

The Priorities Book.

AARP Public Policy Priorities



Economic security. Access to affordable health care and supportive services. Enjoying the full advantages of community life. These are probably important issues to you, as they are to most Americans, young and old.

At AARP, we represent millions of Americans over 50, who include workers and those who have retired, people living alone or with families, people who have comfortable resources and those just getting by. It's a diverse group.

Developing public policies that serve all kinds of people in all kinds of situations is a very big challenge. That's why we work so hard to be thorough. We gather ideas from our members and others at town meetings, through calls and letters, and surveys and polls, which are then deliberated and debated. And AARP's own formidable research and expertise are always the basis of everything we do.

A special advisory body made up of 25 volunteers—the National Legislative Council—is tasked with deliberating the consequences of all of these perspectives and making recommendations to AARP's Board of Directors. Once decisions are made by AARP's all-volunteer Board, the results of this work become AARP public policy, guiding the advocacy activities of AARP staff

**The power to
make it better.**

**Input from
members and
from experts.**

This little book makes The Policy Book a pretty quick study.

and volunteers throughout the year.

The Priorities Book explains AARP's positions on our top policy priorities and serves as a companion piece to *The Policy Book*, a more complete, in-depth compilation of AARP public policy expertise and positions on a wide range of issues. *The Priorities Book* is not a substitute for *The Policy Book*, the official guide for determining AARP's policy on a particular issue. Rather, it is a concise summary of our approach to the issues that our members care most about.

AARP Priorities

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Economic Security

Social Security benefits, income from pensions and savings, the option of working, and basic financial protections—these are all important elements of economic security.

Social Security.

Social Security is the foundation of retirement security. It provides the most income to the most people with the least amount of risk—you can't outlive it, and it keeps up with inflation. Although it was never meant to cover all our retirement needs, for many, Social Security has become the primary source of retirement income.

Of course, Social Security isn't just for retirement. It also provides valuable disability and survivors' benefits. These protections are especially important for young working families, who may not have employer-provided disability or life insurance.

Social Security is not in crisis. The program will remain strong and financially solvent for a good while longer. It can pay full benefits until 2042 and 70 percent of benefits after that. The Social Security trust fund is projected to continue to run substantial surpluses for another 20 years. But that's not good

**Social Security:
you can't outlive
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But not at
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enough. The program will have to change if it is to stay strong well into the future.

AARP believes that Congress and the president should act soon to address Social Security's long-term solvency. The sooner the changes are made, the more modest the changes can be and the more time people will have to adjust their financial plans.

But not all of the ideas being discussed are good ideas. Some propose diverting part of the money that goes to Social Security and putting it into individual investment accounts. These accounts would worsen Social Security's finances, reduce part of its guaranteed benefits, and add risk. AARP supports the idea of people having personal retirement accounts, but they should be *in addition to, not a replacement for*, the benefits now guaranteed through Social Security.

Pensions and Savings.

Social Security was never intended to be the only source of retirement income—by itself, Social Security isn't enough. We all need to save for retirement, and we need to have secure and reliable ways of doing so. But about half of all working Americans do not have a pension. Most boomers haven't saved near-

ly enough to meet their retirement needs.

The country needs a stronger pension system and more options for private savings, especially for low-income and middle-income individuals and families. There should be more employer pensions available, more workers attracted to them, and fair ways of treating older workers who have long been paying into pension systems.

The Option of Working.

Many people want or need to keep working beyond the traditional retirement age. But they may need new, more flexible work options. And as they age, they may face age discrimination on the job.

AARP opposes any and all forms of age discrimination. No one should be denied a job, laid off, or passed over for better work assignments because of their age. We believe that older workers should be judged only on the basis of their own competency, ability, and physical condition in relation to the job at hand.

We all need better ways to save and to protect our savings.

You worked hard and saved. Scam artists should not be able to take it away.

Security from Financial Harm.

Sometimes older people are targeted for financial fraud and scams. For anyone, financial fraud can erode retirement savings and assets. It can also be a disaster for retired people with limited means.

State and federal regulators need to do a better job of protecting consumers against “predatory” home lending practices, such as unreasonable prepayment penalties, excessive interest rates and fees, and frequent refinancing (“loan flipping”) that has no benefit to the consumer. Consumers should be protected from unfair and deceptive practices when their home serves as the collateral for a loan.

Affordable, Reliable Utilities.

In this age of information, older people need to stay connected for health, social, and emergency reasons; they need reliable, affordable basic phone service. And they need home energy—to stay comfortable but also to be safe from extreme weather in winter and summer.

AARP believes that even in a competitive market, there must be affordable energy and telecommunications services available to everyone. People deserve to have

easy access to information in order to make good choices, and they should have rights that they can exercise if they are threatened with getting their service cut off. Rates should be just, reasonable, and affordable. There should be programs to provide people in low-income households with assistance in paying for these necessary services. And competition for utility services should exist before policymakers deregulate that service.

Heat in the winter, lights in the night—essential to health and personal security.

We all need insurance to cover high and unexpected health care costs.

Health Care Coverage.

Lifelong health and independence are not guaranteed. That's why everyone needs protection to cover high costs of care that may someday be needed.

AARP believes that everyone should have access to health insurance coverage. We support changes in federal and state laws that will extend coverage to those who are now uninsured. In the long run, we say that universal health coverage is necessary to shore up this pillar of retirement security.

Improving Medicare.

For those over age 65, Medicare guarantees access to affordable health care. Because of Medicare, people are living longer, and they don't have to worry as much that a long illness will ruin them financially.

At AARP, we celebrate Medicare's achievements, while we press for ways to make it better. The Medicare legislation passed in 2003 was a start—adding the option of prescription drug coverage—but more needs to be done. In addition to improving Medicare's coverage of medications, AARP advocates for ways to make Medicare a better value for

beneficiaries and taxpayers. For instance, Medicare needs to be a better program for people with chronic conditions. It also needs to operate more cost-effectively, without making access to care more difficult for beneficiaries.

Affordable Prescription Drugs.

The 2003 Medicare drug benefit will help everyone struggling with high costs of medications—by making lower-priced generic drugs more common, for instance.

However, more needs to be done to make prescriptions more affordable for everyone. The marketplace is out of balance, and consumers are not able to make full use of their bargaining power. They need more and better information about prescription drugs. There should be funding of research that compares different drugs so that doctors and patients can make better decisions based on the effectiveness of a drug, not on the effectiveness of the advertising. AARP also supports laws that give the legal option to buy safe drugs at lower prices from Canada and other countries. AARP believes that Medicaid and state programs must do their job fully—people who can't afford their drugs should find it easy to get the help that is meant for them.

Affordable medications will make health care costs lower for everyone.

Most of us want to stay in our homes, even if we need help.

Long-Term Support and Services.

Personal independence is something everybody values. We enjoy moving around our homes and communities. We like feeling healthy and strong. And, when we need help with daily living, we wish to keep our dignity; we want choices and control over where we live and how.

Changing times will present some challenges for long-term independence. Like previous generations, boomers are being called upon to care for aging parents. However, boomers can also expect to live longer into old age. Clearly their long-term independence is in doubt, unless there are big changes in the system.

At AARP, we believe that everyone should have access to safe services and support when they need help with activities of daily living. We also believe that family caregivers will continue to play a big part in supporting those who need it. Public funding should give more people the help they choose—in the place they wish to have the help. This means more money for programs in homes and communities. It also means more options and more help to keep families together and involved, without overburdening them.

In addition, we call upon the government to strengthen quality and safety protections. In nursing homes and private homes, and in the community, people should get high-quality, appropriate care. If they don't, providers should be accountable.

Quality always counts, wherever you are.

A “livable community” has housing options, ways of getting around and places to go.

No one wants to lose their independence as they age. The vast majority of older people want to stay in their homes and communities while they are fit and healthy, and even after they begin to need long-term support. Communities should be “livable” for those who are aging—with realistic housing options, ways of getting around, and access to services and public spaces that promote independence.

Housing Options.

Many issues need to be addressed to make communities more livable. Land-use rules must make room for affordable assisted living and other options like shared housing or accessory apartments. Supportive services, ranging from meals on wheels and care in the home to the location of senior centers, should be funded and coordinated. And home repair and modification programs should be available to those who need them.

Getting Around.

The ability to move around is very important to us all, to those who need health care, who need to get to work, or to just stay connected with family and friends. Older drivers may need help in deciding if they should keep driving. And they must have other ways of getting around if they wish to stop driving or if it is unsafe for them to continue doing so.

Getting places is key—safely and with dependability.

AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory, and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our quarterly newspaper in Spanish; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our Web site, www.aarp.org. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.



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