Since 1958, AARP has been serving our members and society as a whole by creating positive social change through advocacy, service and information. The drive, innovation, and compassion of our founder, Dr. Ethel Percy Andrus, continue to inspire our work as we dedicate ourselves to improving lives, standing up to injustice and transforming the marketplace, empowering people to choose how they live as they age.
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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.
By all accounts, in 2021 our members and people 50-plus looked to AARP more than ever to be a part of their lives as they confronted both the new and ongoing challenges brought on by the COVID-19 pandemic. For example, in addition to all our work related to COVID-19, we attracted more people than ever through our virtual events. *AARP The Magazine* not only remained America’s most-read magazine, we increased readership by 634,000. And, we advocated for important policy initiatives, including stepping up efforts to lower prescription drug costs.

We continued innovating to spark new solutions to help people live better as they age. For example, we’re helping to shape the workforce of the future through our Living, Learning, Earning Longer initiative. We launched the AgeTech Collaborative™ to bring together the leading minds in AgeTech to tackle the biggest issues and opportunities in the 50-plus market. And, we brought together thought leaders from across the globe to focus on Redefining Health: *New Approaches for How We Live and Age.*

As we confronted the challenges of the second year of the pandemic and began looking ahead to life in the post-pandemic world, we are proud that we were once again named a *Washington Post* Best Places to Work and one of the *World’s Most Ethical Companies* by Ethisphere. I’m pleased to share with you the many different ways we empowered people to choose how they age in 2021.

The dramatic shift we made to work from home in 2020—made possible by our decision years earlier to upgrade our technology to create a “work from anywhere” capability—continued to pay dividends in 2021. It gave us the tools and resources to be a wise friend and fierce defender to our members, providing them with valuable information, services and supports while advocating for their needs and interests.
Letter from the Board Chair

In the second year of COVID-19, older adults continued to turn to AARP for critically important information and advocacy. While our field of vision was wide, we also saw up close the difficulties so many older people faced.

Whether it was the needs of family caregivers or the needs and rights of older workers, or the increased importance of technology, or joining with others to build age-friendly communities, or combating fraud, we listened closely to our members, we understood the challenges they were confronting, and we responded effectively.

AARP championed family caregivers, building visibility and support for them as they cared for loved ones, dealt with stress, and often navigated issues magnified by the pandemic.

We emphasized the value of experienced workers, who contribute so much to an organization’s success yet so often face age discrimination.

AARP worked hard to make sure older adults were not left behind by technological advances that can have such a profound impact on the quality of life. With technology a crucial gateway to services, we worked for affordable and increased access to the internet and, through the efforts of a new member of the AARP family, OATS (Older Adults Technology Services), assisted older adults who sought help learning and using technology.

I am proud of what AARP accomplished and how we did it, and I look forward to continuing our work for older adults.

These achievements were advanced through a productive relationship between the Board of Directors and AARP’s leadership. Hallmarks of our governance include a commitment to the highest ethical standards and a highly engaged and diverse Board dedicated to AARP’s mission and well-versed in its strategic goals and results.
In 2021, the second year of COVID brought new challenges that again required AARP’s Executive Team and staff to go above and beyond in their support for older Americans. The Executive Team continued to successfully establish and manage effective and efficient operational systems to drive our social impact, foster new ideas, and make AARP staff’s work more engaging and rewarding, despite continually uncertain external circumstances. The Washington Post in 2021 again picked AARP as a top workplace in the nation’s capital.

The Executive Team’s leadership in creating an outstanding “work from anywhere” capability paid big dividends in what turned out to be a work-from-home year in its entirety. Their insistence on relentless attention to detail further enhanced staff effectiveness. And, as always, the Executive Team demanded of themselves and AARP’s staff the highest ethical standards while delivering needed services and advocating on behalf of older Americans and their families. And, they went the extra mile to ensure that the information they delivered was accurate, clear, and could be trusted without question by AARP members and their elected officials alike. Ethisphere for the third straight year named AARP as one of the world’s most ethical companies. In short, AARP’s Executive Team’s leadership in 2021 enhanced AARP’s capability to be a wise friend and fierce defender to our members in a time of extreme stress, providing them with valuable information, services and support while advocating for their needs and interests.
Among the Successes:

• With nearly 38 million members—more than the entire populations of Norway, Sweden, Denmark, and Finland combined—AARP remained by far our nation’s largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age.

• Many organizations would be thrilled to have 35,000 members. AARP has nearly 35,000 members who are 100 years of age or older.
$745M federal tax refunds
100,000 Fraud helpline callers
2 million people Tele-Town Halls
600,000 visitors

- AARP Foundation Tax-Aide volunteers served more than a million taxpayers, many of them online, in 2021, and helped them secure more than $745 million in federal income tax refunds.

- The AARP Driver Safety program exceeded 500,000 engagements in 2021; launched live, virtual versions of its flagship programs; and facilitated delivery of thousands of free rides to COVID-19 vaccine appointments and other essential services.

- Finance industry workers who completed AARP’s online BankSafe tool helped older Americans save $110 million from financial exploitation losses.

- With nearly 6 million members who have served or are currently serving in the U.S. military, AARP is our nation’s largest non-governmental Veterans support organization.

- AARP Books released the Number One NYT best-seller, Keep Sharp, Build a Better Brain at Any Age, by Dr. Sanjay Gupta describing the steps necessary to reduce dementia risks and improve brain health care at any age.

- Over 2 million people received expert advice on a wide variety of issues in AARP tele-town hall meetings.

- More than 100,000 people called the AARP Fraud Watch Network helpline for advice.

- The AARP Virtual Community Center launched in 2021 and attracted more than 600,000 visitors by year’s end.

- AARP awarded more than $3.2 million in grants to help make communities more livable.

- More than 2,500 employers covering over 700,000 working caregivers took at least one action from AARP’s “Supporting Caregivers in the Workplace” toolkit.
COVID-19: AARP’S RESPONSE

I’m extremely proud of the work we’ve done – and will continue to do – to help the 50-plus population and their families deal with the COVID crisis.

It would not have been possible had we not made the decision – long before anyone had ever heard of COVID-19 – to begin transforming AARP and giving our staff the tools and resources that allowed them to grow in their roles as Everyday Innovators in Aging.”

- AARP CEO JoAnn Jenkins
AARP’s Second Year of COVID-19 in a Nutshell

By the end of 2021, the second year of the COVID-19 pandemic, the death toll in the United States had surpassed 800,000. By any measure, older Americans suffered the brunt of COVID-19—deaths, job loss, food insecurity, isolation or family disruption. Millions of older workers faced job disruptions and financial loss including layoffs, furloughs, premature retirements and reductions in hours. The plight of women and older adults in underserved communities was especially severe. Our continuing battles against the pandemic and its consequences were top priorities in 2021. We began by fighting to ensure that COVID tests and vaccines would be covered by Medicare and that people had safe and adequate access to them – as well as to hospitals and care if they came down with this virus. We launched a nationwide initiative that prioritized the needs of older Americans and worked to make sure they knew how, where, and when they could get their shots. For many, it was quite literally a matter of life or death. It required understanding the varied situations in jurisdictions all over the country, and the particular needs of diverse 50-plus populations. As a result of AARP’s efforts, legislative and regulatory measures on pandemic-related issues were enacted to help families all across America.

For Example, in 2021, AARP:

> Was a leader in advocating for stimulus checks, higher subsidies under the Affordable Care Act, and removal of the discriminatory age cap on the Earned Income Tax Credit – and encouraged the U.S. Treasury to make automatic deposits for as many eligible people in as many programs as possible;

> Secured additional funding for nutrition services and the Commodity Supplemental Food Program, and helped win a technical revision in SNAP benefits that brought the largest permanent increase in the program’s history;

> Successfully obtained passage of a broadband subsidy program to help people afford internet service—truly a lifeline for many during the pandemic; and

> Provided up-to-date, unbiased information to help members and older adults learn about, understand and deal with continually changing COVID protocols. In fact, AARP’s COVID-19 information offerings became a top-five reason members gave for renewing their memberships in 2021.
Nursing Home Crisis

Soon after the COVID-19 pandemic hit in 2020, the situation in our nation’s nursing homes and other long-term care facilities became a national disgrace. By early 2021, over 175,000 long-term care facility residents and staff had died due to COVID-19. That’s about 35 percent of deaths nationwide even though nursing home residents comprise less than one percent of the U.S. population. A sense of relief began to emerge when COVID-19 vaccines were introduced. Cases and deaths in long-term care facilities began declining. But too many responses were slow and inadequate. Much more was needed to protect residents, staff, and their loved ones. The consequences of not continuing to press for action on issues such as infection control, staffing, sufficient personal protective equipment and testing, oversight, and accountability would have been simply that more dads and moms would have died. AARP’s efforts in 2021 included pushing hard for stricter standards in nursing homes across the nation; pressing to get them to require vaccinations for residents and staff (a move that was adopted by the Centers for Medicare & Medicaid Services (CMS) for staff); and advocating for public transparency on vaccination rates. This resulted in CMS publishing nursing home resident and staff vaccination rates on a consumer-friendly website. AARP developed a strong five-point plan to guide our efforts and to serve as a comprehensive roadmap to help end our nation’s nursing home crisis.
AARP’s 5-Point Plan:

1. Ensure long-term care facilities have adequate personal protective equipment for residents, staff, visitors, and others as needed, and prioritize regular and ongoing testing;

2. Improve transparency on COVID-19 and demographic data, vaccination rates of residents and staff by facility, and accountability for taxpayer dollars going to facilities;

3. Ensure access to in-person visitation following federal and state guidelines for safety and require continued access to facilitated virtual visitation for all residents;

4. Ensure quality care for residents through adequate staffing, oversight, and in-person access to long-term care ombudsman; and

5. Reject immunity and hold long-term care facilities accountable when they fail to provide proper care to residents.
Protecting and Expanding Financial Relief Benefits

In 2021, AARP fought successfully for critical financial relief for millions impacted by the pandemic. We pushed the U.S. Treasury to ensure people on Social Security received automatic stimulus payments. AARP strongly advocated for the American Rescue Plan, and when it passed, we worked with federal, state and local officials to ensure that the money reached those who needed it. When delays arose, we advocated to help speed distribution of funds for home- and community-based services, vaccinations, long-term care facilities, housing, transportation, and emergency food benefits. AARP also worked hard to secure direct stimulus payments of $1,400 ($2,800 for joint tax filers and $1,400 per dependent) for those receiving Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance, and Veterans benefits. AARP led a fight to include payments to families of adult dependents, a group that previously had been treated inadequately. AARP also ensured that residents of U.S. territories were eligible. And we successfully advocated for millions of Social Security, SSI, Veterans Affairs, and Railroad Retirement beneficiaries who had not received timely payments. AARP met with Internal Revenue Service (IRS) and Social Security Administration (SSA) officials. Shortly thereafter, the IRS prioritized the issuance of stimulus payments to federal beneficiaries, while SSA unveiled a web page with information about obtaining payments.
And, As Always, Protecting Social Security

In 2021, AARP continued our traditional role of keeping Social Security benefits strong and effective by using our lobbying resources to resist proposals that would have been harmful to older adults.

> AARP lobbied hard to oppose the so-called TRUST Act, which could open the door to reducing Americans’ hard-earned Social Security benefits. Our vigilance to protect Social Security remains a priority.

> We also worked hard to delay and ultimately to reverse an SSA proposal that would have increased the frequency of disability reviews for Social Security and SSI disability beneficiaries, a change that could have jeopardized benefits for many Americans.
DISRUPT AGING

• Sparking New Solutions and Fighting Ageism
• AARP Purpose Prize
Sparking New Solutions and Fighting Ageism

The COVID-19 pandemic shined a spotlight on both the challenges and opportunities people face as they grow older. But long before the pandemic, it was becoming clear that many of the programs and support systems in place to help people age better were inadequate or outdated and no longer fit the needs and desires of an aging population in the 21st century. Long held and outdated attitudes and stereotypes of aging persisted, hampering efforts to help people live better as they age. In 2016, AARP CEO Jo Ann Jenkins recognized the need to step up our challenges to the outdated attitudes and stereotypes around aging and spark new solutions that empower people to choose how they want to live as they age. She said, “We need to ‘Disrupt Aging.’” In 2021 COVID has had a devastating impact on older Americans and their families while ageism and age discrimination persisted in many sectors of society. In response, AARP stepped up our efforts to “Disrupt Aging” by innovating and collaborating with business and other organizations to spark new solutions to help people live better as they age. We also stepped up our efforts to combat age discrimination and educate people on the negative impact of ageism. And, we celebrated people over the age of 50 who used their lifetimes of experience to make a difference in the lives of others in their communities and throughout the world.
In 2021, AARP continued its multifaceted global leadership in the fight against ageism and in raising awareness of its impact on society. Building on our 60-plus year record of advocacy, litigation and research in this area, we expanded our efforts to urge public and private entities to recognize combating ageism as a key to their future success. For example, AARP continued its long history of developing and supporting innovative solutions that create opportunities and solve problems for people 50-plus by expanding our focus on the growing “AgeTech” market, (See Section K) while increasing our promotion of technology and digital equity (See Section G). Offered throughout this report are many other ways AARP disrupted aging in 2021 (e.g., Building Livable Communities; Diversity, Equity and Inclusion; Fighting Age Discrimination in the Workplace; Innovation; and Global Thought Leadership).
AARP® Purpose Prize® Award

Five people 50 and older who have dedicated their lives to building a better future for the world around them were announced as winners of the 2022 AARP Purpose Prize on October 5, 2021. The annual prizes are awarded to people who have used their knowledge and life experience to solve challenging social problems. Said AARP CEO Jo Ann Jenkins: “During these trying times in our country, and globally, we are inspired to see people use their life experiences to build a better future for us all.” Each winner received a $50,000 award for their organization. AARP also announced nine Purpose Prize Fellows, who each received $10,000 to further the missions of their organizations.

In addition to the monetary award, both winners and Fellows get a year of organizational supports for their organizations to help them grow and increase their impact; such as technical assistance with data and evaluation, communications, board relations, and succession planning. In addition, AARP presented actor and activist Michael J. Fox with an honorary Purpose Prize award for his work in advocating for Parkinson’s disease research. The Michael J. Fox Foundation for Parkinson’s Research, the world’s largest nonprofit funder of Parkinson’s drug development, has given more than $1 billion to global research programs.

“In these trying times in our country, and globally, we are inspired to see people use their life experiences to build a better future for us all”

— AARP CEO Jo Ann Jenkins:

AARP presented actor and activist Michael J. Fox with an honorary Purpose Prize award for his work in advocating for Parkinson’s disease research. The Michael J. Fox Foundation for Parkinson’s Research, the world’s largest nonprofit funder of Parkinson’s drug development, has given more than $1 billion to global research programs.
WILLIAM BRACKEN – FOUNTAIN VALLEY, CALIFORNIA
Bracken’s Kitchen
Bracken is the founder and culinary director of Bracken’s Kitchen, which produces meals to contribute to solving the growing issues of food waste and food insecurity. The kitchen repurposes donated and recovered food that would have otherwise gone to landfills.

RAYMOND JETSON – BATON ROUGE, LOUISIANA
MetroMorphosis
Jetson is the founder and chief executive catalyst of MetroMorphosis, which seeks to develop and mobilize a critical mass of engaged citizens to design and implement sustainable solutions to persistent community challenges.

“If you know your purpose, don’t be dissuaded by negative thoughts or concerns about how you can get it done. Go out and find ways to make it happen.”

Ify Anne Nwabukwu
African Women’s Cancer Awareness Association
Miller is the founder and CEO of the News Literacy Project, which teaches people of all ages and backgrounds how to identify credible news and other information, empowering them to have an equal opportunity to participate in the civic life of their communities and the country.

Ify Nwabukwu is the founder and executive director of the African Women’s Cancer Awareness Association. The group seeks to reduce the burden of cancer on African immigrant women and their families by providing equal access to screening and care.

Zimmer is the founder and executive director of HousingPlus, which provides community-based housing and comprehensive services to women to support them in overcoming poverty, homelessness, addiction, trauma and the effects of incarceration.

The AARP Purpose Prize fellows:
Larry Berger, of Pittsburgh, the founder and executive director of SLB Radio Productions.
Rebecca Bonner, of Las Vegas, the founder and executive director of the Bridge Way School.
Terri Chandler, of Pittsburgh, the founder and executive director of Future Smiles.
Dexter Frederick, M.D., of Tampa, Florida, the founder and executive director of Brain Expansions Scholastic Training.
Sheila Jaffe, of New York City, the cofounder of the Felix Organization.
Ilima Ho-Lastimosa, of Waimanalo, Hawaii, the founder of Ke Kula Nui O Waimanalo.
Shellie Layne, of Birmingham, Alabama, the founder and CEO of the At Home Foundation.
Terri Winston, of San Francisco, the founder and executive director of Women’s Audio Mission.
Ana Yelen, of Boulder, Colorado, the executive director and cofounder of the Healing Warriors Program.
REACHING AMERICANS WHERE THEY LIVE

• Building Livable Communities
• Diversity, Equity and Inclusion
• Empowering Military, Veterans and their Families
• Promoting Technology and Digital Equity
Building Livable Communities

Among the findings of the AARP Home and Community Preferences Survey, released in November 2021, about three-quarters of those 50-plus would like to stay in their current homes or communities for as long as possible. The key to achieving that goal is creating more livable communities. They enhance personal independence and provide opportunities for residents of all ages, ability levels, and backgrounds to engage fully in civic, economic, and social life. They are safe and secure. They offer choices in where to live and how to get around. And they equitably serve residents of all ages, ability levels, incomes, races, ethnicities, and other backgrounds. Livable communities include essential features like mixed-use zoning, safe and varied transportation options, and diversity of housing types. They include public spaces that benefit everyone. They also provide access to essential businesses, such as grocery stores and pharmacies. AARP conducted a large and growing number of activities in 2021 to create more safe and age-friendly communities. In 2021, AARP awarded the largest number of AARP Community Challenge grants ever to 244 grantees in all 50 states, DC, Puerto Rico and the US Virgin Islands. The program delivered $3.2 million with a focus on pandemic response and recovery, and diversity, inclusion, and disparities.

A SMALL SAMPLE OF AARP’S EFFORTS IN 2021:

> The newly updated AARP HomeFit Guide offers more than 100 tips and suggestions. Illustrations, and captions which explain how a smartly designed or modified home can meet the changing needs of its residents.

> To be able to age in place, many will need to make physical changes to their house, such as modifying a bathroom or installing ramps. AARP’s new, pioneering 2-year relationship with Lowe’s will help them make their homes a safe space for people of all ages.

> 71 communities received expert guidance to advance policy change through the Livable Communities Technical Assistance Program, which provided communities with specialized, on-demand support on livability issues.

> AARP’s advocacy led to $30.5 billion for public transportation in the American Rescue Plan for a broad range of programs, including those specifically designed for older adults and persons with disabilities.
Diversity, Equity and Inclusion

AARP is committed to providing a voice for all Americans as they age, regardless of race, gender, gender identity, disability, sexual orientation or other characteristics. We took a major step to strengthen this long-time commitment in March 2021 by launching the AARP Office of Diversity, Equity and Inclusion (DEI) led by Executive Vice President and Chief Diversity Officer Edna Kane-Williams. The new office affords AARP the ability to accelerate its workforce, workplace and marketplace strategies to advance diversity, equity and inclusion across the enterprise. DEI hosted more than 60 Disrupt Aging Classroom sessions on college and university campuses across the country, impacting the way that the future generation thinks about aging. We also successfully piloted a business-to-business offering where companies paid AARP to teach their workforce about aging and age inclusion principles. This critical work supported AARP’s Age Discrimination Enterprise Strategy. We achieved more than four billion earned media impressions due to our Hispanic Heritage Month and Black History Month events; our efforts to combat xenophobia against the Asian Community; our media tours elevating the Mirror, Mirror Study on aging and beauty in diverse communities; and the media tour announcing the creation of a Spanish-language MoneyMap tool. Our social media strategy brought more than 9 million views and we brought more than 1.3 million unique visitors to AARP.org.
Empowering Veterans, Military and Their Families

AARP has a proud history of supporting those who have served in the United States armed forces. Today, with nearly six million members who have served or are currently serving in the U.S. military, AARP is our nation’s largest non-governmental Veteran’s support organization. We launched the Veterans, Military, and their Families initiative (VMF) in 2018 to further integrate our efforts to support and strengthen their overall health and well-being as they navigate life’s transitions. The VMF initiative focuses outreach, engagement, and programming around four pillars: Caregiving, Fighting Fraud, Work & Jobs, and Connecting Veterans, Military Service Members, and their Families to Earned Benefits. VMF families cope with unique challenges in each of these areas. AARP is uniquely positioned to help meet their needs through a broad range of programs and resources; by serving as the go-to source for the latest Veteran-related news and information, communications tools, ideas for community engagement, and insights on the VMF community. In 2021, we introduced the Veterans & Military Families Health Benefits Navigator. This online tool helps families to access critical information about what is required to qualify for health care benefits from the Veterans Administration (VA), and to identify how to get help from representatives who have experience and knowledge of the VA’s process. And this is key: to understand that these healthcare benefits may be combined with private insurance, Medicare, and/or Medicaid to expand their options.

Also New & Featured in 2021:

> The new-for-2021 AARP Veterans Health Benefits Navigator is a one-stop resource for Veterans and Military Families to ask the right questions and get critical information on health benefits—what is required to qualify for health care benefits from the U.S. Department of Veterans Affairs (VA) and other health care plans.

> The 2021 AARP Veterans Scams and Fraud Survey identified theft schemes threatening veterans and active-duty service members. Veterans and military adults are 40 percent more likely to lose money to scams and fraud than civilians. Four out of 5 were targeted by scams directly related to their military service or the benefits they receive.

> The VA’s Veterans Experience Office named AARP a “Community & Strategic Partner,” one of 30 service and support organizations nationwide with that distinction.
Promoting Technology and Digital Equity

The COVID-19 pandemic has spotlighted the importance of technology and digital equity to, among other things, deliver health care and overcome social isolation. It also has inspired local, state, and federal policymakers—and AARP—to focus increasing levels of attention on this issue. AARP believes efforts to expand technology and digital equity require improved policies at federal, state, and local levels, improved technology offerings and engaging digital skills programming that builds confidence.

On January 1, 2021 AARP welcomed Older Adults Technology Services (OATS) as a new AARP charitable affiliate. Founded in 2004, OATS has a long-standing track record of developing curriculum and delivering award-winning training programs to help older adults understand and effectively use technology to achieve targeted outcomes in their social connectedness, health, civic engagement, financial security and creative expression. Achieving technology and digital equity is necessary to ensure that everyone—regardless of age, ability, income, level of English proficiency, or whether they live in low-income communities, tribal lands, or rural areas—has access to affordable high-speed internet (also known as broadband) and to the equipment and digital skills required to use the service effectively. Digital equity also supports the goals of social justice and efforts to narrow income disparities.
IN ADDITION, AARP IN 2021:

> Was selected by the United Nations to lead the “Network for Digital Inclusion of Older Persons”—comprised of diverse voices from government, private sector, NGOs, consumer groups, and academics.

> Began a major campaign to inform the public of the Emergency Broadband Benefit (EBB), a Federal (FCC) program to make high-speed internet service affordable for those with low incomes. More than 7.8 million people enrolled for temporary discounts of $50 a month (40 percent age 50-plus); and launched the Personal Technology Resource Center on aarp.org, providing a steady stream of information and support on relevant tech topics.

> Lobbied successfully for more than $42 billion in the Infrastructure Investment and Jobs Act (IIJA) to support investment in broadband deployment. IIJA made permanent the EBB program, now the Affordable Connectivity Program, and authorized nearly $3 billion to support training.

> Achieved 45 “Digital Divide” legislative wins across 29 AARP State Office advocacy and lobbying teams.
FINANCIAL RESILIENCE

- Employment and Jobs
- Fraud Prevention
- Help with Personal Finances
- Age Discrimination
Employment and Jobs

In the second year of the COVID-19 economy, AARP continued to assist those 50-plus with their employment needs by offering the best available resources, tools, tips, support and advocacy. Our efforts were especially important to the long-term unemployed. Older workers had a tougher time getting back into the workforce after being unemployed. By year’s end, data from the Bureau of Labor Statistics showed that the percentage of jobseekers ages 55-plus considered to be long-term unemployed had increased to 42.8 percent. But among those ages 16 to 54, it had declined to 29.7 percent. AARP aims to empower people 50-plus on their employment journeys through job search offerings and by providing career navigation services directly to consumers.

Our Work & Jobs website (www.aarp.org/work) provides information, tools and connections to a wide variety of resources, many of which were expanded in 2021. Surveys have found that two-thirds of older workers are interested in additional jobs/skills training. So, we work to increase work-related skills training for people 50-plus by offering third-party resources, influencing employers to consider training when hiring and evaluating employees. We support freelance and gig workers, and work with organizations and funders of small businesses to ensure they support those 50-plus who are interested in starting a small business. And, most emphatically, we use our influence to promote age inclusivity in the workplace.

New in 2021:

> The AARP Skills Builder for Work platform helps older workers gain in-demand skills, offers self-paced online learning courses and the ability to earn certificates. It also includes free classes: Microsoft Office Suite training, “Mastering Today’s Remote Work” and “Personal Creativity for a Lifetime.”

> The Small Business Resource Center for the 50-plus, created in partnership with Public/Private Strategies, offers information and resources for aspiring entrepreneurs and established business owners. By year’s end, the site had over 104,000 visits.

> AARP Foundation’s BACK TO WORK 50-plus program connects older jobseekers with their local community colleges and nonprofits that provide training, support and access to employers. Local partners that work with older low-income job candidates offer coaching, update computer skills, and match candidates with local employer needs.
Fraud Prevention

The AARP Fraud Watch Network, launched in 2013, has become a highly regarded and widely used free resource for all. It equips consumers with reliable, up-to-date insights, and connects them to our free AARP Fraud Watch Network Helpline so they can better protect themselves and loved ones. We also advocate at the state, federal, and local levels to enact policy changes that protect consumers and enforce laws. Even in an entire year of COVID-19 restrictions we were able to reach tens of thousands of consumers with the message of prevention through virtual-only outreach and media partnerships, and we reached over one million with assets such as the Fraud Resource Center, scam-tracking map and top-notch editorial content on the website www.aarp.org/fraudwatchnetwork, free subscriptions to email or text watchdog alerts, our award-winning podcast The Perfect Scam, national and state webinars and Tele-Town halls, online micro-learnings, and calls to the Helpline. A number of other AARP programs address fraud issues. For example, a record number of frontline staff within the financial industry completed AARP’s BankSafe program training to help them identify and stop financial exploitation. They stopped an estimated $110 million from financial exploitation.

The AARP Fraud Watch team began these major initiatives in 2021:

> Emotional Support for Victims of Scams and Fraud:
The emotional impact of fraud can be pernicious, especially among older consumers. Many experience grief, shame, and guilt. AARP is now working with Volunteers of America (VOA) to provide an online pilot peer support program to help older Americans recover emotionally from scam victimization.

> Changing the Narrative on Victim Blaming:
Victims of financial crimes frequently experience a lack of empathy and even blame. In 2021, AARP began an effort to change this—beginning with a “deep dive” into literature reviews, surveys and focus groups, to be followed by a multi-year campaign to change the narrative about scam victims.

> Fighting Gift Card Payment Scams:
Scammers convince targets that they must buy gift cards, sometimes thousands of dollars’ worth, for an urgent need like taxes or getting their grandson out of trouble. Gift cards allow criminals to move money to avoid anti-money laundering red flags. AARP kicked off a multifaceted effort to stop this tactic.
Help with Personal Finances

Since our founding in 1958, AARP has been committed to helping Americans 50-plus achieve a brighter and more secure financial future for themselves and their families. The COVID-19 pandemic had a negative impact on their personal finances, especially those who were already struggling. And in 2021, their financial needs changed suddenly and became even more dire. To keep pace with their changing needs, AARP refocused the resources and staff necessary to help them deal with their immediate problems such as unplanned expenses and unexpected debt – in addition to our continued full commitment to our traditional emphasis on savings and planning for retirement. In short, AARP brings together the best available resources, content, tools, videos & graphics and other materials—as well as nationally-known experts—to help consumers 50-plus address a wide range of important topics, including saving for retirement, planning for unexpected expenses, budgeting and reducing debt (including student loan debt) and, of course, Social Security through the AARP Social Security Resource Center. And AARP’s federal and state level advocacy efforts in 2021 resulted in important wins on financial issues for Americans 50-plus.

2021 Highlights:

> **AARP Money Map™** continues to evolve as a resource to help users take control of their financial lives. First launched in 2019, it added three new tools in 2021: Budget Builder, Financial Goals Tracker, and Savings Planner. In addition, AARP Money Map launched a Spanish-language version and Budget Builder integrated AARP Rewards.

> Interest continued to grow at the state level to establish **Work and Save** programs that enable employees to save directly through their paychecks. By year’s end, 14 states had passed Work and Save legislation, and current programs have over $346 million in assets under management with more than 400,000 funded accounts, many owned by first-time savers.
Age Discrimination

Today, older workers are perceiving age discrimination at rates that are much higher than in the past. AARP polling found that 78 percent of older workers said they had seen or experienced age discrimination in the workplace, the highest level since AARP began tracking this question in 2003. Fully 96 percent of older workers agreed that laws to combat age discrimination should be stronger. Age discrimination in the workplace, like any kind of discrimination, is wrong. And it hurts our economy. A 2020 AARP study estimated that the U.S. economy was missing out on upwards of $850 billion from the loss of 50-plus workers’ contributions. In 2021 AARP reaffirmed our resolve to ensure all workers are treated fairly based on their qualifications, not their age. We offered a wide range of information and programs at www.aarp.org/agediscrimination to assist people fighting age discrimination or trying to stay in the workplace after age 50. AARP Foundation attorneys represent older adults fighting age discrimination in courts throughout the nation, all the way up to the U.S. Supreme Court. And we’re using our influence and expertise to fight age discrimination and make sure employers are more aware of the value of experienced workers.
Examples of Successful AARP Advocacy in 2021:

> AARP pushed diligently for U.S. House passage of the Protecting Older Workers Against Discrimination Act (POWADA) and the Protect Older Job Applicants Act (POJA). POWADA seeks to restore worker protections that were eroded by a 2009 Supreme Court decision. At year’s end, AARP was working closely with the U.S. Senate Special Committee on Aging to advance these much-needed bills in the Senate.

> AARP State Office advocacy teams achieved seven state legislative wins related to age discrimination, including:

- **Connecticut** passed a bill making it discriminatory for an employer to request or require an applicant’s age, date of birth, or graduation date on most employment applications.

- **New Jersey** struck current language in NJ’s Law Against Discrimination that allowed employers not to hire or promote workers over 70 years old.
HEALTH SECURITY

• Fighting High Rx Drug Prices
• Caregiving
• Affordable Health Care and Healthy Living
• Transforming How the World Sees Brain Health
Fighting High Rx Drug Prices

There's no greater issue affecting the pocketbooks of seniors than the ever-increasing costs of prescription drugs. For decades, seniors have been at the mercy of Big Pharma. They are sick and tired of paying the highest prices in the world for the medications they need. In 2021, AARP relentlessly advocated for lower prescription drug prices for our members. At the federal level, AARP lobbied Members of Congress and quickly mobilized various grassroots, social media, and advertising campaigns, resulting in the U.S. House of Representatives taking a historic step by passing meaningful reforms to bring down medication costs as part of the Build Back Better Act (BBB). If passed by the Senate, these reforms would finally enable Medicare to negotiate for certain drug prices. It would penalize drug companies that hike prices faster than inflation. It would establish a hard, out-of-pocket cap for Medicare Part D. And it would cap co-payments for insulin. After inclusion of these drug provisions had been seriously put at risk, we led an extraordinary push to mobilize our members. That effort, which included 300,000 emails and 9,000 phone calls to Congress, galvanized enough support to ensure the much-needed drug reforms back into the legislation. As we fight to get this legislation passed in the Senate, we're continuing our efforts at the state level.

Success at the State Level:

- Twenty-nine AARP State Offices reported 85 prescription Rx drug-related legislative wins on bills to stop price gouging, increase access and affordability, close loopholes, or support price transparency.

- Victories include the establishment of drug affordability boards in Colorado and Oregon, new Rx price transparency laws in North Dakota, Texas, Maine, and Nevada. In addition:
  - Rhode Island passed an Insulin Cap bill to cap the cost of insulin and make insulin not subject to a deductible.
  - Indiana prevented anti-consumer language from being part of a Pharmacy Benefit Managers bill.
  - Nevada passed legislation to fund the continuation of the State Prescription Drug Assistance Program originally slated for elimination.
Caregiving

As we entered the 21st Century, the most requested topic for AARP leaders to speak about was what was going to happen when the 78 million-strong “baby boom” generation began turning 65 (2011). It was thought they would soon require caregiving. But with people living longer and enjoying good health further into old age, most of the boomers just carried on as before. Still, the potentially serious caregiving challenges did not disappear. They were simply postponed – and 2021 was the year the boomers began turning 75! Already, about 48 million Americans care for parents, spouses, adult children with disabilities, friends and other loved ones. They manage medications, provide transportation, prepare meals, handle finances, perform complex medical tasks, and much more. Family caregivers have a big job. But AARP’s programs offer them commonsense solutions to make their big responsibilities easier—with more support, help at home, workplace flexibility, training, relief and much more. And, in 2021, working with governors, state legislators, other policymakers and community partners, AARP advanced policy options and advocated legislative changes that will help ease the caregiving burden for the increasing numbers of family caregivers. For example, we pushed Congress to enact credit and paid leave and expanded Home and Community Based Services (HCBS).

2021: A Successful Year

• Working caregivers better supported by their employers. More than 2,500 employers covering over 700,000 working caregivers took at least one action from AARP’s “Supporting Caregivers in the Workplace” toolkit.

• Expanded Home and Community-Based Services (HCBS). AARP successfully advocated for a 10-percentage point, temporary boost for states to expand, enhance, and strengthen Medicaid HCBS, and pushed for an historic $150 billion investment in Medicaid to strengthen the paid HCBS workforce.

• AARP State Office wins for family caregivers. 53 AARP State Offices reported advocacy wins that improved quality of long-term supports and services, enhanced workplace flexibility and financial supports for caregivers, and increased access to HCBS.
Affordable Health Care and Healthy Living

From our very beginning, AARP has fought to provide access to affordable, quality health care. Similarly, we have been a leader in the movement to empower older Americans to take control of their health. Our goal is for everyone to have the opportunity to live longer, healthier lives regardless of race, income or age. The COVID-19 pandemic highlighted issues of health equity in the United States which inspired us to strengthen and expand our efforts to achieve access to affordable quality health care for all, and to encourage lifestyle changes that allow for sustained healthy living. In 2021, AARP influenced significant healthcare legislation, pushed for new policy and guidance, offered new online educational content, and in collaboration with OptumLabs, awarded $300,000 in grants to develop novel health care quality measures to improve quality and advance health equity. AARP’s main Healthy Living web page – www.aarp.org/health/healthy-living/ provides regularly updated information on many different diet and fitness programs designed to entertain and inspire, educate and stimulate, engage and activate. In 2021, AARP conducted an unprecedented three-month communications and marketing campaign designed to help older Americans “Reclaim Your Health” as the nation emerged from more than a year under COVID-19. The multi-channel effort focused on encouraging audiences to develop healthy habits in areas of mental health, fitness, nutrition and brain health.

Successful Results:

- AARP successfully advocated for an increase in financial assistance for Affordable Care Act (ACA) coverage for the 50-64 age group; and launched a successful 9-state pilot initiative to educate people 50-plus about the new ACA financial assistance and support enrollment.

- AARP continued to build support for hearing, vision, and dental benefits in Medicare. The U.S. House-passed version of the Build Back Better bill included a new hearing benefit for Medicare, a longstanding AARP advocacy goal.

- During the “Reclaim Your Health” campaign, over 2.3 million people sought health-related content across aarp.org—over half were new visitors and 60 percent were mobile users. The campaign drove close to 23,000 registrations, joins, renewals and leads to AARP Member Benefits from proactive marketing activities.
Transforming How the World Sees Brain Health

In the past two years, AARP has made much progress in spurring other advocates and the federal government to focus on disease prevention as a top priority. One result: the U.S. Department of Health and Human Services adopted a new national goal in 2021 to “Promote Healthy Aging and Reduce Risk Factors for Alzheimer’s Disease and Related Dementias.” Yet we realize that we will not see true impact until outdated beliefs about aging and brain health are upended and replaced with life-impacting understandings based on our knowledge of the issues today. So, AARP began a major effort to “flip the script,” on brain health—that is, to disrupt common misperceptions characterized by detrimental aging stereotypes—and disrupt the stigma associated with the aging brain. We began by releasing two national dementia stigma surveys which confirmed that misperceptions and stigma about dementia abound, hindering efforts to promote brain-healthy behaviors among adults 40 and older. In fact, the research found misperceptions and false information to be prevalent even among providers. On COVID, AARP released our Global Council on Brain Health’s (GCBH) report on the lesser-known negative impacts of COVID-19 on brain health, as well as on mental well-being and social connectedness. We also provided recommendations on how to reduce risks to brain health from the direct and indirect effects of the virus.

Music can support brain health. So, dance often, learn a new instrument, or just be the fan that you are.

Learn more at stayingsharp.org/music
Sharing Knowledge and Increasing Awareness in 2021:

• We released the #1 NYT bestselling AARP book, *Keep Sharp, Build a Better Brain at Any Age*, by Dr. Sanjay Gupta. The perspective of the book is hope and empowerment, as it describes the steps necessary to reduce dementia risks and improve care at any age.

• GCBH’s music and brain health study inspired AARP’s music engagement strategy designed to foster exercise, stress relief, and social connection by dancing, singing or moving to music through virtual concerts and dance parties during COVID.

• AARP the Magazine broke the news of Tony Bennett’s Alzheimer’s diagnosis. Breaking his silence, he offered hope, showing that people can live well with dementia and still contribute to the world. The article featured AARP resources on how to help loved ones, delay onset, and ease the course of the disease.
HELPING PEOPLE IN NEED

- Affordable Housing and Food Security
- AARP Volunteers
- Legal Advocacy
Affordable Housing and Food Security

Homelessness and hunger – literally being without housing and/or enough food to eat – are the tragically extreme cases of a much broader problem. Increasing numbers of older adults are struggling to afford a safe, comfortable place to live, and many lack consistent access to enough quality food for a healthy and active life (defined as “food insecurity”). In 2019, even before the COVID-19 pandemic, over 9 million adults 50-plus were experiencing food insecurity. Moreover, today, half of all households headed by a person 65 and older pay more than 30 percent of their income on house payments or rent. The Federal government defines those households as “cost burdened.” AARP has long worked to help meet the needs of people 50-plus by supporting and advocating for affordable housing and food security in all communities. Early in 2021, AARP CEO JoAnn Jenkins met with incoming U.S. Housing and Urban Development (HUD) Secretary Marcia L. Fudge to discuss the housing needs of older Americans. They addressed pressing issues such as affordability, disaster safety, and discrimination; and discussed how their organizations can continue to work to improve the well-being of older adults. As we work with HUD and others to address the immediate challenges of 2021, AARP is committed to redoubling our efforts to strengthen food security for older Americans well into the future.

AARP Efforts in 2021:

- **Crucial housing support for renters and homeowners.** AARP pushed hard to protect individuals who risked displacement from their homes. Our efforts led to an additional $27.4 billion in rental assistance and nearly $10 billion to help struggling homeowners avoid eviction.

- **Enhancing Food Benefits.** AARP pushed for an increase in the Supplemental Nutrition Assistance Program (SNAP) that hiked benefits for all 42 million SNAP participants, including 8.7 million households with someone age 50 or older – the largest permanent increase in the program’s history. We helped increase the monthly cap for one-person households to $250, up from $204. And AARP also helped stop a proposal that would have eliminated SNAP benefits for 3.1 million people, with a disproportionate impact on older households.
AARP Volunteers

Some 50,000 AARP volunteers represent our organization across the country and play a vital role in our social impact efforts. Due to the pandemic, many shifted from in-person to online service and helped us create new virtual roles. About 2,000 new volunteers joined us in 2021 through digital recruiting. AARP’s Office of Volunteer Engagement (OVE) is our resource for tools, training, and consultation on volunteer engagement. The office supports State Office volunteers and staff who work with them, facilitates communication with other AARP volunteer enterprises, and offers online resources for Americans wanting to serve their communities. These include the enhanced AARP.org/Volunteer site, which introduces prospective volunteers to AARP opportunities, and Create the Good, which connects people to an array of in-person and virtual opportunities to give back. The largest AARP volunteer program is AARP Foundation Tax-Aide, through which IRS-trained volunteers helped—free of charge—more than a million people get about $745 million in federal tax funds and credits in 2021. AARP Driver Safety, fueled in large measure by volunteers, exceeded 500,000 engagements in 2021, developed new video content, launched live, virtual versions of its flagship programs and facilitated delivery of thousands of free rides to COVID vaccine appointments and other essential services in a dozen communities. Additional volunteer experiences can be explored on AARP.org/Volunteer.

New Volunteer-From-Home Roles Created or Modified in 2021 Included:

- **The Friendly Voice** program that connects volunteers by phone with socially isolated individuals for a friendly call.
- Digital Fraud Fighters who support the Fraud Watch Network using social media to share AARP resources.
- **Online State Advocacy Volunteers** who now meet with elected officials and lobby online rather than driving (sometimes for hours) to their state capitols.
- Virtual Veterans Brigade volunteers who connect digitally with veterans and their families, helping them avoid scams and sharing resource information.
- **The Volunteer Technology Training Team**, which held more than 40 trainings specifically for AARP volunteers over Zoom, attended by over 1,700 participants.
Legal Advocacy

**AARP Foundation Litigation** advocates for systemic change in federal and state courts nationwide to advance the legal rights and interests of people over 50, particularly vulnerable individuals and those living with low income. They file and support lawsuits that will have a significant impact on senior poverty by: reducing barriers to employment; increasing access to public and private benefits; protecting consumers; lowering out-of-pocket costs for key expenses, such as housing, food, and health care; and promoting more equitable outcomes across these areas.

**Legal Counsel for the Elderly (LCE)** is AARP’s affiliated Washington, D.C. charity and “the face of AARP” for the roughly 6,000 low-income D.C. elders they serve each year.

While LCE’s office space was closed in 2021, LCE staff worked remotely and continued to support their community’s legal needs with many facing pandemic-related difficulties, and they made court appearances when required. LCE also continued to serve as a key source of information and guidance on issues such as Medicaid, housing rights, veterans’ rights, and nursing home safety.

Helping Real People

- **AARP Foundation Litigation’s** 2021 victory in a lawsuit against the nursing facility practice known as “resident dumping” will improve protections for older adults in long-term care. After an illness requiring hospitalization, Gloria S.’s nursing facility had refused to let her come back, separating her from her resident husband. They died before they could be reunited.

- Going to trial in 2021 was a major class action suit filed earlier by **AARP Foundation Litigation** on behalf of nursing facility residents being denied the right to be cared for in their own communities — a right guaranteed by a Supreme Court decision. A win would protect the right of older adults and people with disabilities to live lives of their own choosing. A 2022 decision is expected.

- Back pain and a degenerative joint disease prevented 60-year-old Navy veteran Mr. C. from working. He was homeless. “I hit rock bottom,” he said. **Legal Counsel for the Elderly** secured a $1,400 monthly pension he was entitled to through the U.S. Department of Veterans Affairs, plus more than $12,000 in retroactive benefits.
INFORMATION, RESEARCH AND INNOVATION

• Trustworthy Information and Research
• Innovation
Trustworthy Information and Research

Cited throughout this Annual Report are many examples of the unbiased, trustworthy information that AARP offered consumers, policymakers and other stakeholders in 2021. Examples include the renowned BankSafe platform’s ongoing success in preventing financial exploitation of older adults by training frontline staff at financial institutions; and the 2021 Home and Community Preferences survey that looked at adults’ needs and preferences in housing, transportation, outdoor spaces and social engagement. AARP’s Public Policy Institute (PPI), Research, and Office of Policy Development and Integration (OPDI) teams produced a wide variety of research insights, and policy analysis and solutions to address our common needs for financial security, health care, and improved quality of life, helping us to better understand the motivations, needs, interests and behaviors of people 50-plus. These efforts supported AARP’s social impact and advocacy work; and the 53 AARP State Offices’ implementation of our priorities in advocacy, service, and information. Prominent among AARP’s publications and multimedia offerings providing trustworthy information in 2021 were AARP The Magazine, the nation’s largest-circulation and most-read magazine; AARP Bulletin, the definitive news source for members and people aged 50-plus; an award-winning website, www.aarp.org; AARP social media, and television and digital channels programming; AARP Books; and AARP en Español, a Spanish language website.

Additional Key 2021 Highlights:

• AARP Research’s Women, Work, and Road to Resilience study told us that the COVID-19 pandemic has had widespread impact on midcareer and older women workers, with about 40% having experienced at least one job interruption.

• AARP collaborated with the National Association of REALTORS® to integrate its Livability Index scores into the Realtors Property Resource® platform to help drive informed age-friendly housing decisions.

• PPI provided relevant, timely insights into the employment trends affecting people 55 and older through its Monthly Employment Data Digest.

• Seeing a dearth of studies analyzing the differences between rural and urban health care experiences done through a lens of racial and ethnic disparities, the PPI and AARP Research teams dug into the topic, resulting in insights that illuminated inequalities and how they show up in everyday life.
Innovation

AARP has a long history of developing innovative solutions that create opportunities and solve problems for people 50-plus. Innovation is the key to helping people take advantage of longer and healthier lives in the coming years. AARP Innovation Labs discovers and mentors some of the best early-stage startups tackling society’s most pressing aging issues. The Labs team sponsors pitch competitions, and then identifies and elevates the most promising startups. Winners become eligible for invitation into an Accelerator program, where they gain insight into the “AgeTech” market (the growing category of technology solutions designed to meet the needs of those 50-plus) from experienced teams and gain access to a breadth of resources designed to help them succeed. AARP took a giant leap forward in 2021. To advance opportunities for the best startups, we invited them to join a new AgeTech Collaborative from AARP, where we connect them with investors and enlightened industry leaders who collaborate with them on generating innovative ideas and thriving products (see below). AARP Services (ASI) is where innovation meets the retail marketplace for AARP members and the 50-plus population. AARP’s wholly-owned for-profit subsidiary utilizes advanced data, science capabilities, deep insights on people 50-plus, and creative expertise to build lasting relationships with established providers to develop and offer AARP members and others 50-plus innovative products and services that improve their lives.
Innovation Highlights:

• By year’s end, a total of 67 companies had already joined the AgeTech Collaborative from AARP, including 42 startups, 8 investment firms, 5 industry leaders, and 6 companies offering testbed/piloting opportunities to startups.

• AARP Innovation Labs announced its collaboration with 10 startups in the 2021 MassChallenge HealthTech and FinTech accelerator programs. These programs accelerate innovation by forming collaborations between later-stage digital health and financial startups with leading organizations, like AARP, to solve some of the greatest challenges in health care and in the financial services industry.

• The American Medical Group Association (AMGA) and the Hennepin Healthcare System were the winners of the 2021 AARP Quality Measures Innovation Grant. Each winner received a grant of $150,000 to develop novel health quality measures to improve patient care and advance health equity among older adults.
GLOBAL THOUGHT LEADERSHIP

• Elevating Aging and the Longevity Economy
• Healthy Longevity and Healthy Communities
• Work and Productive Opportunity
Elevating Aging and the Longevity Economy

The influence and impact of AARP is by no means limited to the United States – it now extends nearly worldwide. Throughout 2021, AARP’s Global Thought Leadership team continued working to expand AARP’s status as a global thought leader by challenging the status quo, cultivating new ideas, and inspiring bold solutions to shift the paradigm in areas of health, wealth, and productive opportunity so everyone around the world can make the most of a longer, healthier life. The Global Thought Leadership team assembled experts to inspire different ways of thinking, influenced conversations by working with non-governmental organizations (NGOs), civil societies, corporations, and other organizations and cultivated strategic relationships and fostered dialogue with diverse voices around the world that sparked systemic change. In 2021 we entered new arenas both in the United States and around the world by creating roles for AARP where none had previously existed. AARP will continue to convene innovative thinkers and doers to foster change and inspire solutions.

2021 Highlights:

• Released a groundbreaking Longevity Economy Outlook report that found if employers and governments enacted more supports, like offering flexible work arrangements, caregiving leave and tax credits, to help working family caregivers age 50-plus remain in the workforce, it could add $1.7 trillion to U.S. GDP in 2030—a figure equivalent to the state of New York’s total economy and larger than Florida’s.

• Launched the Aging Readiness and Competitiveness Initiative (ARC 3.0), in partnership with the Economist Impact, with a focus on 21 innovations to promote a healthier and more equitable future for older adults around the world.

• Engaged the United Nations on Digital Inclusion to amplify the importance of digital equity for older adults across the globe. AARP presented on the digital divide and older persons at the 76th session of the UN General Assembly and was asked to lead for the UN’s global Network on the Digital Inclusion of Older Persons.

Healthy Longevity and Healthy Communities

As the COVID-19 pandemic has brought to the fore, health is the most important driver of longevity. If barriers are put in place that make it harder to get and stay healthy or recover when sick, longevity gaps between communities and countries will inevitably widen. In America, disparities and access to healthcare continue to grow. For many communities, even the most basic forms of preventive care are hard to achieve. The pandemic not only reaffirmed but also accelerated the impact of existing health disparities because it appears more harmful to people with preexisting conditions such as diabetes and obesity. When it comes to designing solutions to increase healthy aging and build healthy communities, we seek, encourage and support fresh approaches from around the globe to ensure that everyone can live healthier, no matter where in the country or the world they reside.
Work and Productive Opportunity

AARP is committed to improving the standards, policies, and practices necessary to support a well-functioning multigenerational workforce. Although governments can and should support the development of multigenerational, inclusive workforces, employers are best positioned to lead the charge. How can employers and employees translate a more age-friendly environment into financial and personal growth? Employers who can retain market-valued intellectual capital, raise the stability and engagement of highly skilled employees, and deliver products and services designed by a representative workforce, stand to benefit. Employees with access to resources revitalizing skills can lead to greater personal financial security and self-fulfillment. Important areas include recruitment, assessment and retention practices, compensation and benefits, lifelong learning, health and wellness benefits, caregiving services, physicality of the workspace and options for phased retirement. In 2021, AARP accelerated its efforts to share existing resources and where knowledge gaps exist, to collaborate with partner organizations on new research to help employers build, support and sustain multigenerational workforces.

Examples:

• AARP’s flagship conference, Redefining Health: New Approaches for How We Live and Age, focused on advancing a global vision for healthy aging and featured a strong line-up of speakers that included the United Nations Secretary General Antonio Guterres; Dr. Adhanom Ghebreyesus, Director General of the World Health Organization; Dr. Ngozi Okonjo-Iweala, Director-General of the World Trade Organization; and several other notable speakers to an audience of over 1,500 attendees from 68 countries.

• Equity by Design series hosted a dozen global engagements with over 2,000 built environment professionals from at least 20 countries highlighting innovations in the built environment sector that shape the physical housing and communities where we live, enabling every resident to thrive.

• Shaping the Future of Work for the 50-plus online platform centers on the needs of workers 50 and older and offers a range of insights and tools for employers to support these workers. Learn more at www.aarpinternational.org/megatrends.

• The Living, Learning, and Earning Collaborative expanded the number of business leaders committing to age diversity and inclusion. The collaborative currently includes 59 global employers, representing over 2.5 million employees and more than $1 trillion in annual revenue.

• Growing with Age digital platform, a tool designed to help employers adopt policies to support the multigenerational workforce, was recognized in Fast Company’s 2021 World Changing Ideas.
Member Benefits

AARP provides its members access to hundreds of benefits that help them live their best lives. From health and financial tools, volunteering opportunities, travel and restaurant discounts, to just about everything else that enriches the lives of people 50-plus. The programs, products, and services comprising the vast AARP members’ benefit choices fall into three broad categories; health, financial, and lifestyle. **AARP Services, Inc.**, the wholly-owned taxable subsidiary of AARP, exhaustively researches what people 50-plus want and need; carefully negotiates special features uniquely suited for 50-plus consumers, as well as comparative value; and 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. Members and those considering membership can learn about all of AARP’s carefully chosen services, programs and discounts through www.aarp.org/benefits, the **AARP Now App**, **AARP The Magazine**, **AARP Bulletin**, social media and many other print and digital channels.
THE TOP TEN MEMBER BENEFITS VIEWED ON AARP.ORG IN 2021

1. Delta Dental
   AARP Delta Dental Insurance Plan administered by Delta Dental Insurance Company offered members individual or family coverage for the most common dental procedures.

2. Expedia
   AARP Travel Center Powered by Expedia. Members got an insider's view on great vacation ideas with the AARP Travel site. Whether just dreaming or ready to book, they could discover local hot spots, places to stay, eat and see, and special offers.

3. UHC Medicare Supplement
   AARP Medicare Supplement from UnitedHealthcare offered members supplemental insurance coverage for those enrolled in Medicare Parts A and B.

4. EyeMed Vision Insurance
   AARP MyVision Care provided through EyeMed. Members had access to three unique vision plans, starting at $4.38/month. All plans included comprehensive eye exams with a maximum copay of $10, diabetic and loss-of-sight benefits, additional discounts and more.

5. Avis Budget Group
   Budget Rent A Car. Members could save up to 30% off base rates, plus get an upgrade on compact through full-size car class bookings, an additional driver at no cost, and more.
6. Avis Budget Group
Avis Rent A Car. Members could save up to 30% off base rates, plus get an upgrade on compact through full-size car class bookings, an additional driver at no cost, and more.

7. Walgreens
Walgreens. When AARP and myWalgreens™ memberships were linked, members earned 10% Walgreens Cash rewards on Walgreens branded health and wellness products, 7% Walgreens Cash rewards on Walgreens branded beauty products and 3% Walgreens Cash rewards on other eligible beauty purchases.

8. Bloomin’ Brands
Outback Steakhouse. Members could save 10% on food and nonalcoholic beverages.

9. The Hartford
AARP Auto Insurance Program from The Hartford. Members could save hundreds of dollars on car insurance through the AARP® Auto Insurance Program from The Hartford. Members got exclusive savings like up to 10% off their premium, plus discounts for requesting a quote online or for bundling auto and home policies. Added benefits included Accident Forgiveness and Disappearing Deductible, as well as highly rated claims services.

10. AT&T
Members could learn how to save up to $10 per line per month on the AT&T Unlimited Elite® plan, plus receive up to $45 in waived activation and upgrade fees.
AARP 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.
BOARD LEADERS

**Annette Franqui (Board Chair).** joined the AARP Board in 2014. As Board Chair she also chairs the AARP Board Governance and Compensation Committees. Annette 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. She previously served on the Board of AARP Services, Inc. She has a bachelor’s degree in economics from the Wharton School of the University of Pennsylvania and an MBA from Stanford University’s Graduate School of Business.

**Martha M. Hayes (First Vice Chair).** is a senior executive focused on meeting the needs of consumers 50-plus through marketplace innovation and outstanding customer service. She leads 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. She earned an undergraduate degree from the University of North Carolina and has pursued graduate studies at the Wharton School of Business and Emory University.

**Lloyd Johnson, MBA, CPA (Second Vice Chair).** is a former managing director and global chief audit executive with Accenture. He has more than 40 years of experience in governance, finance, mergers and acquisitions, information technology, cybersecurity, and enterprise risk management with large multi-national corporations. Prior to Accenture, his career experience includes senior finance leadership positions with three Fortune 500 companies. As AARP Board Second Vice Chair, he chairs the Audit and Finance Committee. He also serves as a member of the Board of Directors of Apogee Enterprises, Beazer Homes (USA), Haemonetics Corporation, and VSE Corporation. He is a former Board Chair of AARP Foundation. He also served in leadership positions on the boards of Blumenthal Performing Arts and the United Way of the Carolinas.

BOARD MEMBERS

**Robert “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 (ASA). 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. He served as Executive Director of the 1995 White House Conference on Aging. He was named to the ASA Hall of Fame in 2020. He was knighted by the Republic of Italy in 2011.

**Margot James Copeland** is an experienced executive with extensive board and organizational leadership expertise. She serves on the Board of Trustees for the Cleveland Clinic as Vice Chair of Government & Community Relations, the Cleveland Orchestra, and the Rock & Roll Hall of Fame and Museum. She concluded nine years of service at Kent State University where she was Board Secretary, Chair of the Nominating and Governance Committees, and Chair of Academic Excellence and Student Success. She retired as Chair & CEO of the nationally recognized KeyBank Foundation. Previously she was the Chief Diversity Officer of KeyBank, garnering many national and regional awards. She served as National President of The Links, Incorporated, an organization of African American women devoted to strengthening African American communities through education, advocacy and volunteering. Smart Business Magazine named her a Master Innovator, and she is a recipient of the Community Impact Award from American Banker.

**Joseph “Joe” Coughlin.** 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 Advanced Management Program and in the Department of Urban Studies and Planning. Author of over 150 publications, he conducts research on how demographic change, technology and social trends converge to drive future innovations in business and government. His recent book with Public Affairs press is The Longevity Economy: Unlocking the World’s Fastest Growing, Most Misunderstood Market. He is a Behavioral Sciences Fellow of the Gerontological Society of America and a Fellow of Switzerland’s World Demographics and Ageing Forum. He publishes the online publication #LongevityEconomy, is a senior contributor to Forbes and frequently writes for other leading business publications.
Jeffrey D. Dunn is a media executive who served from 2014 to 2021 as President and CEO of Sesame Workshop. He directed the global efforts around the media presence of Sesame Street, which is available in over 150 countries, and its social impact and research initiatives. Dunn was an Advanced Leadership Initiative (ALI) Fellow at Harvard University, a program that selects a small group of senior executives worldwide to study and reflect on solutions to large-scale societal problems. He was President and CEO of London-based HiT Entertainment, a leading producer of kids’ entertainment. He was Chief Operating Officer of the Nickelodeon Network Group and President of Nickelodeon Film and Enterprises. Before that, he led marketing for the Bank of Boston and served in marketing and management positions at Time Magazine. He holds an AB from Harvard College and an MBA from the Harvard Graduate School of Business Administration.

Beth Ellard has been an AARP Board Director since 2014. In 2020, she joined the Board of Directors for AARP Services, Inc. (ASI). She is a C-suite executive, GM, and functional leader with a passion for reinvention and transformational growth. Beth has successfully launched, scaled, diversified, and turned-around digital-native and legacy media businesses at Time Inc., Disney Interactive, Hearst Digital Media, Comcast/NBCU, and the non-profit Advertising Council. As Chief Growth Officer at Infobase Holdings, Beth was responsible for the transformation of its legacy college and career businesses into SaaS edtech platforms through acquisitions, partnerships, and technology innovation. As Chief Media Officer at the Ad Council, she led media client relationships and work industry-wide, securing $1.6 billion in advertising support for 40 social-cause campaigns annually for 5 years, driving consumer awareness, engagement, behavioral change, campaign impact and ROI. Beth earned an MBA from Northwestern’s Kellogg Graduate School of Management and holds a BA from Georgetown University.

Jo Ann Jenkins. As CEO of AARP, Jo Ann Jenkins leads the world’s largest nonprofit, 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—where she served as Chief Operating Officer—as well as AARP and AARP Foundation where she established a new strategic direction and operating structure focusing on hunger, income, housing, and isolation. 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 has served and continues to hold board and advisory positions at a number of corporate and civic organization. In 2019 and 2021 she was named by Fortune as “One of the World’s 50 Greatest Leaders”.

Neal Lane. Neal Lane, MSW, has been an AARP volunteer since 2007. Prior to joining the AARP Board of Directors 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 2005-2007 and executive deputy director before that. In 2005, he led the New York state delegation to the White House Conference on Aging.
Rosanna A. Márquez served from 2014 to 2021 as AARP Illinois State President, helping to shape and drive AARP Illinois advocacy at the state and local level. From 2002 to 2014, she was President and CEO of Eleanor Foundation, leading its transformation into a research-oriented grant-making foundation focused on economic self-sufficiency for working women of modest means.

Márquez was the Midwest regional administrator for the US Department of Housing and Urban Development. Earlier, she was Director of Programs in the Chicago Mayor’s Office, a Cabinet-level position, where she oversaw and coordinated federal, housing and community issues. She was a litigation associate at the law firm, Mayer Brown.

Márquez serves as President of the Board of Directors of the Chicago Metropolitan Housing Development Corporation. She holds a BA from the University of Illinois at Urbana-Champaign and a JD from Harvard University Law School.

Julio Portalatin. Julio Portalatin is an Independent Board Director of State Street Corp. He retired in 2020 as Vice Chair of Marsh & McLennan Companies, a leading professional services firm in the areas of risk, strategy and people. Prior to becoming Vice Chair, he served as President and CEO of Mercer, a business of Marsh & McLennan that delivers advice and technology-driven solutions to help organizations meet the health, wealth and career needs of their workforces in more than 140 countries.

He actively supports several nonprofit organizations and sits on the boards of Covenant House International, Hofstra University, and Mt. Sinai Advisory. He has been a steward of the World Economic Forum and has shared insights with a range of media including The Economist, The Wall Street Journal, Fortune, CBS, CNBC, Fox News and CEO Magazine.

Libby Sartain. 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 (SHRM) and is on the board of Manpower Group and SHRM Foundation. In 2020, she was honored by the National Association of Corporate Directors (NACD) in the Directorship 100 as one of the 50 most influential corporate directors. She serves as Chair of AARP Foundation.
Summary of 2021 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, 2021.

BALANCE SHEET
At the end of 2021, AARP’s consolidated statement of financial position (balance sheet) reflected total assets of $5.5 billion and net assets of $3.0 billion, enabling AARP to remain well-positioned to advance its mission of empowering people to choose how they live as they age.

OPERATING REVENUE
Despite the continued impact of the novel coronavirus pandemic, AARP’s consolidated operating revenues grew by 2.7%, increasing to $1.78 billion in 2021, as compared to $1.73 billion in 2020.

EXPENSES
AARP’s consolidated operating expenses grew by 6.5% in 2021, allowing us to continue spending on activities to further advance our social mission.

Operating expenses in 2021 were $1.80 billion, as compared to $1.69 billion in 2020. Expenditures covered a wide range of initiatives, including trustworthy publications, advocacy and information and services on health security, financial resilience and social connections.

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.

NOTE: The complete AARP 2021 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.