Enhancing the quality of life for all as we age—not just serving our nearly 38 million members—is our mission. At its heart, the work that AARP and its affiliates do can be summed up in just 12 words: “We fight for and equip each individual to live their best life.” It’s all about real possibilities.
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Report from the AARP CEO

We believe that no one’s possibilities should be limited by their age and that experience has value.
This Annual Report highlights the work we did in 2019 to serve our members and people 50-plus as both a wise friend and fierce defender. To be a wise friend, we worked hard to earn our members' trust every day by demonstrating shared values, experiences and interests in every interaction with them. As we strive to help people 50-plus and their families confront their challenges and embrace their opportunities, we continue to build that trust by acting ethically and with integrity. That's why I was proud when AARP was named by the Ethisphere Institute one of the World's Most Ethical Companies in 2019. As a fierce defender, we continued to champion societal change. In 2019, we did that by: fighting ageism—both in society and in the workplace, pressing for caregiver supports, inspiring people to take healthier steps in their daily life, pushing government and business to improve healthcare and lower the cost of prescription drugs, protecting pensions and resisting efforts to erode financial security, helping people recognize and guard against fraud, and advocating for individual data control and privacy in the 21st century.

We believe that no one's possibilities should be limited by their age and that experience has value. In all that we do, we strive to be innovative while addressing the wants and needs of people 50-plus including multicultural communities and people with low incomes—to help them turn their goals and dreams into real possibilities.

With a focus on innovation, digital transformation and creating a world-class member experience, AARP works hard to be the world's leading social impact organization well into the future. We are proud to share these highlights of our work in 2019 with you.

At AARP, we work hard every day to empower people to choose how they live as they age. Just as our founder, Dr. Andrus, did sixty years ago, we envision a society in which all people live with dignity and purpose. We want to empower them to attain their real possibilities over the course of an ever-longer lifetime while living healthier, more financially secure and more fulfilling lives.
Letter from the Board Chair

Throughout history, small groups have come together around a common purpose and changed the course of human events. The founding of our country was one such moment, as were women’s suffrage and civil rights. More than sixty years ago, one person, a retired high school principal named Ethel Percy Andrus, founded an organization that has helped to change the way we think about aging. That organization—AARP—has 38 million members and a crucial mission: to empower people to choose how they live as they age. Our dedication to that mission and to those we serve is more important than ever.

By providing trusted information, thoughtful policy, effective advocacy, and lasting connections with the people and communities we serve, AARP is a vital force for successful aging. As Board chair, I am deeply proud of what AARP has done, how we have done it, and how we are poised to help change the course of human events for people of all ages.

In today’s ever changing environment, the AARP Board together with the management team ask ourselves: What can we do to radically transform the attitudes, beliefs and realities of aging for all generations? The AARP Board of Directors works with the AARP team to make sure the organization is well positioned to help lead that transformation. That means having not only the resolve but also the resources to make a difference.
Letter from the National Volunteer President

Volunteers are at the heart of AARP. As National Volunteer President, I have been proud to join with our nearly 60,000 volunteers in making sure older adults have a trusted source of information and an effective champion on issues that matter to them. In 2019, our volunteers took on many vital roles. They advocated for caregivers. They promoted greater access to health care. They spoke up and mobilized against unaffordable drug prices and unfair utility price increases. They fought against fraud. They helped to organize forums where our members could hear from Presidential candidates. They helped to build livable communities that work well for people of all ages in every neighborhood. In all 50 states, Washington, D.C., Puerto Rico and the U.S. Virgin Islands, AARP’s volunteers help people 50-plus and their families unlock opportunities and address problems. I have been deeply impressed by the experience, talent, teamwork, passion, and sense of hope they bring to these efforts. They build personal connections that enrich individual lives and community life. They remind us what is possible when we reach out to one another, care about each other and work together.

As I traveled across the country speaking on behalf of AARP, I knew that my words carried much more weight because of the steadfast commitment of our volunteers to bring about positive social change.

Catherine Alicia Georges
National Volunteer President
AARP
By the Numbers

40 million discounts

$200M savings

$23M saved off MSRP

$1.4B income tax refunds

$5.9M in food assistance benefits
Among the Successes:

- Nearly 40 million discounts used, saving close to $200M
- $23 million alone was saved off the MSRP on new car purchases
- 26 state legislatures passed 40 AARP-supported bills relating to prescription drug affordability.
- AARP fought for passage of 139 new laws or regulations that applied to an estimated 38 million family caregivers
- 25 million visits to AARP’s online Caregiving Resource Center
- 35,000 AARP Foundation Tax-Aide volunteers helped 2.5 million older taxpayers secure $1.4 billion in income tax refunds
- 122 thousand elderly in need were helped to receive $5.9 million in government food assistance benefits
- AARP The Magazine maintained the largest circulation (22.5 million) in the United States.
Reaching Americans Where They Live

“Our community is the place where we can be most effective.”

(AARP Founder Dr. Ethel Percy Andrus, 1965)
SOCIAL IMPACT: Smaller Bills, Bigger Savings

Thanks to an army of AARP North Carolina staff, volunteers and allies contacting state officials to protest proposed home insurance rate increases averaging nearly 19 percent, North Carolinians were spared upwards of $500 million in rate increases.

Oregon’s new AARP-backed “Work and Save” retirement savings program, OregonSaves, is succeeding. In its first two years, 81,000 employees at 5,950 businesses signed up and over $25 million was saved. In addition to Oregon; New York, California, New Jersey, Illinois, Maryland, Massachusetts, Connecticut, Vermont and Washington have also passed “Work and Save” plans. About 20 million employees without a workplace retirement savings plan could benefit.

AARP State Offices

The ability of AARP to engage and connect to 50-plus Americans in the states and communities “where they live” is critical. Many of the most important programs that impact directly the well-being of older Americans are delivered, funded, regulated, or enforced at the state and local level. Others like health insurance are regulated at the state level. These laws and the regulations are unique to each state. So are the people. As recently as the turn of the 21st century, AARP had offices in fewer than half of the states. Today we maintain fully staffed and functioning offices in all 50 states plus Washington, D.C., Puerto Rico, and the U.S. Virgin Islands. AARP’s State Offices are engaged in, and influence all aspects of the organization’s work including our vast community service activities, volunteer engagement and outreach to multicultural offices. They meet with their state and government officials, business leaders, and their members of Congress, communicating AARP’s advocacy messages, leveraging partnerships, and — above all — reaching AARP members at the “grass roots” level where they live.
Voter Education

From our beginning in 1958, AARP’s extensive voter education efforts have encouraged the kind of citizen participation among our members that the nation’s Founders had in mind when they ensured the right of Americans to petition their government. We don’t endorse candidates or contribute to their campaigns. We do, however, encourage candidates to offer solutions on the issues that matter most to our members. We provide information to our members so they can choose candidates who best fit their views and values. Many AARP voters act as educators in their own right. Every year, AARP members and volunteers across the country attend town hall meetings or visit their elected representatives to make AARP’s views known on a wide range of issues. They relate how

SOCIAL IMPACT: Kick-Off for AARP’s 2020 Efforts!

> In July 2019, AARP kicked off our 2020 voter education efforts by holding a series of five candidate forums in Iowa featuring 17 of the 24 Democratic presidential candidates running at that time. The forums gave Iowans the opportunity to hear directly from those candidates and to ask them questions.
legislation will affect them, their communities, and their children and grandchildren. Elected officials from both parties rely on this kind of dialogue as a good way to help them determine the appropriate course of action. We encourage everyone 50-plus to vote.

With election cycles stretching longer and longer, AARP had to hit the ground running in mid-2019 with our voter education efforts for 2020 with Presidential candidate forums in Iowa. We’ll be producing video voter guides called “AARP Asks the Candidates,” in which office seekers will get a chance to respond to the issues that matter to our members. We made a strong effort to let our members know how and where they could vote in their state’s primary or get involved in their state’s caucus. As the general election nears, we will conduct an extensive nationwide get-out-the-vote effort.

Walter “Chuck” Johnson, of West Orange, knows just how much is at stake for him in the elections. He lives in New Jersey’s 11th Congressional District, which could help decide what party controls the U.S. House.

PHOTO BY KHOLOOD EID
Health Security

“Health protection is...a necessity in the same category as food, clothing and shelter.”

(Dr. Ethel Percy Andrus, 1959)
“Stop Rx Greed” – Fighting High Rx Drug Prices

With today’s drug prices spiraling out of control, CEO JoAnn Jenkins had directed AARP’s staff to “double down” on our 60-year commitment to keeping prescription drugs affordable. That commitment included creating the nation’s first private discount drug service and leading the successful fight to add a prescription drug benefit in Medicare. In March 2019, we launched the “Stop Rx Greed” campaign which expanded our efforts to advocate for policy solutions at both the federal and state levels. AARP recognizes that we all need the products that pharmaceutical companies develop, but no one should have to choose between buying medicine and food for their families. Reducing the price of prescription drugs today requires action on a number of fronts, including allowing Medicare to negotiate prices; capping annual out-of-pocket costs for medicine; requiring drug-price transparency; and making it easier for more generic alternatives to be available. Our “Stop the Greed” campaign has included national television, radio and digital ads; editorial content; emails to members; social media posts; advocacy and grassroots activity in Washington and the states; and a petition calling on Congress and the administration to act.

SOCIAL IMPACT: Real Progress

- In 2019, 26 state legislatures passed 40 bills that AARP supported, ranging from laws supporting drug importation to affordability boards that would ride herd on runaway price increases.
- In December the U.S. House of Representatives passed HR 3, the Elijah E. Cummings Lower Drug Costs Now Act. It would direct Medicare to negotiate with drug companies on the price of some medicines and cap annual out-of-pocket costs for Medicare Part D enrollees.
Caregiving

The family caregiver has been the backbone of caregiving in America. In 2019, AARP remained steadfast in our efforts to seek solutions to help family caregivers by providing the latest and most trustworthy information, and by being vigilant advocates at both the federal and state levels. AARP’s massive 2019 report, *Valuing the Invaluable*, reported an estimated 41 million family caregivers in the United States provided 34 billion hours of unpaid care to adult loved ones in 2017. It was the latest in an ongoing series of reports that look at the contributions and needs of family caregivers across the country. The report estimates that the 34 billion hours caregivers contributed were worth about $470 billion — more than total out-of-pocket spending on health care in the U.S. that year ($366 billion). And nearing completion as 2019 ended was *Caregiving in the U.S. 2020*, a report by AARP and the National Alliance for Caregiving that will present a detailed portrait of unpaid family caregivers.

AARP’s Caregiving website — www.aarp.org/caregiving — offers almost endless information and resources in both English and Spanish. Examples are free care guides, legal checklists, care options and an online community where caregivers from all walks of life share their personal experiences.

SOCIAL IMPACT: Solid Achievements

- In 2019, AARP fought for passage of 139 new laws or regulations that helped 38 million family caregivers. Example: AARP’s New Jersey Office fought successfully for an amendment to the state’s Family Leave Act, directing employers with 30-plus employees to offer caregivers up to 12 weeks of unpaid leave over 24-months, up from six weeks.
- In one of the biggest success stories in the history of AARP State Office advocacy, 43 states and territories have passed the Caregiver Advise, Record, Enable (CARE) Act, an AARP initiative that helps the caregiver when a loved one enters a hospital and transitions home following treatment.
- AARP distributed 2 million “Prepare to Care Resource Guides” designed to help develop and implement a caregiving plan for a family member or friend.
Supporting Healthier Lives

AARP’s founder, Dr. Ethel Percy Andrus (1881-1967), was a pioneer in embracing and popularizing the “whole body” approach to healthy living — embraced and supported by AARP to this day. The relationship between body care — diet and exercise, for example — to healthier living had been widely known. But Dr. Andrus believed it was vital to add the brain to the equation: “Nor must the body alone be supported, but the mind as well.”

Today, CEO Jo Ann Jenkins views “helping people take control of their health as they age” as one of AARP’s major priorities. In 2019, AARP continued with our extensive efforts to help people know what they need to know, and do what they need to do to live longer, happier lives by exercising their bodies and minds. These efforts include providing tools, resources, and information to educate and inspire, engage and activate. AARP’s main Healthy Living web page (https://www.aarp.org/health/healthy living/) offers plenty of tips and information on different diet and exercise programs. And AARP’s brain health page (https://stayingsharp.aarp.org) offers brain-boosting activities, articles, and recipes designed to help you keep your brain in shape.

SOCIAL IMPACT: 2019 Highlights:

- **FITNESS PARKS**: Working with nonprofit FitLot, AARP opened outdoor fitness parks in 15 states and plans to build them in every state, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. AARP is working to train fitness instructors at local parks and recreation departments and is partnering with local leaders to build the sites.

- **REPORT PANS BRAIN HEALTH “SUPPLEMENTS”**: An in-depth report by the AARP-founded Global Council on Brain Health (GCBH) found that “supplements” to preserve or boost memory appear to be a huge waste of money for the overwhelming majority of those adults over 50 who take them. Unlike prescription drugs, they are not regulated by the U.S. Food and Drug Administration for effectiveness before they are permitted to be sold.
Financial Resilience

“Older maturity can become the most rewarding period in our lives. Thoughtfully, we must prepare for it.”

(Dr. Ethel Percy Andrus, 1965)
Fraud Prevention

Sadly, there is some kind of fraud or scam connected to virtually every human endeavor. In addition to identity theft, some of the most common fraud activities affecting older Americans relate to Medicare, telemarketing, real estate, and imposter scams. In the “digital age,” scams seem much like viruses — constantly evolving to resist current remedies. So AARP has been changing, too, and is committed to moving forward as forcefully as needed to remain on the cutting edge of new ways to prevent them.

AARP set up our Fraud Watch Network in 2013. The Network offers an array of services, such as a fully updated “Fraud Resource Center” offering online tip sheets about different types of scams and “Scam Jams”—mini conventions where we have presentations from law enforcement — plus shredder trucks so people can safely dispose of personal papers. The Network also provides an online scam tracking map that shows areas where scams are being reported; informative webinars; a podcast, “The Perfect Scam;” and free Watchdog Alerts — emails on how to avoid scams — and a toll-free helpline that you can call to report a scam and a trained volunteer will walk you through what to do. It has also established critical links to federal and state law enforcement organizations.

SOCIAL IMPACT: Millions Helped

▶ THE AARP FRAUD RESOURCE CENTER has given more than 5 million online visitors tips on how to spot scams.

▶ In 2019 alone, AARP experts fielded tens of thousands of phone calls — an average of 6,000 a month — from people seeking advice from the Fraud Watch Network helpline. Call 877-908-3360 toll-free.

▶ In October, AARP in collaboration with the U.S. Department of Justice, unveiled a video public service announcement featuring the Oak Ridge Boys designed to help educate older Americans about fraudsters and take steps to defend themselves against their scams.
Social Security and Medicare

Social Security (1935) and Medicare (1965) comprise the critical bedrock foundation for the financial resilience and health security of most older Americans. More than 64 million Americans receive Social Security benefits each month, including more than 4 million children. Medicare provides health insurance coverage for over 60 million. For roughly half of all Social Security beneficiaries, their benefit represents 50 percent or more of their income, and for a quarter of those 65 and older, their Social Security benefit represents 90 percent or more of their monthly income. AARP has fought repeatedly over the years to defend Social Security and Medicare against those who seek to reduce benefits or COLAs, or to shift more risk to individuals, either in part or entirely. AARP continues its decades-old and still-steadfast commitment to preserve and strengthen the vital guaranteed benefits that workers have paid into and earned. AARP also provides the trustworthy information necessary to help people of all ages understand Social Security and Medicare and get the most from them. The AARP Social Security and Medicare Resource Centers, for example, help people make informed decisions about how and when to claim their Social Security and Medicare benefits, along with the latest news and developments regarding these programs.

SOCIAL IMPACT: Question on Social Security or Medicare?

> In 2019, more than 5 million people visited AARP’s Social Security and Medicare Resource Centers.

www.aarp.org/SocialSecurity
www.aarp.org/Medicare
Retirement Saving—the “Tribute to Our Sheroes” Campaign for Black Women

The U.S. at large is facing a growing retirement savings crisis. In 2017, AARP and the Ad Council launched the “Saving for Retirement” campaign, with the goal of ensuring Americans feel confident and prepared as they reach retirement age. In particular, Black women are disproportionately affected. Many factors, including wage disparity, play a role in the lack of savings Black women are able to accumulate throughout their careers. The daily financial pressures of caring for their family and loved ones often cause them to deprioritize their own needs in favor of nurturing and uplifting others. All this can leave them less prepared for what’s to come in their retirement years. In October 2019, AARP and the Ad Council launched a key extension to “Saving for Retirement” — the “Tribute to Our Sheroes” retirement savings campaign promote AARP and the Ad Council’s free, three-minute online chat experience and customized tips and resources — available at www.aceyourretirement.org/Shero — designed to help equip Black women with specific, personalized strategies to boost their retirement savings and financial security at a time when about 55 million workers have no access to employer-sponsored retirement plans.

“Saving for Retirement” Campaign

> To further empower more Americans to take steps to get on track with their savings in 2019, AARP and the Ad Council’s “Saving for Retirement” campaign announced a new round of public service advertisements (PSAs) and new resources on its AceYourRetirement.org web site. The campaign’s national PSAs have received over $59.7 million in donated media support since its launch in July 2017. And hundreds of thousands of people have chatted with the digital retirement coach “Avo℠” on the web site, resulting in more than 208,000 personalized retirement savings action plans.
AARP MoneyMap™ Helps Consumers Handle Sudden Financial Shocks

In response to new research that found one-half of adults have experienced an unexpected financial challenge in the prior year, AARP in November launched AARP MoneyMap™, a free online tool that helps consumers deal with these emergencies. AARP MoneyMap helps users create an action plan to deal with surprise financial challenges such as a medical expense, or a car or home repair. The tool provides steps that consumers can take to proactively address unexpected expenses, while avoiding heat-of-the-moment decisions that can leave them worse off. Consumers who access AARP MoneyMap answer simple non-intrusive questions about their setback, and then receive steps they can take to address the situation, including: what factors to consider before paying a bill, local resources that may be able to assist them and information about ways to pay off the expense. An individual’s action plan can be saved and accessed later, if users sign up for a free AARP.org account. Registration requires limited personal information.

SOCIAL IMPACT: AARP Resume Advisor

> For many older workers the long-term solution to digging out of a financial emergency will involve securing a new job. So AARP launched AARP Resume Advisor℠, a new resume advice and professional writing service tailored to help older workers who are looking for new jobs or switching positions. Powered by TopResume, the largest resume-writing service in the world, it offers a free expert resume review. Job seekers will receive objective feedback on how effectively their resume communicates their skills and expertise, and personalized recommendations to make it stand out from the competition.
Fighting Age Discrimination

AARP is strongly committed to protecting older workers from age-related bias and pushing for stronger laws and policies that guard their rights. Age discrimination is threatening the financial security of older workers, denying them jobs, pushing them out of the workforce, and blocking promotion opportunities. More than half of older workers are prematurely pushed out of long-time jobs, and 90 percent of them never earn as much again. We offer a number of programs to support people fighting discrimination or trying to stay in the workplace after age 50. AARP Foundation attorneys are protecting older adults against age discrimination in courts throughout the nation, including the U.S. Supreme Court. Cases are selected especially when they are expected to establish significant legal precedents. Several AARP State Offices championed bills to stem the tide of workplace age discrimination in their states. And through its Employers Pledge Program (EPP), AARP continued working with employers to educate them about the value of experienced workers and a multigenerational workforce. More than 1,000 employers have signed the pledge, publicly affirming that they are committed to hiring based on ability regardless of age.

Strong Efforts, More Needed

> For a decade, AARP’s policy team had pushed hard for legislation to fix a 2009 U.S. Supreme Court decision that made it much harder to win an age discrimination case in court. As 2019 ended, the U.S. House neared passage of the Protecting Older Workers Against Discrimination Act that would restore protections lost in the 2009 decision. It remained for the U.S. Senate to act.

> AARP Research released a major survey Age Discrimination in Oregon. More than three in five Oregonians ages 40+ have seen or experienced age discrimination in the workplace. Sixty-two percent of older job applicants had been asked for age-related information and a third of those interviewed were asked for such information.

Alice Christianson, 72, believed she was denied a position because of age discrimination and filed a claim with the Oregon Bureau of Labor and Industries.

PHOTO BY ALISHA JUCEVIC
Disrupt Aging

“It is only the older folk that can and will change society’s viewpoint—correct society’s inequities. The older folk can do it only by building for society a new image of old age.”

(Dr. Ethel Percy Andrus, 1962)
Disrupt Aging® Collection: Key to AARP’s Multi-Year Initiative

CEO Jo Ann Jenkins has long held “Disrupt Aging” as AARP’s rallying cry for creating an entirely new mindset around aging. Improving significantly the well-being and independence of older Americans in the 21st century and beyond requires nothing short of changing how we perceive and what we believe about aging. It requires changing individual behaviors, social norms, public policies and private sector practices. It requires the combined efforts of leaders across sectors. Foremost among them is the media. AARP is intensifying its work aimed at rejecting the media stereotypes associated with aging. As part of a multi-year initiative, the organization is pressing brands, designers, ad agencies and other industry players to change the images of aging portrayed in ads. In collaboration with Getty Images, AARP launched The Disrupt Aging® Collection at Advertising Week New York. This program paints a more accurate and representative portrait of how people age in today’s society. The new collection contains more than 1,400 images that challenge stereotypes around aging, portraying the active lifestyle of consumers 50-plus, while telling a more authentic story of how people live as they age.

SOCIAL IMPACT: More on Disrupt Aging


- A New AARP national survey released in April, *Grandparents Today*, broke stereotypes on employment, finances and lifestyle. Far from fitting the tired image of dependent “old folks,” today’s grandparents are an economic force, with many providing some sort of financial support, helping to ease the costs of raising their grandkids.
Purpose Prize

AARP CEO Jo Ann Jenkins:
“The AARP Purpose Prize is all about a new story of aging — focusing on experience and innovation and the idea that our aging population is an untapped resource full of possibilities. AARP Purpose Prize winners and nominees are role models. They are makers and doers who are out there creating new solutions that make the world a better place for people of all ages.”

SISTER EDNA LONERGAN
Recipient of 2019-2020 Andrus Award for Intergenerational Excellence and Founder/President, St. Ann Center for Intergenerational Care

More than 20 years ago, Sister Edna saw the need for a day care center that would be intergenerational, where kids, adults with disabilities, seniors and even people with dementia interact in the same space. Her St. Ann Center for Intergenerational Care has served tens of thousands of adults and children in two locations in Milwaukee and inspired other such centers around the globe.

“our aging population is an untapped resource full of possibilities”
GEORGETTE BENNETT, PH.D.
Founder, Multifaith Alliance for Syrian Refugees
Georgette started this work in 2013 at the age of 67. The Multifaith Alliance for Syrian Refugees provides basic items that people need — food, medicine, medical care, clean water, and warm clothing. They have delivered more than $130 million of humanitarian aid directly into Syria.

WINLEY A. PHIPPS
Founder/President and CEO, U.S. Dream Academy
Children whose parents are incarcerated often perform poorly in school and, if they drop out, face up to 10 times higher odds they will wind up in prison as adults. The U.S. Dream Academy is an after-school and mentorship program for these kids. The Academy helps boost their academics, build character and foster their dreams so they can break the cycle and lead happy, productive lives.

SHIRLEY ACEVEDO BUONTEMPO
Founder/CEO, Latino U College Access
LUCA’s mission is to increase college enrollment and completion among low-income Latino youths who are the first in their families to go to college. It works toward this goal by providing culturally relevant, bilingual support to them and their families. So far, nearly 200 Latino U scholars have successfully enrolled in college and are on the path to a brighter future.

PAUL LEON
CEO/President, Illumination Foundation
Illumination Foundation is a nonprofit organization that helps homeless people in Southern California find stable housing and access health care. Over the past decade, it has provided 1 million safe shelter nights of stay, and 46,378 families and individuals have been helped through its services.

"our aging population is an untapped resource full of possibilities"
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What do we see when we go down the street corner? Are the lights adequate? Are the change of lights planned so that an older person not dawdling can start with the green light and safely get across before the red has flashed?

(Dr. Ethel Percy Andrus, 1965)
Communities for All generations

AARP’s Livable Communities program is transforming America, making countless towns better places to grow older. By 2035 Americans 65-plus will outnumber those under age 18, and AARP is working to help everyone adapt. Already more than 380 communities nationwide and four states — Colorado, Florida, Massachusetts and New York — have become members of the AARP Network of Age-Friendly States and Communities. Network members consider every facet of life for older residents; including transportation, access to technology, business and tax incentives, appropriate housing, access to health care, living costs, and hiring practices. The process is as individual as the needs of each community.

AARP’s Community Challenge Grants, for example, are designed to achieve one or more of the following outcomes:

- Create vibrant public places that improve open spaces, parks and access to other amenities;
- Demonstrate the tangible value of “Smart Cities” by engaging residents and policymakers in accessing, understanding and using data to increase quality of life for all;
- Deliver a range of transportation and mobility options that increase connectivity, “walkability,” “bikeability,” access to transportation options, and roadway improvements; and
- Support the availability of a range of housing that increases accessible and affordable housing options.

SOCIAL IMPACT: Results

- AARP has funded more than $2 million worth of Community Challenge grants — $1.6 million in 2019. Within two years these “quick-action” grants went to 217 communities like Bloomfield, NJ, which used their $10,000 grant to purchase and install time clocks that track participants in its walking program. Other projects included: artistic bike racks in Annapolis, Md.; an outdoor storytelling space on Blackfeet Nation tribal land in Montana; and an intergenerational community garden in the Florida Keys.
Helping People in Need

“It is nourishing a mounting concern, care and capacity for the welfare of others and helping in a myriad of ways those in need.”

(Dr. Ethel Percy Andrus, 1966)
Volunteering

Without the more than 60,000 AARP volunteers making a difference nationwide by donating their time, skills and passion, AARP wouldn’t have enough capacity to do a fraction of what we do to advocate for older adults and to help those in need. AARP and AARP Foundation offer a broad range of volunteer opportunities. We also match members with other volunteering opportunities in their communities. Volunteers are free to choose how much time they would like to give. AARP and AARP Foundation volunteers receive specialized training to develop the skills they’ll need to work with AARP members and the community at large. Each September 11 on AARP’s National Day of Service, AARP and AARP Foundation staff and volunteers throughout the country honor those lost and the benevolence of those who helped on 9-11-01 by engaging in a wide variety of volunteer projects. On 9-11-19, for example, more than 3,500 AARP and AARP Foundation staff and volunteers in Washington, D.C. packed more than a million meals for those in need. It’s all explained at www.aarp.org/giving-back

SOCIAL IMPACT: In 2019, AARP’s volunteer activities and programs included:

> AARP’s advocacy and voter education volunteers help educate voters on critical state and federal legislation and on election campaigns for president on down.

> More than 5,000 AARP Foundation Driver Safety Program volunteers nationwide taught and organized the award-winning AARP Smart Driver™ classroom course offerings that help older drivers refresh their driving skills;

> More than 2,2000 volunteers with AARP Foundation Experience Corps, particularly favored by retired educators, helped more than 24,000 young students improve their reading skills;

> For one of the most highly successful volunteer programs ever, see the next page.
AARP Foundation Tax-Aide

AARP Foundation Tax-Aide remains one of our most effective and popular programs for helping people. It all began more than 50 years ago at, of all places, a Naval Reserve weekend drill. Then-AARP Executive Director Bernie Nash, a Rear Admiral in the U.S. Naval Reserve, was introduced to a fellow Reserve officer, an official with the U.S. Internal Revenue Service (IRS), who related that older Americans were the age group from which his agency was receiving the greatest number of tax returns with errors and oversights, often depriving themselves of considerable amounts of money. The two men parted with a commitment to find a way for their agencies to work together to help.

It turned out that four men involved with AARP’s Institute of Lifetime Learning were already — on their own volunteer initiative — providing tax filing assistance to older people. The four became the first of what today is a 35,000-strong army of Tax-Aide volunteers who are trained and IRS-certified each year to ensure their awareness and understanding of the latest revisions to the U.S. tax code.

SOCIAL IMPACT: $1.4 billion in Refunds, Program Expanded

> In 2019, the 35,000 AARP Foundation Tax-Aide volunteers helped 2.5 million older taxpayers secure $1.4 billion in income tax refunds.

> AARP Foundation launched a new service in 2019 called Property Tax-Aide, to help homeowners and renters determine if they are eligible for property tax refunds. Estimates are that more than 9 million low and moderate-income homeowners and renters nationwide who are 55 or older are potentially eligible for property-tax-relief programs but don’t apply, with many not knowing these programs exist. The new service rolled out in Minnesota, New Hampshire, and the District of Columbia. The 15,000 older homeowners who used the program are projected to save a total of $7 million through tax credits or direct refunds.
Legal Advocacy

AARP Foundation conducts legal advocacy through its litigating arm, AARP Foundation Litigation (AFL). AFL advocates for systemic change in federal and state courts nationwide to advance the legal rights and interests of people 50 and older, particularly low-income and vulnerable individuals. Through representation in significant cases and participation as amicus curiae (“friend of the court”), AFL addresses harmful, widespread practices or policies of industry, business, or government. AFL helps older people stay connected to their communities by tearing down barriers and establishing pathways to economic opportunity and social stability.

AARP’s charitable affiliate Legal Counsel for the Elderly (LCE) champions the dignity and rights of Washington, D.C.’s elderly by providing free legal and social work services to those most in need. A good example is the case of an elderly woman who was ill with pneumonia and under doctors’ orders not to leave home. She had requested that Social Security recertify her SSI benefits over the phone. After three SSA representatives refused and threatened termination of her benefits, she called the LCE Hotline. An LCE Economic and Healthcare Security practice attorney emailed SSA administrators. Within days, the client was recertified over the phone and continued to receive her benefits.

SOCIAL IMPACT: The Power of Volunteering

> On April 1, AARP and AARP Foundation filed an amicus brief with the U.S. Court of Appeals supporting the constitutionality of the Affordable Care Act (ACA). The brief argued that if the ACA was invalidated, millions of older Americans would be harmed and the nation’s health system would be thrown into turmoil. Out-of-pocket expenses for older Americans would have been increased by reopening the Part D “doughnut hole” and taking away key consumer protections, including preventing insurers from charging an “age tax” and guaranteeing coverage for people with preexisting health conditions.”

> In 2019, LCE handled 8,195 cases and obtained close to $30 million in benefits on behalf of its clients.
AARP Named One of World’s Most Ethical Organizations

The enduring trust that AARP enjoys can only be earned with the highest of ethical standards, which we have demanded of ourselves for over six decades. These standards enjoyed worldwide recognition in 2019 when AARP was named one of the world’s most ethical organizations by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices.
Trustworthy Information

AARP provides trustworthy information across a wide variety of channels, in whatever format one prefers to receive this information — website (aarp.org), eNewsletters delivered to your email address, in-person events, podcasts, webinars, tele-town halls, YouTube, social media, books, smart speaker, AARP Now app, printed guides, research reports, and much more. AARP Studios programs three YouTube channels which feature inspiring stories of people living their best lives over 50 (YouTube.com/AARP), AARP Answers (YouTube.com/AARPAnswers) and AARP Live (YouTube.com/AARPLive). AARP produces the nation’s largest circulated publications — AARP The Magazine and AARP Bulletin. AARP has published numerous books on health, food, technology, money, home, and more. AARP’s social media channels every month reach tens of millions of people who are seeking trusted advice, guidance and resources. Through Facebook, Twitter, LinkedIn, and Instagram, AARP delivers engaging content that advances our social mission, highlights key issue areas and programs, and provides our communities with news and information they need. The AARP Public Policy Institute publishes reports on people’s shared needs for financial security, health care and quality of life as they age. AARP conducts research and provides insights and analysis on the motivations, needs, interests and behaviors of people 50-plus to support our social impact and advocacy work.

NEW IN 2019:

> Closing the Savings Gap, a 7-part podcast hosted by AARP Financial Ambassador Jean Chatzky, matched women with financial planners to help them overcome financial roadblocks and shared tips that anyone can apply to improve their financial security.

> The AARP Daily Minute, launched in August 2019, rounds up the most important news and developments of the day for older Americans. Find it at aarp.org/daily-minute
Member Benefits

AARP was created to meet the needs of people aged 50 and over. The carefully chosen discounts, programs and services are designed to offer real value in every area of life — from travel, entertainment and insurance to fraud protection, health and advocating on issues like Medicare and Social Security. AARP provides benefits to members like information, advocacy, programs, and tools; while AARP Services, Inc. (ASI), the wholly owned taxable subsidiary of AARP, works with providers on AARP’s behalf to make available commercial discounts, products and services to our members. ASI then strictly monitors the product and service providers chosen to use the AARP name — all in order to protect and improve AARP members’ experiences and help them live healthier, more secure and happier lives and to help improve the marketplace for all of the 50-plus. Members can learn about all their carefully chosen services, programs and discounts through www.aarp.org/benefits, and the AARP Now App.
SAMPLING OF AARP BENEFITS LAUNCHED OR STRENGTHENED IN 2019:

• AARP Rewards, AARP’s revamped loyalty program for a greater good, launched September 24, helps people prepare for what’s next. They earn points through brain-boosting quizzes, procrastination-busting videos and for reaching fitness milestones like 10,000 daily steps. Participants can redeem points for sweepstakes entries, daily deals and discounted gift cards.

  AARP members earn 50% more points and have access to exclusive rewards. More than 279K users joined the program, and redeemers saved an average of $18 each in the 4th quarter alone.

  • Members continue to enjoy AARP’s value through taking the National Hearing Test, a scientifically valid independent hearing test, which is free for all members. More than 25,000 members had their hearing tested in 2019.

  • Members are able to research safety features and save thousands off of MSRP when purchasing a vehicle through the AARP Auto Buying Program. More than 8,800 members bought an automobile through this program in 2019.

  • AARP Members Only Access to Special Content was launched. Members can enjoy videos, listen to audio interviews with Editor in Chief Bob Love and read unique content in Health, Money, Entertainment and Travel. Over 2,000 members visited the experience in 2019.

  • AARP provided members a free chapter of fraud expert Frank Abagnale’s book *Scam Me If You Can* to read online and download.

• AARP’s Movies for Grownups continues to advocate for the 50-plus audience by fighting ageism in the entertainment industry and encouraging films that resonate with older viewers. Over 1,200 screenings were hosted across 350+ communities for nearly 150,000 attendees.
Board of Directors

The Board of Directors is the governing body of AARP. The Board provides strategic direction, sets policy and provides governance oversight for AARP. Directors’ responsibilities include approving AARP’s strategic plan, approving the budget and monitoring AARP’s finances.
resources, she is also an author and has more than 10 years of experience in human resource issues. She joined William M. Mercer Inc., where she consulted on employee benefits and compensation. She then held executive management positions at Zurich Financial Services and H&R Block. Her leadership on numerous nonprofit boards and committees includes service as secretary/treasurer of the Mid-Continent Council of Girl Scouts. She previously served on the AARP Foundation Board of Directors and as Chair of the AARP Audit and Finance Committee.

Joan R. Ruff (Board Chair). Joan Ruff, J.D., has worked as an executive, human resource consultant and attorney. After more than 10 years as a tax attorney, she joined William M. Mercer Inc., where she consulted on employee benefits and compensation. She then held executive management positions at Zurich Financial Services and H&R Block. Her leadership on numerous nonprofit boards and committees includes service as secretary/treasurer of the Mid-Continent Council of Girl Scouts. She previously served on the AARP Foundation Board of Directors and as Chair of the AARP Audit and Finance Committee.

Libby Sartain, MBA, is an independent advisor, working with companies on human resource issues. With more than 40 years of experience in human resources, she is also an author and frequent public speaker, using her HR leadership and management experience at companies in technology, transportation and manufacturing. She led human resources at Yahoo! and at Southwest Airlines during transformative periods. Both companies were among Fortune magazine’s “Best Places to Work” during her tenure. She is the former board chair of the Society for Human Resource Management and is on the board of Manpower Group, Shutterfly Inc., and SHRM Foundation.

Jewell D. Hoover (Second Vice Chair). Jewell Hoover is a retired senior official with the United States Treasury Department. She worked for 28 years as a bank regulator and was a senior spokeswoman for the Office of the Comptroller of the Currency. She serves on the board of Fifth Third Bank, Foundation for the Carolinas, American Association for Bank Directors and the University of North Carolina’s Center for Banking and Finance.

Catherine Alicia Georges (National Volunteer President). Catherine Alicia Georges, EdD, RN, FAAN, is a professor and chair of the Department of Nursing at Lehman College of the City University of New York. She is volunteer president of the National Black Nurses Foundation. Previously, she was a staff nurse, team leader, supervisor and district manager for the Visiting Nurse Service of New York. She serves on the board of the Black Women's Health Study and R.A.I.N., Inc. She earned her undergraduate degree from the Seton Hall University College of Nursing, her M.A. in Nursing from New York University and a doctoral degree in Educational Leadership and Policy Studies at the University of Vermont.

Robert “Bob” Blancato. Bob Blancato is president of Matz, Blancato and Associates, a public and government relations firm. With over 30 years of deep experience in the field of aging, he is chair, an officer and a board member of the American Society on Aging. In addition, he is executive director of the National Association of Nutrition and Aging Services Programs and national coordinator of the Elder Justice Coalition. He previously served as volunteer state president of AARP Virginia and as president of the National Committee for the Prevention of Elder Abuse. He spent 17 years on the staff of the U.S. House Select Committee on Aging.

Joseph “Joe” Coughlin. Joe Coughlin, Ph.D., is the founder and director of the Massachusetts Institute of Technology AgeLab. Based in MIT’s Center for Transportation and Logistics, he teaches in MIT’s Sloan School of Management’s Advanced Management Program and in the Department of Urban Studies and Planning. Author of over 150 publications, Coughlin has researched how demographic change, technology and social trends converge to drive future innovations in business and government. He is a Behavioral Sciences Fellow at the Gerontological Society of America and a Fellow of Switzerland’s World Demographics and Ageing Forum. Coughlin publishes the online
Beth Ellard. Beth Ellard, MBA, most recently was head of Business Development and Innovation for the Ad Council. Prior to joining the Ad Council, Beth spent most of her career in women- and family-oriented media. She was executive vice president and general manager of DailyCandy at NBCUniversal. She also led the development of a new technology platform that included mobile capabilities and business intelligence reporting. She was content director for Hearst Digital Media, leading editorial strategy and operations for 12 magazine websites. She leveraged branded content and product integration into new ad products for Unilever, Estee Lauder, Pfizer, Walmart and JCPenney. Ellard led Time’s Parenting Group Ventures. She previously led Walt Disney’s parenting site, Family.com. She attracted new custom programs with P&G, General Mills and Kmart. Before Disney, Ellard spent 13 years in increasingly larger management roles at Time Inc. and Ziff-Davis.

Annette Franqui. Annette Franqui, is a founding partner of Forrestal Capital, a company providing wealth management and direct equity investment advice to a select number of families in Latin America. A native of Puerto Rico, she is a senior financial services executive with prior CFO experience as well as 15 years on Wall Street with JP Morgan Chase and Goldman Sachs. She serves on the boards of several private companies as well as Arcos Dorados, a NYSE-listed company that is the largest operator of McDonald’s restaurants in Latin America and the Caribbean and its largest franchisee, in terms of system wide sales and number of restaurants.

Martha M. Hayes. Martha Hayes is a senior executive focused on meeting the needs of consumers 50-plus through marketplace innovation and outstanding customer service. She heads her own firm, Dally Consulting. She retired as senior vice president of customer development for Sara Lee Corporation. During her 30 years there, she also worked as chief customer officer, senior vice president of business development and executive vice president of personal products. She previously served as board chair of AARP Services, Inc. She has also devoted more than 20 years to the board of American Woodmark Corporation.

Jo Ann Jenkins. As CEO of AARP, Jo Ann Jenkins leads the world’s largest non-profit, nonpartisan membership organization with nearly 38 million members. Since 2014, Jo Ann has transformed AARP into a leader in social change empowering all people to choose how they live as they age. Jenkins offers deep knowledge and experience derived from her work with the U.S. government, including the Library of Congress, as well as AARP and AARP Foundation — with an understanding of the interplay and nuance of business, politics and social change.

While AARP has long been recognized for its services, information and advocacy on behalf of people age 50 and over, Jenkins led efforts to redefine AARP’s vision, challenge outdated beliefs and spark new insights that allow people to adapt to the new realities of aging — with relevant solutions to everyday issues such as health, financial resilience, digital and social connectivity, work opportunities and personal fulfillment. Her best-selling book, Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age, has become a signature rallying cry for revolutionizing society’s views on aging by driving a new social consciousness and sparking innovative solutions. She also established a new strategic direction and operating structure for AARP Foundation, focusing on hunger, income, housing, and isolation.

Jo Ann began her career at the Department of Housing and Urban Development, moving on to progressively more responsible leadership positions in the Department of Transportation and Department of Agriculture before serving as chief operating officer of the Library of Congress. She has served and continues to hold board and advisory positions at a number of corporate and civic organizations.
Lloyd Johnson. Lloyd E. Johnson, an experienced corporate executive and CPA, has more than 35 years of experience in finance, strategy, corporate governance, and enterprise level risk management. He is a former Global Managing Director and Chief Audit Executive with Accenture Corporation. He previously held senior finance leadership positions with multiple industry-leading Fortune 500 companies. He serves on the board of Apogee Enterprises as Audit Committee Chair. From 2016 to 2020, he chaired the AARP Foundation Board and chaired its Strategy and Governance Committee. He serves on the Board of NACD Carolinas and has previously served in leadership positions on the boards of Blumenthal Performing Arts and United Way of the Carolinas.

Neal Lane. Neal Lane, MSW, has been an AARP volunteer since 2007. Before joining the AARP Board in 2014, he served as AARP New York state president and chaired the AARP New York Executive Council. In late 2015, he retired as a partner and analyst with consultancy Optimum Partners, having worked on projects including care systems for HIV/AIDS; dental systems for high-risk and low-income children; helping communities and schools with troubling behavior of youth; and long-term care systems, especially those for older persons and young people with disabilities. He was also director of the New York State Office for the Aging from 2005 to 2007 and executive deputy director before that. In 2005, he led the New York state delegation to the White House Conference on Aging.

2019 AARP Executive Team

Jo Ann Jenkins
Chief Executive Officer

Martha M. Boudreau
Executive Vice President &
Chief Communications and
Marketing Officer

Kevin J. Donnellan
Executive Vice President &
Chief of Staff

Lawrence Flanagan
President & CEO, AARP
Services, Inc.

Scott M. Frisch
Executive Vice President &
Chief Operating Officer

Nancy LeaMond
Executive Vice President &
Chief Advocacy and
Engagement Officer

David Morales
Executive Vice President &
General Counsel

Lisa Marsh Ryerson
Executive Vice President &
President, AARP Foundation

Nancy M. Smith
Executive Vice President &
Corporate Secretary

Debra Whitman
Executive Vice President &
Chief Public Policy Officer
Summary of 2019 AARP Consolidated Financial Statements

The following summary of financial information is derived from the audited consolidated statements of activities and of financial position for AARP and its affiliates for the year ending December 31, 2019.

OPERATING REVENUE
AARP’s consolidated operating revenues grew by 3 percent, increasing to $1.70 billion in 2019, as compared to $1.65 billion in 2018.

EXPENSES
AARP’s consolidated operating expenses also increased in 2019, due to spending more on activities to further advance our social mission.

Operating expenses in 2019 were $1.70 billion, as compared to $1.66 billion in 2018. Expenditures covered a wide range of initiatives, including trustworthy publications, advocacy and information and services on health security, financial resilience and personal fulfillment.

Non-operating activities included items such as investment gains and certain costs related to employee post-retirement benefits, as shown in our audited financial statements.

At year’s end, AARP’s consolidated statement of financial position (balance sheet) reflected total assets of $4.7 billion and net assets of $2.1 billion, enabling AARP to remain well-positioned to advance its mission of empowering people to choose how they live as they age.

NOTE: The complete AARP 2019 Consolidated Financial Statements with Independent Auditor’s Report are available at www.aarp.org/about-aarp/annual-reports/. 
ABOUT 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' by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a trusted source for news and information, AARP produces the world’s largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit www.aarp.org or follow @aarp and our CEO @JoAnn_Jenkins on Twitter.