REAL POSSIBILITIES IN ACTION

2020

Achieving Our Social Mission

More than 60 Years of Positive Social Change
At AARP, we empower people to choose how they live as they age. Just as our founder, Dr. Ethel Percy Andrus, did over sixty years ago, we envision a society in which all people live with dignity and purpose over an ever longer span of healthier, more financially secure and more fulfilling years.

To accomplish that goal, AARP must be both a wise friend and fierce defender. To be a wise friend, we must earn our members’ trust every day with every interaction. That’s why we were honored this year to again be recognized by the Ethisphere Institute as one of the “World’s Most Ethical Companies.”

As a fierce defender, we continue to champion societal change by fighting ageism and advocating for policies and practices to help people achieve health and financial security and lead fun and fulfilling lives—what I call health, wealth and self.

AARP’s role as a wise friend and fierce defender was never more evident than in our response to the COVID-19 crisis. Throughout these troubled months, AARP has fought to protect people age 50-plus in stimulus packages and provided the latest information and advice—from trusted, authoritative sources—to keep families safe and healthy.

We are proud to share these highlights of our many social mission achievements with you.

Jo Ann Jenkins
CEO, AARP
Dear Member:

This is a very unusual cover for the Bulletin, but this is an extraordinary time. Dealing with the coronavirus pandemic these last few months has been—and continues to be—very challenging for everyone, especially older adults and people with underlying health conditions who are the most at risk for COVID-19. But I want you to know that AARP is here for you …

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Dealing with the coronavirus pandemic has been an enormous challenge for everyone, especially older adults and people with underlying health conditions who are the most at risk for COVID-19. Here are some highlights from AARP’s coronavirus response.

**AARP.ORG/CORONAVIRUS**
A source of daily news, advice and videos developed especially for people 50-plus, including AARP DailyMINUTE, a video round-up of the most important pandemic developments for older Americans. [aarp.org/daily-minute/](http://aarp.org/daily-minute/)

**NATIONAL AND LOCAL TELE-TOWN HALLS**
AARP presented top doctors, public health officials, and financial experts on live calls to answer individuals’ questions. AARP also scheduled scores of telephone or online meetings at the state and local levels.

**DIRECT PAYMENTS**
AARP successfully advocated for $1200 direct payments for Social Security beneficiaries in the first federal coronavirus relief package.

**AARP COMMUNITY CONNECTIONS**
A website offering guidance to give or get help for family or friends during the pandemic. [aarpcommunityconnections.org](http://aarpcommunityconnections.org).

**NURSING HOMES**
AARP has worked to increase funding, testing, personal protective equipment (PPE), transparency in reporting cases, and virtual visitation in nursing homes.

**PUBLICATIONS**
A special issue of AARP Bulletin in May dedicated to vital information about coronavirus.

**AARP FOUNDATION’S CONNECT2AFFECT**
A source created to help older adults build and maintain strong social bonds, especially important during physical distancing. [connect2affect.org](http://connect2affect.org)

**AARP NOW!**
An app for smart phones and tablets updated daily with news, videos and member exclusives.

**THE AARP FRAUD WATCH NETWORK**
Helping people protect themselves against coronavirus scams and other frauds.
The shocking discovery of a distinguished former teacher who was living in a chicken coop because she could not afford proper housing, health care or food inspired our founder, retired educator Ethel Percy Andrus, to devote the rest of her years to improving the quality of life for older adults.

Today, AARP remains dedicated to empowering people to choose how they live as they age.
SUPPORTING FAMILY CAREGIVERS

Caring for an adult relative or friend is a labor of love that can be stressful. AARP is here to help you sort it out.

PRACTICAL HELP
Family caregiving can be complex. It’s hard to know where to turn for help. The online AARP Family Caregiving site provides information about resources available in each state. www.aarp.org/caregiving

40 million family caregivers in the U.S. support parents, spouses and other loved ones who need help with everyday tasks.

ADVOCACY
Millions of family caregivers benefit from the nearly 150 laws and regulations AARP helped pass in 2019 to support caregiving families with help at home, workplace flexibility, training and more.

INNOVATIVE SOLUTIONS
AARP is helping caregivers feel more supported and less stressed through the AARP Family Caregivers Facebook Group. The group launched in July 2019 and surpassed 2,000 members in just six months. www.facebook.com/groups/aarpfamilycaregivers

ACHIEVEMENTS
1958: AARP is founded by Ethel Percy Andrus, who retired from her career as a high school principal to care for her frail mother.

1993: The Family and Medical Leave Act becomes law with AARP’s strong support. It helps workers balance their family obligations with their jobs.

2005: The comprehensive AARP Caring for Your Parents book helps adult children anticipate and meet their aging parents’ needs.

2019: Three more states enact the CARE Act to support family caregivers when loved ones are discharged from the hospital. That brings the total to 43 states and territories since 2014.
Prescription drugs help people live longer, healthier lives—but high prices are increasingly putting them out of reach. For more than 60 years, AARP has fought to make prescription drugs more affordable by advocating in Congress, providing free tools and resources to consumers and pioneering marketplace solutions.

**FIERCE WATCHDOG**
AARP has advocated for affordable, accessible drug prices since it was founded in 1958. Backed up by its own research that tracks drug prices, AARP urges Congress to protect people, not drug company profits. [www.aarp.org/Rx](http://www.aarp.org/Rx).

**HELPFUL TOOLS**
AARP online tools provide information about drugs, to help distinguish one pill from another, and to check interactions. [www.aarp.org/health/drugs-supplements](http://www.aarp.org/health/drugs-supplements)

**MEDICARE**
**Fighting for lower costs**
Thanks in part to efforts by AARP, the Part D doughnut hole closed in 2020. AARP continues to fight against high prescription drug costs and greedy Rx companies. We advocate for:
- Greater access to generic drugs
- Letting Medicare negotiate prices
- Capping how much consumers spend out of their own pockets

**ACHIEVEMENTS**

1959: In a bold move, AARP uses its members’ collective purchasing power to buy drugs in bulk and share the 25% savings. Mail-order delivery is an innovative convenience.

1982: The AARP Pharmacy Service educates people about the wise use of medicine, such as by including innovative patient information leaflets in each prescription.

2006: Medicare beneficiaries gain prescription drug coverage, thanks to grassroots support from AARP members for a federal law creating Part D drug coverage.

2010: AARP supports the Patient Protection and Affordable Care Act and its important provisions such as coverage of pre-existing conditions, closure of the Medicare Part D “doughnut hole” gap in prescription drug coverage and new preventive health benefits.
ACHIEVEMENTS

1965: A noted physician warns of isolation in AARP’s magazine, writing “the only difference between a rut and a grave is the depth.”

1995: The world’s largest study of diet and health—which continues today—is launched by AARP and NIH (the National Institutes of Health).

2007: To promote stronger participation of nurses in health care, the Center to Champion Nursing in America is launched by AARP, AARP Foundation and the Robert Wood Johnson Foundation.

2015: The Global Council on Brain Health is created by AARP in collaboration with Age UK to provide trusted information on actions people can take to support their brain health.

LIVING HEALTHY

AARP seeks an America where people 50-plus are healthy in body, mind and spirit. We help people thrive through useful resources, groundbreaking research and innovative products.

FITNESS AND FUN

Small changes in an everyday routine can help individuals eat, sleep, move and connect with others better. AARP is committed to helping people take control of their health as they age, such as by donating outdoor fitness parks for people with a wide range of abilities. Fifteen AARP-sponsored outdoor fitness parks organized by FitLot opened in 2019, with 21 more scheduled to launch this year. In three years, they will be in all 50 states, DC, Puerto Rico and the US Virgin Islands.

DISRUPT DEMENTIA

The new AARP Brain Health Fund has invested $60 million in the Dementia Discovery Fund to support innovative research into preventing and treating dementia.

BRAIN HEALTH

Is a top interest for people 50-plus. AARP’s Staying Sharp tools include a science-based brain-health assessment. And the online AARP Brain Health Center is full of information about the five ways to stay sharp for a lifetime:

- Keeping fit
- Learning more
- Managing stress
- Eating right
- Being social

www.aarp.org/health/brain-health
LIVABLE COMMUNITIES FOR ALL AGES

AARP Livable Communities supports the efforts of neighborhoods, towns, cities and rural areas to be great places for people of all ages. That means providing safe, walkable streets; age-friendly housing and transportation options; access to needed services; and opportunities for all residents to participate in community life.

INFORMATION AND INSPIRATION FOR LOCAL LEADERS

AARP engages public officials, stakeholders and residents at the local level to plan for and enact community changes that will improve the lives of older adults and people of all ages.

AARP COMMUNITY CHALLENGE

Launched in 2017, this annual “quick-action” small grants program funds projects that help to improve a community’s housing, transportation, public space, technology or civic engagement. AARP has so far provided nearly $3.7 million to more than 75 projects located in every state, D.C., Puerto Rico and the U.S. Virgin Islands.

Nearly 100 million people reside in places that qualify as Age-Friendly. AARP (in cooperation with the World Health Organization) works with citizens, planning experts and local governments to make more than 400 member communities more age-friendly.

AARP.ORG/LIVABLE

AARP serves as an information resource for livable communities issues, best practices and solutions, with an award-winning website, weekly e-newsletter and numerous acclaimed publications.

ACHIEVEMENTS

1961: One of the first homes to feature “universal design” elements like non-skid floors and bathroom grab bars is built in Washington, D.C. by AARP and a building trade group for the White House Conference on Aging.

2004: To increase the number of homes where people can age in safety and comfort, AARP teams with the National Association of Home Builders to help architects, builders and remodelers become Certified Aging-in-Place Specialists (CAPS).

2012: The new AARP Network of Age-Friendly Communities (renamed in 2018 to include states) educates and inspires local leaders to make their communities more livable for their residents and especially older adults.

2015: The first-of-its-kind AARP Livability Index (www.aarp.org/livabilityindex) enables users to enter an address, city name or ZIP code to calculate a livability score for communities throughout the nation.
AARP has a long history of listening to the wants and needs of older adults, then doing something about it. By leveraging members’ collective purchasing power, AARP has transformed the way leading companies serve consumers as they age.

1956

**PROBLEM:** Older Americans are routinely denied health coverage because insurance companies deem them to be poor risks.

**SOLUTION:** Retired educator Ethel Percy Andrus is turned down by 42 insurers before one agrees to offer an affordable group health plan to retired teachers. The plan is so successful that non-teachers seek to join, inspiring Andrus to found AARP in 1958.

1958

**PROBLEM:** Many retirees dream of traveling but either cannot afford it or don’t want to visit new places by themselves.

**SOLUTION:** The first-of-its-kind AARP Travel Service enables older adults to travel affordably in style.

1959

**PROBLEM:** Rising prescription drug prices eat up retirees’ limited incomes.

**SOLUTION:** The AARP Drug Buying Service uses members’ collective purchasing power to buy medicines in bulk and share savings of 25%. Another innovation: mail-order delivery.

1967

**PROBLEM:** Many people lose their independence when insurance companies cancel their auto policies after age 65.

**SOLUTION:** Armed with data that show older drivers are among the safest drivers on the road, AARP works with an insurer to develop Driverplan 55 Plus insurance, which cannot be cancelled solely due to age. Other insurers reconsider their practices and reduce age bias.

**TAPPING THE LONGEVITY ECONOMY**

If you’re in business, what’s your strategy for reaching people 50-plus? AARP’s 2019 “Longevity Economy Outlook” report describes how 110 million Americans are driving more than $8 trillion in economic activity.

[https://longevityeconomy.aarp.org/](https://longevityeconomy.aarp.org/)
**1970s**

**PROBLEM:** Many car-rental companies refuse to do business with older drivers, putting them in the same risk category as drunk and reckless drivers.

**SOLUTION:** AARP changes the market by striking deals with Avis and Hertz.

**1991**

**PROBLEM:** Insurance companies often cancel mobile-home coverage as the homes age or their value drops.

**SOLUTION:** An AARP-branded plan from an insurance company offers lifetime renewable policies on mobile homes.

**2007**

**PROBLEM:** For years, consumers complain about restrictive contracts for mobile phones.

**SOLUTION:** AARP Services changes the game by negotiating an offering that includes consumer protections long sought by AARP at the state level – such as no long-term contracts and no early-termination fees.

**2009**

**PROBLEM:** Patients often feel lost and frustrated while navigating health care.

**SOLUTION:** Patient-centered care is the focus of health care transformation pilots by UnitedHealth Group in collaboration with AARP Services. Outcomes include cost-savings for Medicare patients and the insurer, and greater comfort for patients in managing their health.

**2019**

**PROBLEM:** Media promote misperceptions of aging by presenting outmoded images of older adults, often as dependent or socially isolated.

**SOLUTION:** As part of a multi-year initiative, AARP and Getty Images launched The Disrupt Aging® Collection, more than 1,400 images that challenge stereotypes around aging and portray the active lifestyle of consumers 50-plus.

**INVESTING IN INNOVATION**

The way people are aging is changing, but many of the products and services they need to live longer, happier lives are not available. The AARP Innovation Fund is sparking solutions by investing $40 million in three health-care areas: aging at home, preventive health and convenient access to health care. [aarp.org/innovation](http://aarp.org/innovation)
INFORMATION IS POWER
Scammers steal billions of dollars from unsuspecting consumers every year. The impact on victims and their families can be financially and emotionally devastating, especially for older Americans. The AARP Fraud Watch Network is working to empower consumers to spot and avoid scams, and to provide support and guidance to victims and their families when fraud happens. We also seek to engage policymakers and industry to make changes that could help protect consumers from becoming victims.

www.aarp.org/fraudwatchnetwork

Call the AARP Fraud Watch Network Helpline at 1-877-908-3360 to report scams or for help if you or someone you care about has fallen victim to a scam.

ACHIEVEMENTS

1961: AARP’s magazine warns older adults that billions of dollars are lost each year to “medical quackery.”

1995 + 1998: Two successful FBI “sting” efforts involve specially trained AARP volunteers posing as victims. FBI agents record the telemarketing calls from con artists and later make thousands of arrests.

2003: AARP members’ support plays a major role in persuading the Federal Trade Commission to establish the “Do Not Call” registry. www.donotcall.gov

2017: AARP joins forces with the U.S. Postal Inspection Service to catch scammers who target veterans.

2019: AARP successfully lobbies for passage of the TRACED Act, to require phone companies to authenticate Caller ID, making it harder for scammers to “spoof” legitimate-looking numbers, and to give the Federal Communications Commission greater authority to go after bad actors.

2019: AARP launches AARP BankSafe training platform, designed to help bank employees stop financial exploitation. It has already protected over 4.5 million consumers.

AARP FRAUD WATCH NETWORK

Fraud is a top concern for millions of people 50-plus. AARP helps them fight back with trustworthy information and timely tips.

INFORMATION IS POWER
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Shred It
AARP-sponsored shredding events help people avoid identity theft by destroying personal documents they no longer need.
VALUING EXPERIENCED WORKERS

AARP provides tools and resources to help older Americans find jobs or change careers. We educate employers about the value of older workers and multigenerational workforces, and we fight age discrimination in the workplace.

HELP FINDING A JOB
The AARP Job Board helps experienced workers look for positions that match their skills and interests. Other resources include the AARP Resume Advisor powered by TopResume, which provides a free resume critique, as well as online job fairs, advice from career experts and tips on changing careers.

Our AARP Employer Pledge program includes over 1,000 companies that affirm the value of a multigenerational workforce and pledge to hire based on ability, regardless of age. www.aarp.org/work

A HAND UP
Over 13 million employed older adults don’t make enough money to meet their expenses; others want to continue working past the traditional age of retirement to supplement their income or pursue a long-held passion. AARP’s charitable affiliate, AARP Foundation, is on their side.

Every year, more than 13,000 low-income older adults gain on-the-job skills and experience while earning a modest income through AARP Foundation Senior Community Service Employment Program (SCSEP). In addition, AARP Foundation’s BACK TO WORK 50+ connects struggling older adults with information, support, training and employer access.

And Work for Yourself@50+ provides older entrepreneurs with the tools and resources to help make their self-employment ventures a success.

ACHIEVEMENTS

1958: AARP’s founder calls mandatory retirement a “vast waste of manpower and/or production” in the first issue of Modern Maturity magazine. The same issue features an article on “Getting a Job in Maturity.”

1967: With AARP’s backing, Congress passes the Age Discrimination in Employment Act (ADEA).

2010: In a major victory for experienced workers, a team of attorneys, including those from AARP Foundation Litigation, win the largest age discrimination suit in U.S. history on behalf of TV writers “grey-listed” from working, due to their age.

2012: The U.S. Small Business Administration and AARP begin teaming up to connect experienced workers with the guidance they need to start or grow a small business.
Helping people save and manage their money is a key part of AARP’s core mission. Trustworthy information and resources from AARP help individuals build financial security, tackle the job market and stretch value from every dollar.

### Achievements

1970s: AARP develops Action for Independent Maturity—a pioneering pre-retirement planning program.

1986: A major pension reform strongly backed by AARP makes it possible for workers to earn the right to a pension in half the time (5 years instead of 10 years).


2012: AARP’s Social Security for Dummies is published and soon becomes a best-seller.

2019: AARP’s online Social Security Resource Center answers the top 200 questions about Social Security retirement benefits in consumer-friendly language. The site received 7 million visits in 2019.

### Planning and Saving for the Future

#### Making Saving Easier

Nearly 55 million Americans have no access to workplace savings plans. AARP is fighting for “Work and Save” programs to ensure every worker has a chance to save for the future out of their paycheck. [aarp.org/myfuture](http://aarp.org/myfuture)

#### Champion for the Vulnerable

For more than 40 years, AARP’s Legal Counsel for the Elderly has championed the dignity and rights of Washington, D.C.’s elderly by providing free legal services to those in need. [www.aarp.org/lce](http://www.aarp.org/lce)

#### Acquiring Retirement

The “Ace Your Retirement” public service campaign sponsored by AARP and the Ad Council helps individuals take small steps to control their financial future. In just three minutes, a free digital retirement coach named “Avo℠” can create a personalized savings plan. In 2019, Avo took part in 75,000 completed chats. [aceyourretirement.org](http://aceyourretirement.org)

19 million workers in 10 states will have access to new savings options, thanks to AARP-backed “Work and Save” laws. Saleem Noorani (left), a small business owner, worked with AARP to pass the Oregon law so employees could gain financial security.

A Navy veteran, Mr. C had no job, no money and no home. “I hit rock bottom,” he said, until LCE secured his $1,400 monthly veteran’s pension, plus $12,000 in retroactive benefits. LCE staff members “were like quiet angels,” he said.
HELP WITH TAXES — FREE OF CHARGE

More than 68 million people have received one-to-one help in filing their tax returns—at no cost—for more than 50 years, thanks to dedicated volunteers with AARP Foundation Tax-Aide.

NEIGHBORS HELPING NEIGHBORS

AARP Foundation Tax-Aide is the largest free, volunteer-run tax assistance and preparation program in the U.S. It provides training and technical assistance to volunteers across the nation. The trained volunteers provide free tax preparation and tax assistance to low- and moderate-income taxpayers.

More than 35,000 dedicated AARP Foundation Tax-Aide volunteers like Maria Nazzaro of Massachusetts (at left) help people file their taxes. Taxpayers who used AARP Foundation in 2019 received:

- $1.6 billion in income tax refunds.
- More than $200 million in Earned Income Tax Credits.

MODEST BEGINNINGS

Our largest volunteer-led program began modestly in 1968 when four staff members from the AARP Institute of Lifetime Learning provided one-to-one help for older students who struggled with their tax returns.

Pleased with the effort, the IRS offered to train the volunteer tax-preparers. Thanks to volunteers’ dedication, the program grew steadily to become today’s AARP Foundation Tax-Aide.

Former AARP executive director Bernie Nash recalls of the original volunteers, “Those four people started something big.”

Tax-Aide volunteers in New York receive training in this 1975 photo.
AARP Driver Safety develops and provides transportation education and programming designed to help drivers and riders remain safe, independent, connected and confident as they age.

**AARP SMART DRIVER COURSE**
The nation’s first and largest refresher course for drivers 50 and older is available nationwide either online or in a classroom setting. Nine in ten drivers change at least one negative driving behavior as a result of the course.

**WE NEED TO TALK**
Knowing when it’s time for a loved one to limit or stop driving can be tough. To help, AARP offers a free online seminar called We Need to Talk that helps people assess a loved one’s driving skills and prepare to have this important conversation.

**SMART DRIVERTEK**
This educational program of online and in-person workshops helps older drivers understand and use new car technology.

**CARFIT**
This program helps people get the right fit within their vehicles for maximum safety and comfort.

18 million people have taken AARP Driver Safety programs since 1979. Every year, more than 4,000 volunteers organize and teach many of these award-winning programs nationwide, helping to keep our roads safe.
LIVING OUR VALUES

**IMPACT:** We create real value for people in their day, their life and in the wider world.

**INNOVATION:** We evolve and invent to meet the new realities of aging.

**HUMANITY:** We care about people and serve them with compassion.

**EMPOWERMENT:** We use our influence and resources to remove barriers and open possibilities.

**HONESTY:** We act and speak with integrity in every action.
WHO WE ARE

AARP
AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering people to choose how they live as they age. With nearly 38 million members and offices in every state, Puerto Rico and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families—with a focus on health security, financial stability and personal fulfillment. We also work for individuals in the marketplace by sparking new solutions and allowing carefully chosen products and services to carry the AARP name.

AARP FOUNDATION
AARP Foundation, AARP’s charitable affiliate, works to end senior poverty by helping vulnerable older adults build economic opportunity and social connectedness. AARP Foundation serves AARP members and nonmembers alike. Bolstered by vigorous legal advocacy, we spark bold, innovative solutions that foster resilience, strengthen communities, and restore hope.

AARP SERVICES, INC.
AARP Services is a wholly owned taxable subsidiary of AARP. AARP Services manages provider relationships for, and performs quality control oversight of, the wide range of products and services that carry the AARP name and are made available by independent providers as benefits to AARP members.

LEGAL COUNSEL FOR THE ELDERLY
Legal Counsel for the Elderly, AARP’s second affiliated charity, is a nonprofit organization that champions the dignity and rights of seniors in Washington, D.C., providing free legal and social work services to low- and moderate-income elders most in need.