

NCOA Public Policy Positions



Since 1950, the National Council on Aging (NCOA) has successfully built bridges for change to ensure health and economic well-being for generations of older adults. NCOA was the first national voice for older adults, and our vision is a just and caring society in which each of us, as we age, lives with dignity, purpose, and security. NCOA's Policy Positions are grounded in the belief that on-the-ground service informs advocacy. They shine a light on and amplify the voices of those who are often invisible and unheard.

We invite you to join our movement for equitable aging as one of the most pressing social justice issues of our time that impacts us all. With a rapidly aging population, the time is now to shift the paradigm and generate a national dialogue to ensure our public policies reflect and respond to the real disparities that many older adults have faced throughout their lives and are now exacerbated as they age.

NCOA's Policy Positions center on a common purpose—to ensure that aging well is a right for all, not a privilege for a few. We believe that aging well is something every person deserves—regardless of gender, color, income, sexuality, or ZIP code.

NCOA's Policy Positions reflect the intricate link between health and wealth. They provide a roadmap for our policy and advocacy efforts to advance NCOA's commitment to improving the lives of 40 million older adults by 2030, especially women, people of color, low-income, LGBTQ+, and rural individuals.



Access to Benefits

NCOA has made considerable progress toward ensuring all older adults have equitable access to core benefits programs by expanding eligibility, simplifying and coordinating benefits, improving outreach and enrollment, and adjusting benefit levels to meet the health and economic needs of today's older adults. However, much work remains. Low-income older adults continue to be at risk of premature death or having their life savings wiped out by a single unexpected expense or costly illness.

To address this, Congress and the Administration must:

- Improve access to key benefits programs, particularly those under Medicare, the Supplemental Nutrition Assistance Program (SNAP), and the Supplemental Security Income (SSI) program
- Better align the Medicare low-income assistance programs to address major gaps in coverage
- Increase and make permanent funding for benefits outreach and enrollment
- Eliminate unduly restrictive asset tests that penalize older adults who have managed to save a small nest egg
- Address SNAP benefit adequacy and under-enrollment among older adults
- Modernize SSI by eliminating outdated and unfair eligibility barriers



Health & Independence

Older adults must have access to quality health care services that meet their needs, including affordable home and community-based services (HCBS); dental, hearing, and vision care; mental health services; and family caregiver supports. Many of these services can reduce or delay expensive hospital or nursing home admissions.

To address this, Congress and the Administration must:

- Put Medicaid HCBS on equal footing with institutional services
- Eliminate HCBS waiting lists
- Address the growing direct care workforce crisis
- Modernize Medicare benefits by strengthening mental health care and improving coverage for hearing, dental, and vision services that are unaffordable for many in need
- Provide additional assistance to family caregivers, such as tax credits and paid medical leave
- Invest in proven, community-based healthy aging programs to help older adults maintain their independence
- Improve access to health promotion and disease prevention services



Income Security & Workforce Supports

Income security plays a foundational role in equity and access over a person's lifetime. Women retire with fewer savings and live longer than men, as they have earned less and often have left the workforce due to caregiving. For Black women, a loss of earnings over a lifetime contributes to the racial wealth gap. Hispanic/Latino individuals start from a place of financial scarcity due to discrimination, and LGBTQ+ individuals often are cut off from traditional sources of income and support. To achieve financial stability, many older adults must work beyond their anticipated retirement or return to work. Yet age discrimination is pervasive, creating barriers to employment and training assistance.

To address this, Congress and the Administration must:

- Promote retirement savings among lower and middle-income workers
- Permanently extend the Earned Income Tax Credit to older workers
- Focus greater federal attention on addressing the challenges and opportunities of an aging workforce
- Restore age discrimination in employment protections
- Increase investments in job training and placement, including the Senior Community Service Employment Program (SCSEP)

Because aging well for all is a matter of equity. A matter of dignity. And a matter of justice.
