

The Priorities Book

Building a Better Future

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The Priorities Book:

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The Priorities Book offers a brief overview of AARP policy positions, reflecting our mission to enhance quality of life for all as we age. We lead positive social change and deliver value to members through advocacy, service and information to make things better for society and play a positive role in communities of all kinds.

American families are concerned about their retirement security, and rightly so: nest eggs are too small. Home values have plunged. Pensions are scarce. Rising costs for health care, food and other necessities add to the pressure. As people live longer, these concerns increasingly threaten peace of mind, independence and quality of life.

Americans who are 50 plus tell AARP about these concerns every day. That's why strengthening health and economic security is the overarching theme of AARP advocacy. We must meet this challenge head on – not just for today's retirees, but for our children and grandchildren.

Meeting this challenge will require choices about policy and personal behavior. It will require us to address deep-seated trends and consider responsible trade-offs. But we all want to build a better future. This Priorities Book offers ideas on how we can do the job:

- **The bedrock protections of Social Security and Medicare must be strengthened.** These social insurance programs are the financial foundation for all families across America, but particularly for the middle class and those at or near poverty. In an era of fiscal limitations, some careful reforms may be needed. But AARP will fight to make sure benefits are adequate,

and we will remind lawmakers that the needs of real Americans matter more than arbitrary budget targets. These programs help keep our country strong, and must be sustained for the long haul.

- **Consumers need adequate safeguards in a fast-changing marketplace.** Financial markets must be transparent and have strong oversight to assure that individual investors are treated fairly. Con artists and identity thieves are dangers that underscore the need for effective oversight and law enforcement. AARP champions reasonable regulation of financial markets, product safety, pharmaceuticals and all the products and services that families count on.
- **Older Americans should have more support to live independently.** Individuals with chronic health conditions and disabilities and their caregivers need better access to an array of long-term services and supports to help them stay in their own homes as long as possible and live more rewarding lives. This is not only what consumers want, it is often less costly than institutional care and thus is financially wise for all.
- **The safety net must stay sturdy for the most vulnerable people of all ages.** The health care protections of Medicaid are essential for low-income families, and we urge states to preserve them, along with other crucial supports that help with groceries, home heating, and other essential needs.

- **Local communities should do more to promote maximum well-being of residents as they get older.** Policies for housing, transportation, energy and the environment should promote community engagement and good health for people of all ages.

WE NEED TO WORK TOGETHER SO THAT ALL GENERATIONS HAVE A BETTER FUTURE.

Building a better future will require effort from all of us. Political leaders should be problem solvers, and work in a civil, constructive spirit to tackle the tough issues. Americans want to see more bipartisan cooperation, and AARP supports this goal. We will continue to work with both major parties to develop policies that meet the needs of families and all Americans.

Employers have a duty to keep promises made to their workers and retirees. Good corporate citizenship also means companies should respect the needs and rights of consumers.

Doctors, hospitals, insurance companies, government, patients and their families all can take action to improve health care and slow cost increases that are undermining our ability to fund other personal and social priorities.

Individuals need to make the right decisions for themselves. They can promote their own health by practicing responsible lifestyles and being engaged patients. And they can bolster their financial security by saving for the future. AARP offers an array of tools to help individuals plan and empower themselves to make decisions in finance, health care and other areas.

The Priorities Book offers a brief overview of AARP policy positions, reflecting our mission

to make things better for society and our goal of playing a positive role in communities of all kinds.

We believe that fair, balanced public policies—reinforced by a spirit of shared as well as individual responsibility—can support economic and health security for everyone, even in a time of fiscal limits. We place a premium on fairness and quality of life across the lifespan. And we believe all generations benefit from the right priorities.

HOW DOES AARP DEVELOP OUR POLICY PRIORITIES?

AARP policies reflect our members' wish to make a better world for future generations. We conduct regular surveys of older Americans and carefully monitor members' letters, calls and emails to keep track of what's on their minds.

Expert AARP volunteers serve on our National Policy Council, which conducts in-depth studies of issues, aided by independent authorities who are chosen to provide a balanced range of views, as well as our own staff specialists. Official policies are approved by AARP's independent, all-volunteer Board of Directors.

A much more detailed discussion of AARP policies can be found in The Policy Book (www.aarp.org/policybook). Copies of The Policy Book may be obtained by calling AARP's Office of Policy Integration, **202-434-3720**.

AARP's Policy Priorities

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SHORING UP RETIREMENT SECURITY

Families across America are facing retirement years with less financial resources than they expected and are likely to need. Rebuilding the foundations of retirement security will require a multi-pronged effort. Social Security must be strengthened for the long haul. New savings programs are needed to make up for the decline of traditional pensions and reliance on 401(k)s. Many of us will have to work longer than we expected in order to build up nest eggs that will last a lifetime. Government, private employers and individuals all must help. In an era of growing longevity, inaction only will make this challenge more costly to address.

Social Security

Social Security's role as the centerpiece of lifetime guaranteed, inflation-protected, retirement income has never been more important, and AARP is committed to strengthening it for the long term. Social Security is an earned benefit that protects people of all ages, and must continue its invaluable role in providing disability and survivors' benefits to most families.

We believe that Social Security should provide an adequate floor of protection, should be fair to all regardless of marital status, and should be financially stable for the long term.

Social Security is not the cause of current budget deficits. But its 75 year financial outlook is weakening and must be shored up for future generations. Importantly, the measures needed to keep Social Security on sound, long-term footing can be moderate in nature and phased in to protect current retirees.

A fair and balanced strategy to preserve Social Security for the long haul will include some moderate changes to revenues and benefits.

But the changes need not cause hardship for those who need benefits most or harm the middle class. The sooner changes are made, the more gradual they can be, and the more time people will have to adjust their financial plans.

The essential guarantee of Social Security can never be supplanted by investments in volatile financial markets. Private savings have an important role, but only as a supplement, and they should not be funded by money needed for Social Security's long-term commitments.

Savings and Pensions

Building a more secure future will require new strategies to promote saving. Tax incentives and financial education can bolster this effort. Young people should be taught to embrace the “savings habit” early in life, and that early withdrawals do lasting harm to their nest eggs.

Employers should be encouraged to retain traditional, defined-benefit pensions, which provide better protections than 401(k) plans and Individual Retirement Accounts. Defined benefits protect individuals from the uncertainties of financial markets. Employers should keep their promises and recognize that workers rely on benefits that have long been in place. While beleaguered state governments may need to adopt reforms for the future, retirees and workers near retirement should be protected from benefit cutbacks.

At the same time, individuals need to save more for potentially long lives in retirement. We need more savings programs centered in the workplace that rely on the convenience of payroll deduction. More employers should automatically enroll workers in 401(k) and similar, tax-advantaged savings plans. Employers that offer no retirement plans should be required to give workers the option of payroll deductions that

go directly into Individual Retirement Accounts. Government can encourage added saving by offering a match to such contributions.

Working Longer

For those who are able, postponing retirement is a potent strategy for meeting the financial challenges of old age. By saving for more years, and postponing withdrawals from nest eggs, workers can substantially improve their wealth in retirement. Unfortunately, issues of health, physical endurance and employer attitudes can keep this option out of reach. Many displaced older workers are finding it difficult to get new jobs.

Age discrimination remains an insidious reality. The government should vigorously enforce age-discrimination laws and make sure older workers are not victimized in cases of corporate restructuring and downsizings.

Older workers can be a valuable resource to employers, offering great experience and interpersonal skill. Many employers recognize and tap this resource, while others should be encouraged to do the same. Employers should offer career development opportunities to workers of all ages, and adopt policies, such as flexible scheduling and phased retirement, that encourage employees to prolong their careers. For their part, workers have a responsibility to stay productive as the years pass. They should learn new technologies, embrace training opportunities, and keep up with evolving business practices that help their employers stay competitive.

A Real Safety Net

AARP seeks adequate funding for the safety net programs that help both families who have newly fallen on hard times and families who consistently have trouble making ends meet. This assistance takes the form of cash, health care, energy, nutrition, housing and other aid. We recognize that the state and federal governments face a budget squeeze that will force difficult decisions involving outlays and revenues. But our great country can still afford a decent safety net for its neediest families.

Rising costs for health care and other necessities are dangerous for families on fixed or limited incomes. Increasingly, people are postponing medical treatment and struggling over which bills to pay first—if at all. Medicaid is a vital support for low-income Americans and millions of older persons who need long-term services and supports, and any savings must be carefully chosen to avoid harming those who depend on it. But smart savings that reduce administrative waste while preserving access to care can make sense. AARP urges greater coordination of all low-income assistance programs, as well as administrative streamlining and more effective outreach, to make sure needy individuals get the help they qualify for.

REPAIRING OUR HEALTH CARE SYSTEM

Our health care system costs too much, wastes too much, makes too many mistakes, and gives back too little value for our money. The costs are continuing to accelerate at an unsustainable rate. Access is uneven. Too often, quality of care depends on where you live. For the well-being of all Americans, we need to do better.

The Affordable Care Act of 2010 takes significant steps toward all these goals. But the task of building a better-performing, sustainable health care system will take years. AARP believes we should preserve the best of our current system—including choice of doctors and treatments—even as we adopt reforms.

We all share a responsibility to resist wasteful and unnecessary health care costs. Individuals can promote their own health by eating right, exercising and following medical instructions. Doctors should be careful stewards of costly health care resources and base treatments on the best evidence. The government and private insurers can spur better care through policies and incentives that reward doctors for good results. Government also should establish valid, easily understandable measures of provider performance.

Employers should continue to offer coverage or contribute to its cost. Insurers must comply with the new law and stop denials of coverage due to pre-existing health conditions. Similarly, providers of supplemental Medicare insurance should also be required to provide coverage to seniors who have pre-existing conditions. The practice of age-rating insurance premiums for those in the under-65 individual market will be limited under the Affordable Care Act, resulting in more affordable premiums for most older persons.

Ultimately, the nation will need a long-term, stable revenue source to pay for health care, so everyone has access to decent coverage and care of the highest quality. The costs of health reform should be shared fairly.

Strengthening Medicare

Medicare is the foundation of health security for older Americans. Strengthening Medicare and ensuring it will be there for future generations is a major priority. This requires eliminating waste and containing costs.

ACA Strengthened Medicare

The Affordable Care Act took important steps to strengthen Medicare. The law will improve guaranteed benefits for prescription drugs, by phasing out the “doughnut hole” – the costly gap in coverage reached by people with high drug costs. It also improved coverage of preventive services, including screenings for major disease, and added an annual wellness check-up. The Medicare trust fund was extended for almost an additional decade.

Rising Costs in Health Care System Are the Problem

Rising costs in the broader U.S. health care system are the main factor driving up Medicare costs and projected deficits in the federal budget. Medicare benefits are not the culprit. Big cuts to Medicare benefits or payment levels will only cause suffering and shift costs, without solving the fundamental problem of health care inflation.

Medicare Needs to be Improved

Medicare still has noteworthy limits that ultimately should be addressed. Over time, and as budget realities permit, Medicare should add benefits for vision, dental and hearing services, which private insurers routinely provide to younger Americans. Medicare also should expand its extremely limited coverage for

long-term services and supports, and it should improve mental health benefits. AARP supports a cap on annual, out-of-pocket medical costs in Medicare to protect seniors from unaffordable out of pocket costs.

AARP calls on Medicare Advantage plans to continue to offer consumers competitive benefit packages. We support bonus payments for the best plans, as a way to encourage quality and competition in the marketplace.

Congress must establish a permanent solution for setting physician payments in Medicare. Continuing uncertainty over payment levels could discourage some doctors from participating in the program, reducing seniors' access to health care.

Savings Proposals Should Improve Efficiency and Eliminate Fraud but Must Maintain Quality and Choice

Even as we encourage these needed measures, AARP recognizes that rising costs in the broader health care system are putting pressure on the U.S. budget. These rising costs, along with expensive advances in technology and the aging of baby boomers, mean that reforms to Medicare will have to be considered.

Savings proposals should zero in on waste and fraud, and seek to increase efficiency, while maintaining quality and choice. The Affordable Care provides increased resources aimed at fraud prevention. Medicare must be preserved as a program of social insurance, serving all of society. Reforms must not reduce fundamental protections, saddle beneficiaries with out-of-pocket costs they cannot afford, or unfairly squeeze the middle class.

Medicare Can Lead the Way

Medicare should lead the way in creating a better health care system, driving system-wide reforms of service delivery to achieve both better effectiveness and better efficiency. It should use its vast purchasing power to spark innovation and best practices throughout the entire health care system. For example, Medicare should link doctors' reimbursement to measures of quality. It should create incentives to reward preventive care and coordination among health care professionals.

Under the Affordable Care Act, Medicare will be testing projects that seek to enhance patients treatment through better coordination of care, improved teamwork among medical professionals and incentives to reduce unplanned hospital readmissions. As lessons are learned from these projects, we want to see them applied throughout the whole health care system.

Access for All

To make expanded coverage meaningful, we must remove barriers to care that harm the less-affluent and certain racial and ethnic communities. A shortage of primary care providers in many urban and rural areas continues to keep health care out of reach for many, unfairly dividing our society between health care haves and have-nots.

AARP advocates a national effort to build a larger, culturally competent health care workforce to fill the gap in primary care and the shortages of those trained to deal with the special needs of older patients. Medicare can lead the way by requiring greater accountability for hospitals that receive Medicare funding to train doctors, to ensure the right balance of primary care providers and specialists is produced. But meeting the health care needs of all communities will

also require a greater role for non-physician healthcare professionals. Unnecessary limits on Advanced Practice Registered Nurses are an unwise barrier to primary care. State and national policymakers should review rules that limit nurses and other clinicians from working up to the full extent of their education and training.

In addition, AARP opposes actions by employers to cut back post-retirement health benefits. Such benefits should be considered a continuing obligation to all retirees, including those who leave the workforce as a result of a layoff or buyout.

Containing Cost

Congress and the Administration should mount ongoing efforts to contain health care costs in a way that is fair to all. There is no silver bullet. Efforts to wring out waste, increase efficiency, improve the use of medical information, manage chronic illness more effectively, avoid medical mistakes and promote healthy personal behaviors are all part of the answer. Continued cost growth for health care increasingly threaten household budgets and discourage individuals from going to the doctor or filling prescriptions. More broadly, these costs negatively impact our national economic vitality.

Doctors must be more efficient stewards of costly care. They should be aware of medical evidence of effectiveness in recommending treatments, while making sure patients understand they are getting the care they need. Payment systems should be overhauled to encourage quality and discourage wasteful uses of costly technology.

Enhancing Quality

The needs of patients should occupy the very center of the health care system. Patients should enjoy the benefits of safe, state-of-the-

art practice, no matter where they live. Patients and caregivers should be “in the loop” of communication with medical professionals. Health information technology should be expanded as a tool to help doctors and patients make good decisions, with adequate safeguards for individual privacy. Payment systems should reward doctors for good outcomes and not simply for volume of treatments.

Prevention

Prevention makes sense for individuals and society, and we as a nation should do much more to reap the benefits. People can reduce their risks of costly illness by making the right personal choices, such as eating healthy food, getting exercise and not smoking. Doctors should be compensated for efforts to prevent illness and promote health. Insurance should fully cover recommended screenings and immunizations. Older patients should make use of new provisions in the Affordable Care Act that cover 100% of the cost of important health screenings and an annual wellness exam.

Making Sure Drugs are Affordable

Drugs often cost more than patients can afford, particularly brand-name medications that have patent protection. AARP advocates several ways to combat rising costs. Research comparing different drugs could help doctors make cost-effective decisions on what to prescribe. Generic versions of expensive biologic drugs used for various illnesses, including rheumatoid arthritis and cancer, should become available much more quickly than permitted under current law.

AARP also supports transparency of marketing practices by the pharmaceutical industry in order to protect the public from conflicts of interest. Doctors should disclose when they accept gifts from drug companies. The Secretary

of the Department of Health and Human Services should be authorized to directly negotiate lower drug prices, as other advanced countries do. Barriers to legal importation of drugs from Canada should be lifted, with appropriate safeguards to protect safety.

LONG-TERM SERVICES AND SUPPORTS

Older Americans place a great premium on independent living, and we support their priority of independence whenever possible. AARP supports the creation of a comprehensive long-term services and supports system that provides coordinated, integrated, affordable and high quality services and supports. AARP promotes the values of independence, choice, dignity and privacy, whether in a home or institution.

Long-term services and supports should be easy to access, affordable and sensitive to cultural needs. Unfortunately, individuals and their caregivers face a confusing patchwork of programs that can make such help hard to find and pay for. High cost, limited financing options, and insufficient public funding are serious barriers. AARP supports a comprehensive approach that provides access to a full array of high quality long term services in the setting a consumer prefers and which is often less costly. In such a system, counselors would help families choose the supports that make sense for them. More help would be available for family caregivers, such as respite services to help relatives and friends avoid burn-out. Stable and adequate funding would help many more people get the services they need to stay independent and live more rewarding lives.

Improving Coordination

Individuals with chronic illness often navigate a maze of specialists and support services with little guidance. This disjointed system drives up costs, puts stress on families—and even jeopardizes health—through waste, duplication, gaps in care, and lack of patient-centeredness. AARP supports improvements that would place new emphasis on coordination, communication and guidance between the health and long term services and supports systems.

Shouldering the Cost

People should not have to go broke to get the supports they need. New sources of funding, both public and private, would ensure that people have access to necessary supports and services. The CLASS program, created under the Affordable Care Act, is an important, voluntary new option to help people cover these expenses.

Ideally, a universal program of social insurance financed by the public, like Medicare and Social Security, could cover the long-term supports and services that will help our population age as independently as possible. By spreading the cost across the entire population, we could achieve universal protection—at a price households can afford. Private insurance could fill any gaps in the public benefit. All private insurance for long-term services and supports must be subject to strong consumer protections.

Care in Your Own Home

States can do much more to help people with chronic conditions remain in their homes. One key is to revamp state Medicaid policies that favor institutionalization over in-home services. Supports for independent living not only reflect the preference of most families, but save money over time, which makes this priority even more

sensible for states with budget woes. Medicaid's pro-institution bias is outdated and unresponsive to the needs of most beneficiaries.

At the same time, independent living is not the right answer for everyone. Funding should support care in the most appropriate setting—home, community or institutional. Individual preferences should be respected whenever possible.

Caregivers

The bulk of long term services and supports in this country is provided by unpaid family and friends. Caregivers need support in providing this essential care, including training, respite and information and referrals to learn about the range of services available to their loved one and themselves.

Protecting the Frail

Our most vulnerable elders need protection. AARP urges more effective oversight of long-term services in all settings. We ask regulators to strengthen quality and safety protections—including prohibitions on criminals working in long-term care settings—and to hold providers accountable for any abuse. Standards should affirm the importance of safety, dignity and privacy. Standards should safeguard people's freedom to assert all their rights without fear of reprisal, including the right to keep their personal possessions, their access to personal medical records, and their right to make complaints.

PROTECTING CONSUMERS

A consumer-friendly marketplace is a top goal for AARP, and our advocacy takes many forms. In state capitals and Congress, we fight to make sure consumers are treated fairly in legislation and rulemaking and get the information they need to make good choices. AARP also serves as a marketplace advocate by providing a wide range of useful information—ranging from scam alerts to tips on smart purchasing—and selectively endorsing products that save money and offer value.

Regulation and Enforcement

Consumers benefit when markets operate fairly and effectively, leading to competition on price and choice. We try to make sure the watchdogs do their jobs. Protecting consumers requires effective regulatory oversight across the broad range of American business, including financial, health care, energy, housing, communications and other industries.

Financial scams and misleading investment advice can threaten a family's life savings and underscore the need for strong regulation and enforcement. AARP supports the creation of the Consumer Financial Protection Bureau. Our advocacy and oversight is important to make sure that future rules and policies reflect the spirit of the law. We will continue to push for effective regulation of mortgages, including nonbank mortgage lenders, debit cards, credit reports and other consumer financial issues.

Utilities Regulation

Utilities may pose special concerns for older households, which is why AARP vigilantly scrutinizes rate decisions in all 50 states. Regulators have a duty to make sure rates are fair, markets are transparent, and services are accessible. Cut-offs should only be a last resort employed

after due process. Efforts to deregulate electricity markets must include protections to shield consumers from price shocks. Utilities must remember their responsibilities to the public they serve, and not just their investors.

Responsible Mortgages

Home buyers fall behind in their payments for many reasons, including falling house prices that can make it difficult to sell a home for more than the mortgage amount, not understanding the features of a mortgage, and over-committing available income. Unscrupulous marketing, in which buyers are steered into unsuitable loans, is an important reason for mortgage delinquencies, particularly among inexperienced consumers and those with little education.

To reduce potential problems, lenders should provide applicants with clear-cut disclosures about potential interest-rate hikes, prepayment penalties and any other mortgage feature that can raise unanticipated costs. Where problems already exist, AARP calls on lenders to modify loans, in order to lighten the load on strapped borrowers. Foreclosure is a drastic measure that should be avoided in all but the most dire situations.

An Educated Consumer

Consumers need the best possible information to navigate a complex marketplace that features vast choice and a rapid stream of new technologies. Less-than-obvious costs should be clearly disclosed, as well as details about safety, service and warranties.

Consumers also should do their homework. In particular, we urge people to ask questions about the full costs and risks in any financial transaction, including reverse mortgages, home

refinancing, and purchases of financial instruments. To help meet this need, AARP supports a major effort to enhance financial literacy.

COMMUNITIES WHERE WE ALL CAN THRIVE

To really thrive as they get older, people need to stay involved in the full range of community life. Volunteering, working, participating in civic and faith-based activities, socializing, simply taking a walk – all enhance our quality of life and contribute to physical and mental health. But outdated and uncoordinated approaches to housing, transportation and land use make it harder than it should be for people to stay actively engaged. AARP supports local policies that help people keep connected to their communities as they get older. We believe a great deal can be done to achieve this goal, and that local innovations will be a key to successful aging in the coming decades.

Housing Choices

Land-use rules should promote a wide range of housing that is affordable and accessible, including assisted living and other options, to meet the diverse needs of families. We urge homebuilders to adopt design features, such as zero-step entries and wide doorways, that make it safer and more convenient for aging residents to live in their homes and avoid accidents. Home repair and modification programs should be available to those who need them.

Getting Around

Easy, affordable transit options are crucial for those who cannot—or should not—drive themselves around. AARP supports more funding for mass transportation and paratransit services like mini-buses, so people can get where they need without having to drive. Communities

also should encourage walking by maintaining safe and adequate sidewalks, crosswalks and foot paths. Streets should be designed for the safety and convenience of everyone, including drivers, walkers and bicyclists.

A Secure, Healthy Environment

Everyone benefits from a safe, healthy environment. Communities that avoid sprawling development and traffic congestion reward their residents with cleaner air. Secure, well-maintained parks and recreation areas encourage walking, sports and other exercise. Land-use policies that promote an accessible mix of business, cultural and recreational facilities attract people to common spaces that enhance community life, reduce crime and combat the mental and physical dangers of isolation.

Speedy Access to the Internet

In today's world, everyone needs access to affordable, high-speed connections. Yet many parts of rural and urban America lack access to broadband technology, which enables fast connections on the Internet. AARP supports efforts to encourage the spread of broadband, which makes the world more accessible to everyone and can be especially valuable to people with limited mobility, including those with disabilities and the very old.

Telecommuting (including for volunteer work), online learning, telemedicine, support-monitoring devices and other technologies are all facilitated by broadband, which only will become more important in the future.

MAKING DEMOCRACY WORK BETTER

The scope of needed policy changes makes it essential that the political system work more effectively. Both the public and elected officials can do things to help. We encourage individuals to learn about the issues and policy trade-offs we face as a nation. No one commentator or source, including AARP, holds a monopoly on the truth. A more informed public debate would emerge if more individuals exposed themselves to a range of opinion. We urge our leaders to work cooperatively and respectfully with each other, even when they disagree, for the good of the country. Excessive partisanship leads to polarization and gridlock, which don't solve a thing.

Older Americans seek an effective government, in which officials observe the highest standards of integrity, services are delivered efficiently and tax money is not wasted. AARP supports policies to increase the accountability of officials, promote transparency, prevent conflicts of interest, and give Americans the information and access they need to make decisions and protect their interests. Government institutions have a duty to serve a broad, public interest rather than narrow, special interests.

An Accountable Congress

As one important step, many congressional districts should be redrawn to become competitive. Too many lawmakers hail from "safe" districts, carefully mapped out to protect incumbents and their political parties and to fragment the opposition. Excessive partisanship and uncompromising ideology flourish in such uncompetitive environments. Such districts should be redrawn with compact, contiguous boundaries that reflect traditional

communities, rather than boundaries contrived for partisan advantage.

Other reforms can bolster the public's confidence in government by targeting conflicts of interest and limiting the influence of special interests. Special-interest political donations should be publicly reported. AARP supports timely, complete disclosure of all contributions to political action committees and independent groups. Stronger rules for lobbying disclosure and gift limits for lawmakers and staff would reduce conflicts. AARP does not contribute to political campaigns, nor does it endorse candidates. We do, however, believe strongly in voter education efforts that achieve a better informed electorate.

An Engaged Public

Older Americans have a strong desire to help our nation, and AARP urges a new commitment to volunteer service. Not only would society benefit, but such efforts can prove extremely rewarding for people of any age who devote their energy and know-how to helping others. More than ever, we see retirees contributing to countless spheres of life through post-career service of all kinds.

We expect this trend to grow stronger, as boomers and those who follow volunteer their talents in ways they may never have anticipated. There are countless ways to get started as a volunteer. Here's just one: **www.createthegood.org**.

Exercising Your Vote

Our democracy also depends on an engaged citizenry that makes its voice known in the voting booth. Seniors don't need to be reminded. They have the highest voting rate of any age group – an emphatic demonstration of faith in the system. But changing technology is sometimes a source of confusion in the voting booth. Public policies must continue to encourage the growth of our nation's voter rolls, through ease of registration and user-friendly voting procedures.

A FINAL WORD

The policy challenges facing our nation are inherently complex, and made even more so by budget deficits projected for the coming years. But the aging of the boomer generation, along with increasing life expectancy for everyone, makes it urgent that Americans tackle these issues now. AARP's mission is to enhance the quality of life for all as we age and we believe the policies set forth in this Priorities Book can bring greater security to American families, and that they are fully consistent with the nation's economic well-being. Families are stronger when all their members can age with peace of mind about their health and financial security, confident they can get the support and services they need to stay independent for their entire lives. The right priorities will lead to a better future for all of us.



AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 35.1 million readers; *AARP Bulletin*, the go-to news source for AARP's millions of members and Americans 50+; *AARP VIVA*, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.



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