumer protections in state transformations towards integration of Medicare and Medicaid and models of managed care for long-term services and supports.
- Raised the visibility of long-term services and supports as an issue during the election.

For more information, please visit ncoa.org/Act.
NCOA’s National Institute of Senior Centers (NISC) strengthens senior centers by promoting best practices, advocacy, research, and the nation’s only national standards and accreditation program.

In FY12, NISC:

- Celebrated 42 years of service to the nation’s 10,000+ senior centers, offering a monthly webinar series, conference workshops, electronic and web resources, and online networking and learning opportunities.

- Sponsored the 32nd annual Senior Center Month in September 2011, allowing senior centers nationwide to showcase their work in their communities. The theme was: It Happens at My Senior Center. My Life. My Time. My Way.

- Presented the first annual Programs of Excellence Awards to honor and promote innovative, creative, and replicable senior center programs for older adults. Seven winners and eight honorable mentions were chosen from 83 nominations.

- Awarded the NISC Research Award to the Council of Senior Centers and Services of New York City, Inc. for its study 21st Century Senior Centers: Changing the Conversation, A Study of New York City’s Senior Centers. This largest non-governmental survey in the country of over 3,200 seniors examined the impact of senior centers on the lives of participants.

- Awarded national senior center accreditation to 17 senior centers nationwide. Accreditation provides official recognition that a senior center meets the nine standards of senior center operations.

For more information, please visit ncoa.org/NISC.
FINANCIAL HIGHLIGHTS

Fiscal year 2012 was an “almost break even” year for NCOA. This year’s operating change in Unrestricted Net Assets (before Pension Plan related adjustments) was a negative $88,000. This compares to the prior year’s net loss of $611,000. In fiscal year 2012, NCOA continued with “investments” for a few key areas, where funding raised did not support the cost levels. One area is for our work on public policy and advocacy as we aim to be “the most trusted national voice” for older Americans, especially those who are vulnerable or disadvantaged. A second area of continued investment was for our work to expand offerings for the Stanford University Chronic Disease Self Management Program. Better Choices, Better Health® is NCOA’s online version of this internationally recognized program.

As per accounting rules, NCOA also had a significant negative, non-operating, adjustment in 2012 related to the recognition of the NCOA Pension Plan liabilities. This adjustment was a negative $703,000 in 2012 compared to the positive $384,000 in 2011, with the big swing mostly related to the change in the discount rate required to value the liability balances. With these results, the total Unrestricted Net Assets reduced from $1.1 million at the end of 2011 to $0.3 million at the end of fiscal year 2012.

The operating revenues for 2012 amounted to $47.8 million, which was a 27% decrease over the prior year amount. The prior year amount had included significantly larger funding from “Stimulus” or “Appropriations Act” add-ons to the Department of Labor supported Senior Community Service Employment Program. In 2012, federal grants accounted for 85% of the total revenues. For 2012, as in previous years, NCOA continued to maximize resources used to support the organization’s core mission, expending 94% of its operating resources on direct programs.

The following charts present the highlights of the revenue and expenditure distributions by categories for fiscal year 2012. Full Audited Financial Statements for fiscal year 2012 with comparisons to 2011 are available on NCOA’s website (www.ncoa.org).
# NCOA Consolidated Statement of Changes in Unrestricted Net Assets

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<tr>
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<th>2012</th>
<th>2011</th>
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<tbody>
<tr>
<td><strong>Revenue and other support:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government grants and contracts</td>
<td>$40,747,806</td>
<td>$57,477,938</td>
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<tr>
<td>Foundation and corporate grants and contracts</td>
<td>5,835,560</td>
<td>7,528,085</td>
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<tr>
<td>Membership services and conference revenues</td>
<td>160,432</td>
<td>502,753</td>
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<tr>
<td>Contributions &amp; Other Income</td>
<td>959,665</td>
<td>366,558</td>
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<tr>
<td>Investment income</td>
<td>67,939</td>
<td>56,109</td>
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<tr>
<td>Other Income</td>
<td>1,940</td>
<td>3,056</td>
</tr>
<tr>
<td><strong>Total revenue and other support</strong></td>
<td><strong>47,773,342</strong></td>
<td><strong>65,934,499</strong></td>
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</tbody>
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| **Operating Expenses:**     |                 |                 |
| Healthy Aging Programs | 3,408,333       | 3,496,433       |
| Access to Benefits | 2,885,722       | 3,103,461       |
| Workforce Development | 33,344,982      | 48,414,443      |
| Civic Engagement | 373,033         | 1,471,319       |
| Long-Term Services & Supports | 1,597,019 | 1,907,770 |
| Healthy Aging Social Enterprises | 1,146,650 | 1,269,184 |
| Shared Services | 1,203,829       | 1,822,489       |
| Innovations and Incubator Programs | - | 64,779 |
| Public Policy and Advocacy | 812,375 | 1,869,065 |
| Management and general | 2,396,236       | 2,693,386       |
| Fundraising | 693,185         | 433,541         |
| **Total Operating Expenses** | **47,861,364** | **66,545,870** |

**Net Operating (Unrestricted) Results**

|                  | (88,022) | (611,371) |

**Other Comprehensive Income (Loss)**

|                  | (703,031) | 384,154 |

**Net Change in Unrestricted Net Assets**

|                  | (791,053) | (227,217) |

**Unrestricted Net Assets at Beginning of Year**

|                  | 1,123,507 | 1,350,724 |

**Unrestricted Net Assets at End of Year**

|                  | $332,454  | $1,123,507 |

See complete set of Audited Financial Statements with accompanying footnotes and disclosures at NCOA's website: ncoa.org/Financials.
FY 2012 SUPPORTERS

FOUNDATIONS
- AARP Foundation
- American Cancer Society
- Arc of the United States
- Arthritis Foundation
- Disability Rights Education Defense Fund
- National Reverse Mortgage Lenders Association
- New York State Health Foundation
- Rose Community Foundation
- The Archstone Foundation
- The Atlantic Philanthropies
- The California HealthCare Foundation
- The Harry and Jeanette Weinberg Foundation
- The Patterson Foundation
- The Retirement Research Foundation
- The Robert Wood Johnson Foundation
- The SCAN Foundation
- Tufts Health Plan Foundation

GOVERNMENT
- City of San Francisco
- State of Idaho
- U.S. Administration on Aging
- U.S. Centers for Disease Control & Prevention
- U.S. Centers for Medicare & Medicaid Services
- U.S. Department of Housing & Urban Development
- U.S. Department of Labor
- U.S. Environmental Protection Agency
- U.S. Substance Abuse & Mental Health Services Administration

OTHER SUPPORTING PARTNERS
- Capital Area Council of Government
- Benefits Data Trust
- Chicago Department of Family and Support Services
- Cuyahoga County Department of Senior & Adult Services
- Expert Patient Programme Community Interest Company
- Financial Industry Regulatory Authority Investor Education Foundation
- Jewish Family Services - Lehigh Valley
- National Association of Area Agencies on Aging
- National Federation of Community Development Credit Unions
- NeighborWorks America

CORPORATIONS
- AGIS Networks Inc.
- Alberta Health
- AstraZeneca Pharmaceuticals LP
- Bank of America
- Bristol Myers Squibb Foundation
- CIPA (New Brunswick)
- Coventry Health Care, Inc.
- CVS
- Endo Pharmaceuticals
- Eisai Pharmaceuticals
- Ernst & Young
- Eye Care America
- First Health Services Corporation (EPIC)
- GroupHealth
- Human Arc Corporation
- Humana
- Independent Living Systems
- IQ Solutions
- Kaiser Permanente
- Living Well Institute (AZ)
- Merck
- Nestcare/Nestworth
- Medtronic
- MetLife Foundation
- Novartis Pharmaceuticals
- Pfizer Inc.
- Sanford Medical
- Sanofi
- Sanofi Pasteur
- The Lewin Group
- UnitedHealthcare
- Various banking entities for Reverse Mortgage Booklets
- Walmart
- WellMed
- Wellness Institute
- WellPoint, Inc.
- UnitedHealth Foundation
- OASIS
- Senior Resources Agency on Aging
- University of Colorado at Denver and Health Sciences Center
- University of Victoria (British Columbia)