REAL POSSIBILITIES IN ACTION 2019
Achieving Our Social Mission

60 Years of Positive Social Change
INTRODUCTION

WHO WE ARE

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

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

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

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

For 60 years, AARP has had a powerful and positive impact on midlife and older adults and the communities where they live. Nearly 60,000 volunteers contribute their time, skills and energy to AARP activities, improving the lives of countless Americans. With staffed offices in all 50 states, Washington, D.C., Puerto Rico and the U.S. Virgin Islands, we are a powerful force for positive change in local communities.

OUR PURPOSE: Empowering people to choose how they live as they age.

OUR ROLE: To be everyday innovators in aging.

As we celebrate our 60th anniversary and look ahead to the next 60 years, we are proud to share highlights of our many social-mission achievements.

– Jo Ann Jenkins, CEO, AARP
The shocking discovery of a distinguished former teacher who was living in a chicken coop because she could not afford proper housing, health care or food inspired our founder, retired educator Ethel Percy Andrus, to devote the rest of her years to improving the quality of life for older adults.

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

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

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

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

ADVOCACY
Nearly 31 million caregivers benefit from passage by 40 states of the CARE Act, an AARP-driven law that helps family caregivers from the moment a loved one is hospitalized to their return home.

INNOVATIVE SOLUTIONS
AARP is helping meet caregivers’ needs by working with businesses to deliver new and innovative products, such as in-home care and meal delivery, that help loved ones remain in their homes and communities for as long as possible.

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

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

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

2014: Oklahoma is the first state to pass the AARP-backed Caregiver Advise, Record, Enable (CARE) Act, which supports caregivers when a loved one is hospitalized.
Prescription drugs help people live longer, healthier lives – but high prices are increasingly putting them out of reach. For 60 years, AARP has fought to make prescription drugs more affordable by advocating in Congress, providing free tools and resources to consumers and pioneering marketplace solutions.

**FIERCE WATCHDOG**
AARP has advocated for affordable, accessible drug prices since we were founded in 1958. Backed up by AARP research that tracks drug prices, we urge Congress to protect people, not drug company profits.

**HELPFUL TOOLS**
Our online tools help you learn about various drugs, check interactions and tell one pill from another. [www.aarp.org/health/drugs-supplements](http://www.aarp.org/health/drugs-supplements)

**MEDITICARE**

$26 billion

Savings by nearly 12 million Medicare beneficiaries on prescription drugs since 2010, thanks to gradual closing of the “doughnut hole” coverage gap in Medicare Part D.

**ACHIEVEMENTS**

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

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

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

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

AARP founder Ethel Percy Andrus (in hat) visits the first AARP Retired Persons Pharmacy, in Washington, D.C.
LIVING HEALTHY

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

FITNESS AND FUN
Small changes in your everyday routine can help you eat, sleep, move and connect with others better. AARP is committed to helping people take control of their health as they age, such as by offering the Fit and Fun Challenge with AARP Fitness Ambassador Denise Austin.

Healthy walks are led around the country by AARP volunteers, such as retired factory workers Claude and Melissa Foley of Mesa, Arizona, who “try to keep moving because we know what happens if you don’t.” Biking and park exercises are among other events organized locally by AARP.

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

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

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

www.aarp.org/health/brain-health

ACHIEVEMENTS

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

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

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

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

Creating age-friendly, livable communities helps people live where they choose and remain independent for as long as possible. AARP is teaming with hundreds of communities to keep people of all ages connected and safe.

NEIGHBORHOOD ‘LIVABILITY’ TOOL
Does your community have everything you need to be independent as you age? Are there mobility options for people who don’t drive? Is housing affordable and accessible? How’s the access to health care? Find out by plugging a city name or ZIP code into the online AARP Livability Index at www.aarp.org/livabilityindex.

PEDESTRIAN SAFETY
Crossing a busy street can be as frightening for a mom with a stroller as for an older person using a cane. That’s why so many communities have joined with AARP to make streets and sidewalks safer for everyone.

Volunteers Constance Finch, Bonnie Walsh and Joetta Glover (left to right) conduct a walking audit of Charlotte, North Carolina, to identify sidewalk safety issues. Their efforts are helping to make it safer for people to get around in their neighborhoods.

ACHIEVEMENTS

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

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

2012: The new AARP Network of Age-Friendly Communities seeks to spark improvements that make cities, towns and counties more user-friendly for residents of all ages.

2015: The first-of-its-kind AARP Livability Index enables people to measure how neighborhoods nationwide meet their current and future needs.

75+ million people reside in over 300 cities and counties where AARP works with citizens, planning experts and local governments to make age-friendly communities, in cooperation with the World Health Organization.
SOCIAL IMPACT THROUGH MARKETPLACE INNOVATIONS

AARP has a long history of listening to the wants and needs of older adults, then doing something about it. By leveraging members’ collective purchasing power, AARP has transformed the way leading companies serve consumers as they age.

1956
PROBLEM: Older Americans are routinely denied health coverage because insurance companies deem them to be poor risks.
SOLUTION: Retired educator Ethel Percy Andrus is turned down by 42 insurers before one agrees to offer an affordable group health plan to retired teachers. The plan is so successful that non-teachers seek to join, inspiring Andrus to found AARP in 1958.

1958
PROBLEM: Many retirees dream of traveling but either cannot afford it or don’t want to visit new places by themselves.
SOLUTION: The first-of-its-kind AARP Travel Service enables older adults to travel affordably in style.

1959
PROBLEM: Rising prescription drug prices eat up retirees’ limited incomes.
SOLUTION: The AARP Drug Buying Service uses members’ collective purchasing power to buy medicines in bulk and share savings of 25%. Another innovation: mail-order delivery.

1967
PROBLEM: Many people lose their independence when insurance companies cancel their auto insurance after age 65.
SOLUTION: Armed with data that older drivers are among the safest drivers on the road, AARP works with an insurer to develop Driverplan 55 Plus insurance, which cannot be cancelled solely due to age. Other insurers reconsider their practices and reduce age bias.

TAPPING THE LONGEVITY ECONOMY
If you’re in business, what’s your strategy for reaching people 50-plus? The “AARP Longevity Economy Report” describes how 110 million Americans are driving $7 trillion in economic growth. aarp.org/innovation
1968
**PROBLEM:** Traveling is still too costly for many people.

**SOLUTION:** AARP pioneers more “senior discounts” with leading hotel and motel chains.

1970s
**PROBLEM:** Many car-rental companies refuse to do business with older drivers, putting them in the same risk category as drunk and reckless drivers.

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

1991
**PROBLEM:** Insurance companies often cancel mobile-home coverage as the homes age or their value drops.

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

2007
**PROBLEM:** For years, consumers complain about restrictive contracts for mobile phones.

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

2009
**PROBLEM:** Patients often feel lost and frustrated while navigating health care.

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

**INVESTING IN INNOVATION**
The way people are aging is changing, but many of the products and services they need to live longer, happier lives are not available. The AARP Innovation Fund is sparking solutions by investing $40 million in three health-care areas: aging at home, preventive health and convenient access to health care.

[ararp.org/innovation](http://ararp.org/innovation)
FIGHTING FRAUD

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

INFORMATION IS POWER
The AARP Fraud Watch Network empowers Americans in the fight against fraud. By taking a few practical steps, you have the power to stop fraud and identity theft before they even happen. Get real-time alerts about the latest scams and the inside scoop on how to outsmart con artists. If you or a loved one has been scammed, call our toll-free fraud hotline at 1-877-908-3360. www.aarp.org/fraudwatchnetwork

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

A special report in AARP’s monthly magazine provides tips on avoiding telemarketing fraud and other rip-offs.

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

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

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

Every 2 seconds
Someone’s identity is stolen. AARP-sponsored shredding events help people avoid identity theft by destroying personal documents they no longer need.
SHOWCASING EXPERIENCED WORKERS

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

JOB-FINDING HELP
Our job search tool helps experienced workers look for jobs that match their interests. Other resources include online job fairs, advice from career experts and tips on changing careers. Our AARP Employer Pledge program includes nearly 800 companies that affirm the value of multigenerational workforces and pledge to hire based on ability, regardless of age. www.aarp.org/work

A HAND UP
Over 13 million employed older adults don’t make enough money to meet their expenses. AARP’s charitable affiliate, AARP Foundation, is on their side.

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

“It’s motivated me to get out there and go get that job. It empowered me and gave me the courage I needed.”

- Jeri McMillian, BACK TO WORK 50+ Women’s Economic Stability Initiative graduate

ACHIEVEMENTS

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

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

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

2012: The U.S. Small Business Administration and AARP begin teaming up to connect experienced workers with the guidance they need to start or grow a small business.

AARP resources include books like Great Jobs for Everyone 50+ and tools for starting a business.
ACHIEVEMENTS

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

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


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

2018: AARP’s new online Social Security Resource Center answers the top 100 questions about Social Security retirement benefits in consumer-friendly language.

ACHIEVEMENTS

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

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


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

2018: AARP’s new online Social Security Resource Center answers the top 100 questions about Social Security retirement benefits in consumer-friendly language.

PLANNING AND SAVING FOR THE FUTURE

Helping people save and manage their money is a key part of AARP’s core mission. Trustworthy information and resources from AARP help you build financial security, tackle the job market and stretch value from every dollar.

WORKPLACE SAVINGS

Some 55 million Americans have no access to employer-sponsored retirement savings programs at work. To help more people save for the future, AARP advocates for low-cost, state-facilitated “work and save” programs.

ACING RETIREMENT

The “Ace Your Retirement” public service campaign launched by AARP and the Ad Council helps you take small steps to control your financial future. A digital retirement coach named Avo℠ creates personalized plans on how to save for the future. aceyourretirement.org

17 million workers in 8 states have access to new savings plans, thanks to “work and save” laws backed by AARP. Saleem Norani (left), a small-business owner, worked with AARP to pass the law in Oregon so his and other employees could gain financial security.

CHAMPION FOR THE VULNERABLE

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

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

More than 68 million people have received one-to-one help in filing their tax returns – free of charge – during the past 50 years, thanks to dedicated volunteers with AARP Foundation Tax-Aide.

NEIGHBORS HELPING NEIGHBORS

AARP’s charitable affiliate, AARP Foundation, operates Tax-Aide: the largest free, volunteer-run tax assistance and preparation program in the U.S. Its special focus is low- to middle-income older adults.

MODEST BEGINNINGS

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

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

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

35,000 dedicated Tax-Aide volunteers like Maria Nazzaro of Massachusetts (at left) help people file their taxes.

2.5 million older adults receive free assistance preparing and filing their taxes each year.

$1.3 billion in income tax refunds are received by Tax-Aide clients annually.

Tax-Aide volunteers in New York receive training in this 1975 photo.
ON THE ROAD TO SAFETY

1967: AARP volunteers begin offering the National Safety Council’s defensive driving course.

1968: Recognizing the need for improved safety and better driving, residents of certain states who complete the defensive driving course co-sponsored by AARP and the National Safety Council receive a 10 percent reduction on premiums for AARP-branded Driverplan 55 Plus automobile insurance.


2010: The “We Need to Talk” program is developed by the AARP Driver Safety program, the MIT AgeLab and The Hartford to help people identify when it’s time for someone to stop driving and explore other alternatives.

DRIVING SAFELY AT ANY AGE

Staying safe and independent on the road are the goals of AARP Driver Safety, CarFit and We Need to Talk programs.

AARP DRIVER SAFETY

Nearly a half-million drivers of all ages learn to stay independent and safe on the road every year through AARP Driver Safety. Results are life-changing: 8 in 10 participants feel the information they learned in the course has prevented them from being in a crash.

WHEN TO HANG UP THE KEYS

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

CARFIT

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

17 million people have learned about safer driving through AARP programs since 1979. Driver Safety courses are organized and presented by 4,000 volunteers like Ray Murray of Minnesota. Courses provide “a chance to sharpen skills that may save your life,” he says.
LIVING OUR VALUES

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

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

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

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

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