HOME MODIFICATION
YOUR KEY TO COMFORT, SAFETY, AND INDEPENDENT LIVING
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This booklet is part of a series of AARP publications that provide life answers for people age 50 and over.
Unfortunately, in most American cities, towns, suburbs, and rural areas, these essentials are missing and many older people have serious housing problems. One of the most common problems they face is living in a home that has become unsafe and no longer matches their needs and abilities.

It doesn't have to be this way. Homes can be modified, often in easy and inexpensive ways that make them more suitable for all residents—both young and old. Other changes may require a bigger investment in time and money. But, if you start identifying and planning for improvements now, you’ll have a better chance of staying in your home and enjoying your community for as long as you want. Moving to another home or community should be your choice, not a necessity.

If you are like most Americans, you want to continue living in your current home and community for as long as you can. In order to do this, there are three basic requirements:

- Affordable and appropriate housing,
- Affordable and accessible transportation choices, and
- Supportive community features and services.

These basics, housing and mobility options, and access to supportive community features and services such as medical care, shopping, and recreation are the foundation of a livable community. They are essential for enabling people of all ages to live and participate in their community.

Eighty-nine percent of older Americans have told AARP they want to stay in their current home and community as they age.¹

¹Source: AARP, These Four Walls…Americans 45+ Talk About Home and Community, May 2003
HOME MAINTENANCE: KEEP YOUR HOME IN TOP FORM FOR COMFORT AND SAFETY

When you become a homeowner, you quickly find out very few of your house’s features are maintenance free. The roof can leak, the windowsills can rot, handrails can become loose, and on and on.

Proper care of your home not only will keep you safer and more comfortable; it will help enable you to stay in your home for as long as you possibly can. It will also help you avoid major problems and repairs. After all, your home is your largest asset, your connection to the community, the source of many memories, and personal pride so, don’t neglect it—protect it!

One of the easiest steps to take is to develop a maintenance plan and do the identified tasks this year and every year. As each new season approaches, pull out your plan and check off the various tasks as you finish them. If performing regular maintenance isn’t for you, hire a handyman or enlist the help of a relative or handy neighbor. And, if the task is dangerous, such as climbing on a high ladder to clean roof gutters, make sure the person doing the task has health and liability insurance.

To get you started on creating a maintenance plan for your house, we’ve listed the basics below. However, all houses and households are different from one another so be sure to add tasks specific to your home and your needs.

**Monthly**
- Test smoke detector.
- Test carbon monoxide detector.
- Check gauge on fire extinguisher.
- Test and reset GFCI (Ground Fault Circuit Interrupter) outlets and breakers if that system is in your home.

**Every Six Months**
- Check for leaks at each faucet and under each sink.
- Inspect caulking around sinks, tub, and shower.
- Clean refrigerator coils.
- Inspect refrigerator drain pan.
- Drain three or four gallons from the water heater to prevent sediment buildup.
■ Have roof gutters cleaned in spring and fall.

■ Trim back shrubs and trees so they don’t obstruct walkways or touch the walls, foundation, or roof.

■ Clean leaves and trash from under decks and porches, in window wells, and around exterior drains.

■ Disconnect outdoor hoses and drain irrigation lines before freezing weather.

■ Clean ceiling fan blades.

■ Replace batteries in smoke detectors and carbon monoxide detectors when you change your clocks in the spring and fall.

■ Check steps, making certain that treads are solid.

■ Check weatherstripping and seals around doors and windows.

■ Inspect glass for loose putty, cracked panes, and cloudy glass in insulating windows.

■ Inspect screens in windows and doors.

■ Check exterior paint and caulking.

■ Check exterior masonry for cracking or loose mortar.

Remember, every minute you spend on preventive home maintenance can save you lots of hours and many dollars on repairs.

Once a Year

■ Make sure toilets are securely anchored and they don’t leak.

■ Inspect for termites, ants, and other insects or rodents.

■ Have a professional licensed roofer inspect gutters, downspouts, roofing, and flashing.

■ Have a professional inspect the heating/cooling system.

■ Have a professional inspect flues of wood-burning fireplaces and stoves and have them cleaned if necessary.

■ Check tile grout and replace or reseal as needed.

■ Make certain all interior and exterior handrails are secure.

Resources

Rebuilding Together provides a comprehensive home safety checklist to identify fall hazards and accessibility issues in addition to a priority task list. To download a copy go to: www.rebuildingtogether.org/downloads/home_safety_checklist.pdf
UNIVERSAL DESIGN

Universal design is about creating a home for everyone, regardless of age or ability. It includes home design features and products that make a home safer and more comfortable for all residents, even when their needs and abilities change.

It doesn't matter if you are young or old, short or tall, healthy or ill, have a disability or are a prize-winning athlete. Everyone, whether you are making changes to your existing home or are building a new one, can benefit by incorporating universal design features into their home.

Some of the more important universal design features have been incorporated into a certification program for home builders called EasyLiving Home™. These universal design features include:

1. Easy Access – A step-free entrance into the central living area of the home from a driveway, sidewalk, or firm route into the main floor.

At the end of World War II, the need to build homes suitable for returning veterans, many of whom had physical disabilities, prompted the first experiments in universal design housing.
2. **Easy Passage** – Ample room to pass through doorways on the main floor.

3. **Easy Use** – A bedroom, kitchen, entertainment area, and a full bathroom with sufficient maneuvering space for a wheelchair, all located on the main floor accessible via the step-free entrance.

**Products for Comfort and Accessibility**

Some universal design features just make good sense. Once you have them in your home, you’ll wonder how you ever lived without them. Many universally designed products are now on the market. These include:

- Floors and bathtubs with non-slip surfaces that help everyone stay on their feet. They’re not just for people who are frail. The same goes for handrails on steps and grab bars in bathrooms.
- Good lighting helps people with poor vision. And, it helps everyone else see better, too. Check out full-spectrum bulbs that simulate daylight.
- Lever door handles and rocker light switches are great for people with poor hand strength. But others like them too. Try using these devices when your arms are full of packages. You’ll never go back to knobs or standard switches.

Universally designed features and products enhance your and your guests’ ability to move around your home freely. A well-planned home, or one that has been changed to meet your needs, can give you the satisfaction of staying in control and in your own home for a long time.

**Resources**

- The Center for Universal Design at North Carolina State University provides information and resources, including publications that address common universal design questions. Go to: www.design.ncsu.edu:8120/cud
- EasyLiving Home™, www.easylivinghome.org, is the nation’s first certification program for home builders, which specifies criteria in the construction of new homes that add convenience and access for everyone regardless of age, size, or physical ability.
HOME MODIFICATION

When people purchase their first house, a lot of thought and planning usually goes into it. The same is true when you prepare your home for the arrival of a new baby. Thought and advance planning should also be done if you want to stay in your home for as long as possible as you age.

As people grow older, changes in physical abilities can make daily routines more difficult. Climbing stairs, bathing, and preparing meals can become challenging. People often adjust their personal behavior to offset a house’s shortcomings. This doesn’t have to happen. You don’t have to change—change your home instead.

Home modification, or changes to your home that can make it more comfortable, safer, and easier for you to go about your daily activities, can be a key factor in increasing the likelihood of staying independent and injury-free in your home and active in your community.

You don’t have to be an expert to make home modifications. Many times, small, simple things can be done to make a home safer and more comfortable. Start by conducting a home safety check. Set your priorities and remember, safety comes first.
As people age, their homes are also aging. Many mature adults are living in older structures that are deteriorating to the point that they are hazardous and contribute to injuries. Half of all falls happen at home. Research suggests that one-third of home accidents can be prevented by home modification and repair.

Resources

- The National Association of Home Builders certifies home remodelers who are trained in making modifications appropriate for older residents. A certified aging-in-place specialist (CAPS) may work in your area. To find out, go to: www.nahb.org/directory.aspx?directoryID=188

- The Federal Trade Commission has developed tips and recommendations on home improvement projects. To learn more, go to: www.ftc.gov/bcp/conline/pubs/services/homeimp.htm

- The National Resource Center on Supportive Housing and Home Modification has a national directory of home modification resources and much more. For more information, go to: www.homemods.org

- The Fall Prevention Center of Excellence website at www.stopfalls.org offers information on how to prevent falls among older adults.
HOME SAFETY CHECK

Conducting a home safety check can help prevent problems that could lead to injury and/or loss of independence. The checklist at the back of this booklet on page 18 can help you spot safety problems that may be present in your home.

It is important to look at your home with a critical eye. Your home shouldn’t be, and doesn’t have to be, a roadblock that prevents you from carrying out your daily activities.
NO-COST/LOW-COST MODIFICATIONS

There are many simple, no-cost or low-cost changes you can make to your home that can greatly increase its comfort, safety, and accessibility. Most of the products needed for the modifications mentioned here can be purchased at your local hardware store.
Throughout the House
- Mount smoke and carbon monoxide detectors on each level, especially outside bedrooms.
- Remove all scatter rugs.
- Place double-sided carpet tape or self-stick carpet mesh under area rugs.
- Increase natural lighting by opening window shades, blinds, and curtains.
- Use the highest wattage bulb appropriate for the light fixture or lamp.
- Use the newer bulbs and fixtures that replicate natural light.
- Replace traditional light switches with large rocker light switches.
- Install lever door handles or add-on levers that convert round doorknobs. Remember, young children can also operate lever handles so you may want to keep doors locked when they are in the house.
- Place exposed lamp and telephone cords out of the way.
- Install offset hinges on doors to add 2 inches of width for easy access.

Bathroom
- Install a night light.
- Place non-slip strips or decals in the bathtub and on the shower floor.
- Mount grab bars by toilets and tubs.
- Install a hand-held adjustable shower head.
- Make sure bathroom door can be unlocked from outside.
- Install lever handle faucets with built-in anti-scald protection on the sink and tub.
- Add a seat extender to the toilet.

Kitchen
- Install C- or D- shaped cabinet door and drawer handles.
- Place an A-B-C rated fire extinguisher within easy reach of the stove/range.
- Install lever handle faucet with built-in anti-scald protection on the sink.

Hallways/Staircase
- Install handrails on both sides of staircase.
- Place non-slip reflective or contrasting tape on edge of the stair tread.
- Make sure the staircase is well lit at both the top and bottom.
- Install night lights in hallways and at top and bottom of the staircase.

Exterior
- Install a security peephole on exterior doors.
- Install motion-sensor flood lights to light the way for you and to deter burglars.
- Install photosensitive porch or entryway lighting that will come on at dusk and go off at dawn.
LARGER-SCALE MODIFICATIONS

Sometimes larger-scale, more complicated modifications to a home may be needed. These could include building no-step entries, creating one-story living with bedroom, bath, and cooking facilities on the first floor, widening doorways and hallways, and adding extra floor space so a wheelchair can turn easily.

While these modifications are more costly and require hiring a contractor, they can make a home dramatically more livable and accessible.

Before undertaking a large-scale modification, make sure you’ve thought carefully about your present and future needs and goals. Looking at books and websites about universal design can be a good way to start your thinking about what changes would be best for your situation. Occupational therapists can also be a good resource. They are trained to help individuals achieve independence in all areas of their lives and can help people learn life skills necessary for maintaining independent and fulfilling lives.

Comparing notes and resources with friends and neighbors can be helpful, too. It is also very important to have a clear understanding of your financial resources and the costs involved in undertaking a large-scale modification project.

See page 14 in this booklet for information on hiring a contractor.

Resources

- AARP’s website has many tips on home modification. Go to: www.aarp.org/families/home_design

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Before undertaking a home modification or remodeling project, be sure to find out if there are any federal, state, and local laws governing the type of work being done in or around your home. Permits are often necessary. If you do not obtain a necessary permit before construction begins, you could be in violation of construction codes and may be subject to fines or penalties.
How a Change Can Help Everyone

Mike’s wife, Anne, was out doing errands preparing for a family reunion when her car was rear-ended. Anne was left with chronic back and shoulder problems. After she recovered, Anne realized it was going to be difficult to cook—the very thing she loved to do most! That’s when Mike and Anne took a good hard look at their house and decided to make some changes.

“I couldn’t work at the kitchen stove, sink, or counter very long without agonizing back pain. Before my accident, I just bent over because the countertops and appliances have always been too low for me since I’m 5 feet 10 inches tall. So, we decided to hire a contractor to raise everything up a few inches—the kitchen stove, sink, countertops, the dishwasher, even the bathroom vanity. And, since Mike’s over six feet, we also raised his workbench,” explained Anne.

“Before the accident, Mike and I didn’t realize how inconvenient so many things in our house were. Now that we’ve made modifications, I’ve got my apron back on, I’m cooking up a storm, and Mike is at his workbench, happily building a doll house for our granddaughter. Best of all, I’m pain-free when I’m cooking for my family.”
HIRING A CONTRACTOR

Finding the right skilled help for a modification project requires more than just opening the Yellow Pages or surfing the Internet. Unfortunately, there are bogus home repair contractors and handymen who will take your money and run. So, before hiring a contractor, do your homework and check them out. Here’s what you need to do before hiring a contractor:

1. **List the things you want to have done.** Before you talk to a contractor, think carefully about the changes you want to make to your home. Write down exactly what you want the contractor to do.

2. **Get recommendations from family and friends.** Talk with family, friends, and neighbors who have used contractors. Find out if they were satisfied with the work, the price, and the time it took to complete the job. Ask if they were pleased with the contractor’s workmanship and if they would use that contractor again. Local hardware and home improvement stores can often make recommendations or give you the name of someone they respect.

3. **Check out the recommendations.** Once you have a list of names, do some research on them. Your local Better Business Bureau and Consumer Protection Office can help you find out if there have been any complaints filed against a contractor or their company and, if so, how they were resolved. It is also a good idea to see if the contractor you are interested in is licensed in your state. Although licensing doesn’t guarantee reliability, it’s a minimum qualification a contractor should have.

4. **Compare contractors.** Make sure contractors do the kind of work you are interested in and find out how long they have been in business. Ask for proof that they are licensed, bonded, and covered by workman’s compensation and liability insurance. Get references and check them out to make sure they are financially sound.

5. **Get estimates.** Meet with at least three contractors to discuss the job you want done and your budget. Their estimates should detail the materials to be used, the labor charges, the start and end dates, and the total cost.
Beware!
If a contractor does any of the following, it could be a scam:

- Sells door-to-door.
- Calls you by your first name and acts too friendly.
- Says they are doing work “up the street” or “in the neighborhood.”
- Claims to have material left over from another job.
- Talks fast to confuse you or pressures you to sign a contract immediately.
- Accepts only cash or wants you to pay for the entire job up front.
- Pushes you to borrow from their lender.

6. **Put it in writing.** A well-written, clear, and detailed contract is very important. Make sure that everything you agreed to is in writing. Don’t approve any plans unless you understand them. Never sign a contract with any blanks in it and get a copy of everything you sign. Take your time to make a decision and get a second opinion before you sign.

If a contract was signed in your home or somewhere other than the contractor’s permanent place of business, it can be canceled by sending a letter to the contractor within three business days.

Genuinely good deals will still be available tomorrow.

7. **Don’t pay the final bill until all the work is completed.** Don’t make your final payment until all the work is completed and you are satisfied. Make sure any necessary local building authorities have inspected the work, you have written warranties for materials and workmanship, and the site has been cleaned up. Also, be sure to get a written statement that the contractor has paid all of the subcontractors and suppliers.

Resources

- To find a Better Business Bureau in your area, go to: http://lookup.bbb.org.
- To find the consumer protection office in your state, county, or city, visit the federal Consumer Action website at http://consumeraction.gov/state.shtml.
- AARP’s website has information on how written contracts prevent nightmares. Go to: www.aarp.org/money/wise_consumer/fixinghome/a2002-09-16-ConsumerAdvocacy.html.
FINANCING HOME MODIFICATION PROJECTS

Because home improvement fraud is a common scam, you want to be very cautious in choosing a lender and the type of loan, if you need to borrow money. Here are some tips:

- Don’t be pressured to get your financing through a particular company.
- Be cautious of financing offered by the contractor. Dishonest mortgage brokers and contractors often work together to take advantage of homeowners.
- Get several estimates for the financing, apart from the contractor’s estimate.
- Ask a lawyer or housing counselor to explain all of the terms of the financing agreement.

**Know your legal rights**³.

- You can cancel the home repair contract in many states by sending a letter within three business days, if the contract was signed in your home or somewhere other than the contractor’s permanent place of business.
- You can cancel the financing by sending a letter within three business days, and maybe even later, if your home is used as security for the loan.
- If you think your contractor or lender has engaged in fraudulent practices, notify the police, the local consumer protection agency, your state attorney general, and state/city office of banking.
- Contact a lawyer. You may be able to use state or federal laws to sue the contractor or lender.

Resources

- AARP has information to help you with financing home improvements. To learn more, go to: www.aarp.org/money/wise_consumer/financinghomes/a2002-09-30-HomeLoansTheBasics.html

³The availability of such rights may vary according to state and federal law in your jurisdiction.
Now that you have made modifications and you have a home for a lifetime, think about your community. As you grow older, will it be ready for you and accommodate your needs?

This question is important for all of us, regardless of whether we live in a city, a suburb, a small town, or out in the country. People often don’t think about or discuss community livability until the community in which they live no longer meets their needs. Don’t let this happen to you. Get involved to make sure your community, like your home, has everything you will need as you grow older.

Funding Resources for Those with Low Incomes
For those with low incomes, public resources may be available through a local housing agency. Federal funds are sometimes available to communities (through federal programs such as the HOME program or Community Development Block Grants) for a variety of local housing needs, including home modification and repair.
HOME SAFETY CHECKLIST

Conducting a home safety check can help prevent problems that could lead to injury and/or loss of independence. Use the following checklist to identify possible safety problems. After answering the questions, go back over the recommendations and take action to correct any problems. We realize this checklist is long, but your safety is too important to leave to chance.

**Entances and Exits**
*Questions to ask:*

- Are exterior pathways, porches, and doorways well lit?
- Are the walkways in good condition?
- Are there handrails on both sides of the steps?
- Is the doorknob easy to use?
- Does the door have a security peephole or view panel at the correct height?
- Is the door threshold clearly visible or does it contribute to trips or falls?

**Recommendations:**

- Increase lighting along pathways and entryway.
- Install floodlights with motion sensors.
- Install photoelectric “eyes” in light fixtures so lighting will turn on automatically at dusk.
- Repair any holes, loose bricks, or uneven areas of pathways.
- Install handrails on both sides of steps.
- Install lever door handles.
- Install peepholes on exterior doors.
- Install a beveled no-step, no-trip threshold.
- Install a bench beside the door to hold packages while you are opening the door.

**Steps and Stairways**
*Questions to ask:*

- Are they in good repair?
- Are there secure handrails on both sides of stairway?
Are the stair treads deep enough for your whole foot?

Are there light switches at both the top and bottom of indoor stairs?

Are the stairs well lit?

Is there any clutter on the stairs?

Can you clearly see the edges of the steps?

**Recommendations:**
- Replace or remove any worn or torn carpeting.
- Make sure no nail heads are sticking out.
- Install handrails on both sides of stairs.
- Consider refinishing or replacing worn treads.
- Install light switches at top and bottom of stairs.
- Use the highest wattage light bulb approved for overhead or nearby light fixture.
- Install night lights in nearby outlets.
- Remove all objects from stairway.
- Paint or put contrasting color tape on edge of step if vision is impaired.
- Replace or add non-slip adhesive strips to steps.

**Bathroom**

*Questions to ask:*
- Are the sink, bathtub and shower faucets easy to use?
- Is the bathtub and/or shower floor slippery?
- Are there grab bars in the bathtub, shower, and toilet areas?
- Is a low toilet seat making it hard to stand up?
- Are there exposed hot water pipes beneath the sink?
- Is there a handheld or adjustable height shower head?
- Is there a bath seat in the bathtub or shower?
- Is the hot water heater set at 120° or lower?
- Is there good lighting?
- Are there small electrical appliances including hair dryers, curling irons, shavers, etc., plugged in when not in use?
**Recommendations:**
- Install lever handles on sink, bathtub and shower faucets.
- Use non-skid mats or nonslip strips on bathtub and shower floors.
- Secure floor mats or rugs with double-sided rug tape or carpet mesh.
- Install grab bars (preferably two) in the bathtub and shower and at the toilet.
- Install a higher toilet (they now come in different heights) or a toilet seat extender.
- Insulate hot water pipes underneath the sink.
- Install a handheld or adjustable showerhead.
- Install a bath seat or bench in bathtub or shower.
- Set the water heater to 120° to avoid scalding.
- Install highest wattage bulb approved for fixture.
- Install a night light and/or replace the light switch with a glow switch that can be seen in the dark.
- Unplug all electrical appliances when not in use and never use any electrical appliance near a filled sink or bathtub.

**Kitchen Questions to ask:**
- Is there good lighting over the sink, stove, and countertop work areas?
- Are cabinets and cupboards easy to open?
- Are stove controls easily reached? Does your hand come close to the flame or electric coils?
- Is a fire extinguisher within easy reach?
- Do you have a sturdy step stool with handles?
- Are objects on shelves or in drawers easily accessible?
- Does the sink faucet have an anti-scald device?
- Are countertops easy to use when seated?

**Recommendations:**
- Increase task lighting at sink, stove, and work areas.
- Use the highest wattage bulb approved for the fixture.
- Install C- or D-type handles on cabinets and cupboards.
- If there are no young children in the house and you are replacing your stove, consider purchasing one with controls at the front.
Add touch and color-contrasted stove controls for those with low vision.

Mount an A-B-C rated fire extinguisher close to the stove and oven.

Only use step stools that have non-slip steps and a grip handle.

Install adjustable shelving to increase access to upper cabinets.

Install pull-out shelves under counters and corner Lazy Susans.

Install a pressure-balanced, temperature-regulated faucet.

Create knee clearance for work space when seated by removing doors or shelves.

**Living Room, Dining Room, and Bedroom**

*Questions to ask:*

- Are all passageways clear and well lit?
- Are any electrical or telephone cords exposed?
- Are rugs or carpets secured to floor? Are there any scatter rugs?
- Is there ample light in all areas?
- Are dining chairs easy to use?
- Are there smoke and carbon monoxide detectors outside all bedrooms and on each floor of the house?
- Is the telephone easily accessible from the bed?
- Are closets well lit and easy to use?
- Are light switches easy to use?

**Recommendations:**
- Rearrange furniture to allow for clear, wide passageways.
- Use natural light to the fullest by opening curtains, shades, and blinds during daylight hours.
- Use the highest wattage light bulb approved for fixture.
- Place all cords along a wall where they can’t cause tripping.
- Remove cords from under furniture or carpeting.
- Use double-sided tape or carpet mesh to secure all rugs and remove all scatter rugs.
- Install a telephone jack close to a favorite chair and the bed to improve accessibility.
- Install a touch control lamp or clapper device that turns lights or the television on and off.
- Install casters on dining chair legs for better mobility.
- Install smoke and carbon monoxide alarms on every floor.
- Make sure alarms can be heard in the bedroom.
- Install a closet light and adjustable rods and shelves in the closet.

**Emergency Exit Plan**

**Question to ask:**
- Is there an emergency exit plan and an alternate emergency exit plan in place in case there is a fire?

**Recommendations:**
- Develop an emergency exit plan and make sure all family members know the details.
- Select an agreed upon meeting place outside and away from the home.
- Practice the plan every 6 months to make sure everyone can exit quickly and safely.
Disaster Preparedness Plan

Questions to ask:

- Is your homeowner’s insurance policy or renter’s contents policy up-to-date and do they cover wind and flooding? (You need a separate policy to cover flood damage.)

- Does your family have a planned evacuation route and single meeting place or contact person?

- Do you have a disaster supply kit?

- If you live along or close to the Gulf or East Coasts of the United States, are your windows equipped with protective shutters, hurricane panels, or do you have plywood available?

- Do you have easily accessible copies of important papers and identification?

- Do you have current photos of all family members and pets?

Recommendations:

- Review your insurance policies to make sure you have appropriate coverage for your area.

- Develop an evacuation plan for family and pets and inform all members of the family. Designate a contact person or relative outside your community so all family members can check in with them. Often it is easier to call long distance after a disaster than it is to call locally.

- Create a disaster supply kit that includes flashlights, extra batteries, bottled water, canned food, a manual can opener, battery-operated radio, medicines, first aid kit, basic tool kit, extra blankets and clothing, paper plates and cups, plastic utensils, toilet paper, paper towels, handi-wipes, and pet supplies.

- If you need to evacuate your home and community, be sure to take copies of important papers, identification, and current photos of all family members and pets with you.
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