The PRIORITIES BOOK
Building a Better Future
2015–2016
The Priorities Book: 
Building a Better Future

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.

The world population is changing dramatically. By the middle of this century, the number of people 65 and over will outnumber children 15 and under for the first time in history. Here in the United States, 10,000 people a day are turning 65, and that trend will continue for about 15 years. Tens of millions of people in their 50s, 60s, 70s and 80s are leading longer, healthier, more productive lives.

At AARP, we believe that no one’s possibilities should be limited by their age and that experience has value. Our challenge is to “disrupt aging” by reimagining what it means to get older and by taking advantage of the wisdom, experience, interests and contributions that older Americans make to the social capital of the nation. Our goal at AARP is to help people 50-plus and their families confront the challenges they face and embrace their opportunities to the fullest extent possible.

Achieving that goal requires a broad range of efforts by individuals, government, and the private sector. Most basically, people 50-plus should have adequate health and financial security through the years of this longevity bonus. The Great Recession hit people in their 50s and 60s especially hard with loss of jobs, falling home values, foreclosures and reduced savings. At the same time, many of the programs created to help people achieve the American Dream when they reached the “retirement” life stage—notably Social Security, Medicare, and Medicaid—are under attack. Traditional
pensions, which helped people maintain a decent standard of living as they got older, have been disappearing, and retirement savings are often inadequate. Half of Americans nearing retirement age in 2014 had less than $50,000 in their retirement accounts.

In addition, roughly half of all workers don’t have access to an employer retirement plan at all. And, for those that do, the amount in their 401(k) would pay them a retirement benefit of less than $80 a month. For those who have the option, continuing to work will increasingly be a strategy for maintaining security in retirement. However, these trends place even more importance on Social Security as a source of retirement income, and on Medicare and Medicaid for health care and as a limited source of long-term care.

In particular, the security of middle-class families has been undermined by stagnating income, escalating debt, and rising costs for housing, education, and health. AARP research shows it has become harder to remain in the middle class, and it has become harder to rise into the middle class. That’s why strengthening health and economic security is a crucial 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-rooted trends and consider responsible trade-offs. But we all want to build a better future. This Priorities Book offers ideas on the most important policy issues for older people, and how we can make the future more secure for Americans 50-plus and their families:
• **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.

• **Older Americans who need it should have support to live independently.**

Individuals with chronic health conditions and disabilities along with 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 to live more rewarding lives. Not only is this what consumers want, but it is often less costly than institutional care.

• **The safety net must remain intact 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 vital 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. These priorities become more urgent as our nation’s population gets older.

- 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 products and services that families count on.

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 shares this goal. We will continue to work with all 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, and to have equitable employment practices. Good corporate citizenship also means companies should respect the needs and rights of consumers.

Healthcare providers, hospitals, insurance companies, the pharmaceutical industry and government all can take important actions to improve health care and slow cost increases that are undermining our ability to fund other personal and social priorities.
Individuals and families also need to make good decisions and wise choices. People can promote their own health by practicing responsible lifestyles and being engaged patients. They can also 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.

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 life-span. And we believe all generations benefit from these priorities.

**HOW DOES AARP DEVELOP ITS 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.

AARP volunteers who have expertise on a range of policy areas serve on our National Policy Council, which conducts in-depth studies of issues. They are 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

Many 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, and we must pursue efforts to keep health care affordable and accessible. New savings programs are needed to make up for the decline of traditional pensions and limits of 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, but protections must be in place for those individuals with poor health who cannot. Government, private employers and individuals all must help. In an era of growing longevity, inaction will only 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 retirement, disability and survivors’ benefits.

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, and its financial challenge is often exaggerated. 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 and older workers.

A fair and balanced strategy to preserve Social Security for the long haul may 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. Also, Social Security must continue to provide meaningful protection against inflation. 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.

We believe that the best way to discuss these issues is through a public debate about enhancing retirement security for workers who have paid into the system throughout their lives, not as part of a political deal to address the budget deficit.

**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 risks of
financial markets and personal investment choices. 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 and automatically increase contributions over time. 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, along with tax incentives. Work and Save plans would make retirement savings accounts available to small private-sector employers and their workers who now lack such options.

**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 find 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 targeted in cases of corporate restructuring and downsizings.

Older workers can be a valuable resource to employers, offering great experience and interpersonal skills. 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. In a rapidly changing global economy, workers must update their skills often throughout their working lives. They should learn new technologies, embrace training opportunities, and keep up with evolving business practices that help their employers stay competitive. The workforce development system should do more to help workers learn these skills and remain valued employees. The system must respond more effectively to the particular needs of older workers.

At the same time, society must take care of those who no longer have the option of working, such as through adequate disability protections.

**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 state and federal governments face a budget squeeze that forces 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 and even many in the middle class. 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, but any savings we try to obtain in the health care system must be carefully chosen to avoid harming those who depend on it. Smart savings that reduce administrative waste while preserving access to care make sense.

AARP urges all states to embrace the Medicaid expansion approved in the Affordable Care Act of 2010. We also seek 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 for which they qualify.

TRANSFORMING 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. For a long time, costs were accelerating at an unsustainable rate. Although cost growth has moderated in recent years, access is uneven. Too often, quality of care depends on where you live and from whom you receive care. For the well-being of all Americans, we need to do better.

The Affordable Care Act enacted in 2010 takes significant steps toward all these goals, but ongoing efforts will be required to ensure that it is fully implemented and its potential fully realized. 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 evidenced-based 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 innovation and better care through policies and incentives that reward doctors for good results based on value rather than volume. Government also should establish valid, easily understandable measures of provider performance.

Employers should continue to offer coverage to their employees and contribute to its cost. Insurers must comply with all the requirements of the health care law. Similarly, supplemental Medicare insurance plans should also be required to provide coverage to seniors who have pre-existing conditions. The Affordable Care Act limits the practice of charging much higher health insurance premiums for older individuals for those in the under-65 individual market, resulting in more affordable premiums for most older adults.

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.

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

Strengthening Medicare and ensuring it will be there for future generations is a critical priority, because Medicare is the foundation of health security for older Americans, their families and caregivers. This requires eliminating waste, improving quality and containing costs, while remembering that cost issues reflect problems in the broader health care system.

ACA Strengthened Medicare

The Affordable Care Act took important steps to strengthen Medicare. The law improved guaranteed benefits for prescription drugs by phasing out the “doughnut hole” — the costly gap in Part D coverage reached by people with high drug costs. It also made some important preventive services free, including screenings for major diseases, and an annual wellness checkup. Savings under the ACA will extend the Medicare Trust fund for an additional 13 years than projected prior to the ACA in 2009.

Rising Costs in the 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 coverage for mental health and substance abuse services. 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 quality bonus payments for the best plans, as a way to encourage quality and competition in the marketplace.

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

Even as we encourage these needed changes, 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, who increasingly will contend with chronic health conditions, mean that responsible reforms to Medicare will have to be considered.

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.

Savings proposals should zero in on waste and fraud, reduce the costs associated with prescription drugs and focus on strategies that seek to increase efficiency, while maintaining quality and choice.

*Medicare Can Lead the Way*

As part of the larger healthcare system, Medicare must encourage transformation by
driving system-wide reforms and service delivery improvements to achieve better and more efficient care at a sustainable cost to society. It should use its vast purchasing power to spark innovation and best practices throughout the entire health care system. For example, Medicare should continue to 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 is 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 that 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 the full range of healthcare professionals. For example, 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 health professionals from working up to the full extent of their education and training.

**Containing Cost**
Public and private sector cost-containment approaches are needed to address the root causes of high health care spending. 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 promote healthy personal behaviors, wring out waste, increase efficiency, improve the use of medical information, manage chronic illness more effectively, avoid medical mistakes and target fraud are all part of the answer. Continued cost growth for health care increasingly threatens household budgets and discourages individuals from going to the doctor or filling prescriptions. More broadly, these costs negatively impact our national economic vitality and can threaten the ability of households to stay in the middle class.

Doctors must be more responsible stewards of health care resources. They should rely on medical evidence of effectiveness in recommending treatments, while honoring their patients’ preferences and circumstances. Payment systems should encourage quality and discourage wasteful uses of costly technology.

**Promoting Health**
Prevention makes sense for individuals and society. People can reduce their risks of costly illness by making the right personal choices,
such as eating healthy food, getting exercise, not smoking, and complying with their doctor’s advice. 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 provisions in the Affordable Care Act that cover 100% of the cost of important health screenings and an annual wellness exam.

**Enhancing Quality**

The needs and preferences of patients should occupy the very center of the health care system. Patients should enjoy the benefits of safe, effective and efficient care. Patients and caregivers should be “in the loop” of communication with medical professionals. Adoption of health information technology should be accelerated to help doctors and patients make good decisions, with adequate safeguards for privacy and security of personal health information. Payment systems should continue to reward doctors for good outcomes and not simply for volume of treatments.

**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 better-informed decisions on what to prescribe. Generic versions of expensive biologic drugs used for various illnesses, including rheumatoid arthritis and cancer, should be made available to consumers 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 publically 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 consumers.

**LONG-TERM SERVICES AND SUPPORTS**

Independent living is the deep wish of almost all older Americans, and we support their goal to live as independently as possible and to exercise control over their own care arrangements. AARP promotes the values of choice, dignity, independence and privacy, whether in a home or institution. AARP supports the creation of a comprehensive system that provides coordinated, integrated, affordable, and high quality long-term services and supports.

Long-term services and supports (LTSS) 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 costs, 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). Until a national, comprehensive long-term services and supports program is available, Congress should develop a social insurance program that provides some level of LTSS benefit to protect individuals and their families against the risk of impoverishment.
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**

Strategies for financing LTSS need to include both private and public sector solutions. People should not have to go broke to get the support they need. New sources of funding, both public and private, would ensure that people have access to necessary supports and services.

Ideally, a social insurance program for LTSS financed by the public, like Medicare and Social Security, could cover the long-term supports and services that our population will require to 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 sector solutions with strong consumer protections, including long-term care insurance, could supplement a public benefit.
Care in Your Own Home and Communities
States can do much more to help people with chronic conditions and functional impairments remain in their homes and communities. 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 may 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.

Family Caregivers
The bulk of long-term services and supports in this country is provided by unpaid family and friends, often at a huge personal cost. Family 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 ones and themselves. This should include guidance when a loved one is discharged from the hospital. Caregivers who hold a job in addition to managing their caregiving responsibilities need reasonable accommodations from their employers.

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,
by requiring criminal background checks for long-term care workers, and holding 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.

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 secure and actively engaged. AARP believes that better community planning in these areas improves life for people of all ages, supporting families, strengthening neighborhoods and fostering wholesome intergenerational bonds. We also believe a great deal more can be done to make communities as “livable” as possible, and that local innovations will be a key to successful aging in the coming decades. Further, we believe that communities that adopt these priorities will benefit through greater economic and cultural vitality.

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 para-transit 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.

PROTECTING CONSUMERS

A consumer-friendly, transparent marketplace is a top goal for AARP, and our advocacy takes many forms. In state capitals, Congress and government agencies, 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 and tools—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, effectively and transparently, 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 strongly supports the independence of the Consumer Financial Protection Bureau. Our advocacy and oversight is important to make sure that rules and policies reflect the spirit of the law. We will continue to push for effective
regulation and oversight of mortgages, including nonbank mortgage lenders and mortgage services, prepaid cards, credit debt collectors and reporting agencies, and other consumer financial issues.

Utilities Regulation
Utilities may pose special concerns for older households, which is why AARP vigilantly scrutinizes rate increases. We’ve also been active in protecting the availability of basic local phone services. 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 and telecommunication 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 mortgage features that can result in unanticipated costs. Where problems already exist, AARP calls on lenders to provide for loan modifications and principal reductions in order to avoid foreclosure whenever possible.
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 an endless 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.

**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 tradeoffs 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 the key challenges facing our nation.

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 legislative 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. Independent commissions should redraw such districts so they have 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 by political action committees and independent groups. Stronger rules for lobbying disclosure and greater reliance on small donations matched by public funds 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 non-partisan voter education efforts that achieve a better-informed electorate.

An Engaged Public
Older Americans have a strong desire to help our nation, and AARP supports their
invaluable efforts to give back as volunteers in a multitude of activities. 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 imagined. There are countless ways to get started as a volunteer. Here’s just one: www.createthegood.org. Such efforts not only help society but volunteers, as well, because devoting energy and know-how to helping others is extremely rewarding for people of any age.

**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 many reliable voters, including many older voters, are being unnecessarily hindered from exercising their right to vote by onerous identification and registration requirements. Public policies must encourage maximum participation in our nation’s electoral process, through ease of registration and user-friendly voting procedures.
A FINAL WORD

AARP envisions a future in which people of all ages have lives of dignity and purpose — a world in which obstacles that prevent individuals from meeting their basic needs are eliminated, and where forward-looking policy priorities support these goals. Achieving this vision will enable people to contribute more throughout the life span, to learn and grow for many years. Disrupting the stereotypes of aging will give people more options to lead fulfilling lives.

The challenges that stand in the way are inherently complex, and made even more so by budget deficits and divisions in Washington. But the aging of 75 million baby boomers, along with increasing life expectancy, makes it urgent that Americans tackle these issues now. We believe the policies set forth in this Priorities Book can make life better for all, and that they are fully consistent with improving 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.

An older population that is healthy, engaged and financially secure can be a great benefit to younger generations and all of society. The right priorities will lead to a better future for all of us.
AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces *AARP The Magazine*, the world’s largest circulation magazine; *AARP Bulletin*; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. AARP Foundation is an affiliated charity of AARP that is working to win back opportunity for struggling Americans 50+ by being a force for change on the most serious issues they face today: housing, hunger, income and isolation. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.