Stay Put to Make Care Less Costly

Cutting programs that save the state money in the short term could harm the budget in years to come.

One of every 11 Arizonans is an unpaid caregiver for one or more of the other 10. Family caregivers who spend more than 20 hours a week looking after loved ones in the state provide services with a market value of $5.6 billion, according to an AARP survey. Their services help keep older Arizonans at home — and help the state save dollars that would go to fund nursing home care.

But caregivers themselves face greater health risks and reduced financial security as a result of their commitment to loved ones. To offset those burdens, AARP helped win passage of funding for respite care last year. The Lifespan Respite program supports caregivers who need help, so that they can continue providing their services — valuable to their loved ones and valuable to the state.

Gov. Janet Napolitano (D) has recommended funding this critical support program despite the state’s $2 billion budget shortfall. As the negotiations play out, AARP and the other participants in the Protecting Arizona’s Families Coalition (PAFCO) are keeping a watchful eye on proposed cuts. PAFCO works to make sure that the needs of all Arizonans are considered together, without balancing the budget on the backs of the most vulnerable.

Cutting funding for services that support families in caring for their loved ones — such as home and community-based services and respite care — ultimately leads to higher costs over time. “Eliminating these services is a penny-wise and pound-foolish idea,” said Lupe Solis, state advocacy director for AARP Arizona. “People who cannot be cared for at home ultimately impose greater costs on the state.”

To join AARP Arizona’s advocacy network, call 1-866-389-5649.
People

Ritch Steven of Phoenix is a member of the AARP National Policy Council (NPC), which studies public policy options, weighing the opinions of members, staff and nationally renowned experts to make recommendations to the AARP Board of Directors. Steven is also the chair of AARP Arizona’s Advocacy Volunteer Network.

Lanny Kope of Sierra Vista was recently appointed to AARP Arizona’s Executive Council. Kope has been active in health care governance for more than 30 years, serving on the boards of two rural hospitals and one urban hospital.

Maria Ramirez-Trillo of Phoenix is the project director for the AARP Foundation’s WorkSearch program. The WorkSearch Assessment System provides community-level job and career information to people seeking to remain in or re-enter the workforce. The program’s Senior Community Service Employment Program helps eligible participants find part-time employment.

MaryAnn Parkinson of Phoenix is the newly appointed president of the All Arizona School Retirees Association (AASRA), a nonprofit organization for retired school employees. AASRA is an affiliate of the NRTA — AARP’s Educator Community, which was created by AARP founder Ethel Percy Andrus.

To volunteer for any of AARP’s programs, call 1-866-389-5649 or visit www.aarp.org/volunteeraz.

In Your Pocket

You Can Still Apply for a Stimulus Payment

As a result of the federal Economic Stimulus Act passed earlier this year, millions of American households will be eligible to receive tax rebate checks. AARP’s advocacy efforts have been widely credited with helping ensure that 20 million older Americans who rely on Social Security qualify for the stimulus payment.

The stimulus package provides a $300 payment to anyone with a qualifying income of $3,000 — including Social Security and certain veterans’ benefits — in 2007, and up to $600 for individuals who pay income taxes. Rebates are doubled for married couples filing jointly. If you have filed an income tax return for 2007, you will receive this check automatically. If you don’t usually file a return, the Internal Revenue Service (IRS) will be sending the information and a 1040 form for you to apply for the payment.

Be on the lookout for scams. The IRS never calls or e-mails taxpayers requesting personal information, such as bank account or Social Security number. For more information on the payments, visit www.irs.gov or www.aarp.org/taxaide.

Workers 50+

Community College Unveils New Curriculum

Rio Salado College has joined with AARP to create a curriculum to benefit employers and workers age 50-plus. The community college, located in Surprise, is the first in the nation to offer such a curriculum, which covers issues including the law in the workplace, developing strategies for retaining skilled workers and planning for demographic changes in the workforce. For 50-plus workers, the curriculum will focus on making a career transition, identifying employment strengths and excelling in a multigenerational workplace. Classes are offered online and in the classroom. For more information or to register, visit www.riosalado.edu/services/community/aarp or call 480-517-8150.

Tool Prepares Employers for Aging Workforce

According to an AARP survey, 58 percent of human resource managers think it has gotten more difficult to find qualified job applicants. More than half believe their companies are likely to face a shortage of qualified workers before 2010. AARP’s Workforce Assessment Tool can help Arizona employers understand their current and future needs. “Employers can gain a competitive advantage by preparing for skill shortages and marketing their workplace strengths to recruit and retain experienced workers,” said AARP Arizona State Director David Mitchell. The tool maps current employment practices and identifies areas for improvement, highlighting strengths that can be used to enhance an employer’s brand for recruitment and retention. Employers can find the AARP Workforce Assessment Tool at www.aarp.org/workforceassessment.

From the Grassroots

Avondale Mayor First to Sign Pledge

Marie Lopez Rogers of Avondale has become the first Arizona mayor to sign the Divided We Fail pledge. The pledge is part of AARP’s national effort to engage the American people, elected officials and the business community to find broad-based, bipartisan solutions to the most compelling domestic issues facing the nation. “Ensuring that Americans have access to affordable health care and financial security transcends politics and should be at the forefront of decision making at all levels of government,” she said. “Arizonans deserve thoughtful consideration and immediate action on these issues. I am hopeful that we can come together as a nation to encourage future leaders to consider the consequences of their actions — or lack thereof.”

Arizona is the fastest growing state in the United States, with a 3.6 percent population increase over a yearlong period.

Get tips on how to prevent identity theft from the state’s attorney general; explore www.azag.gov/cybercrime/ID_Theft.html.
**Arizona is the fastest growing state in the United States, with a 3.6 percent population increase over a yearlong period.**

The average daily cost for nursing home care in Arizona is $175; that’s about 10 percent below the national average ($194). Check out your financial skills in a video learning game from the state treasurer; visit http://arizona.financialfootball.com.

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Emilia Martinez-Brawley
Lanny A. Kope

**APPOINTED VOLUNTEERS**
Dorothy Lisonbee
Advocacy Network Chair
Dianne Pearson
Tax-Aide State Coordinator
Tom Burch
Driver Safety State Coordinator

**11,000**
Number of state residents who completed the AARP Arizona Driver Safety Program last year, in 736 classes statewide; nearly 800 more completed the course online.

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**Q&A**

**Payday Loans: Let Arizonans Decide**

AARP Arizona is supporting an initiative to repeal the legislation, passed in 2000, that allows lenders to charge triple-digit interest rates until 2010. Kelly Griffith, outreach director of the Stop Payday Predators campaign, explains the issues.

**Q. Why is this initiative being launched?**
**A.** Advocates from around the state have been working with policymakers for four and a half years to better regulate a loan product that charges triple digit interest rates. These efforts have been largely unsuccessful. It is time to take this issue directly to the people of Arizona.

**Q. Why is this initiative needed?**
**A.** If it gets on the ballot, Arizona voters will have an opportunity to end payday lending in the state. An initiative passed by the voters is almost impossible to overturn in the Legislature. We would join 13 other states that do not allow this type of lending, which levies triple-digit interest rates and two-week balloon payments.

**Q. How serious is the payday lending problem in Arizona?**
**A.** According to the most recent studies, payday lending costs Arizonans annual percentage interest rates of 391 to 460 percent. (Payday lenders charge “fees” in lieu of interest to circumvent Arizona’s loan rate caps.) That is money that could still be in the pockets of people who need it the most. Not to mention that the vast majority of payday loan storefronts are owned by corporations headquartered in other states, so that money is actually extracted from our local economies.

**Q. What is needed to get the initiative on the November ballot?**
**A.** To qualify, we need 153,365 valid signatures by July 3. A valid signature is one from a registered Arizona voter.

**Q. What happens if this initiative fails?**
**A.** Advocates will be forced to fight the payday loan industry’s efforts to eliminate the “sunsetting” of the 2000 legislation and to circumvent the state’s annual loan rate cap of 36 percent — year after year after year. Their lobbyists will make sure the best interests of the payday lending industry are well represented at the state Capitol.

Call 520-250-4416 or go to www.stoppaydaypredators.com to get involved. We need as many volunteers as possible, to ensure that we get enough signatures to qualify for the ballot.

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**FROM THE STATE PRESIDENT**

Leonard Kirschner serves AARP Arizona as state president.

Health care has been the major domestic political issue of the 2008 presidential campaigns. AARP put the subject front and center 12 months ago with the kickoff of the Divided We Fail initiative. Since then, every presidential candidate has offered a proposal. This coming year will be pivotal in defining the changes that the next administration will be compelled to address.

The issues facing our elected leaders are both obvious and complex. Forty-seven million Americans are without health insurance and millions more have inadequate coverage. The growing cost of health care is driving employers and employees to limit coverage, while the government struggles to pay for Medicare and Medicaid. Medical errors in our health care system and the growing epidemic of obesity in America indicate that both personal and system accountability need attention.

We have diagnosed what ails American health care. Now comes the hard part: developing the cure. Is the answer more government health care? Is it expanding the employer-based system with mandates and subsidies? Is it an individual mandate, encouraging health savings accounts and tax deductions?

All these and other proposals are on the table. AARP is encouraging members to keep us informed about problems they face with our health care system.

We invite you to go to our Web site (www.dividedwefail.org), tell your story and sign the Divided We Fail pledge. Remember, together we can do anything.

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**Let’s Cure Our Ailing Health System**

“We have diagnosed what ails the system. Now comes the hard part.”

Leonard Kirschner serves AARP Arizona as state president.
For Most, Retirement Looks Uncertain

FEELING JITTERY ABOUT YOUR financial future? Count yourself part of a large, jumpy crowd, faced with rising prices at the pump and soaring home heating bills, a falling dollar, housing values in steep decline and shaky subprime mortgages.

Only a quarter (27 percent) of people age 40 and over are very confident that they and their spouse will have enough money to live comfortably throughout retirement. A whopping three-quarters of us are struggling to find enough resources for even a modest level of comfort.

Traditionally, a solid retirement income rested on three sources: Social Security, a lifelong pension benefit from an employer and personal savings. More and more, work past the traditional retirement age is added to that mix.

Credited with keeping nearly one-half of older Americans out of poverty, Social Security remains our most reliable source of retirement income. Those benefits alone, however, cannot provide years of life free of financial worries. In Arizona, where nearly 30.5 million retirees rely on Social Security for some or all of their income, the average retired worker receives just over $1,000 per month in benefits.

The other two sources of retirement income have deteriorated.

Traditional employer-based pension plans are down sharply, with only one in five American workers looking forward to a regular retirement check. Folks on the job are more likely to be offered the opportunity to save in an employer-sponsored 401(k) plan or a similar vehicle based on voluntary participation. But half of all private-sector employees either don’t have access to that solution or aren’t using it.

Personal savings are headed the same way. More than half of workers who have saved for retirement have put away less than $25,000. Arizona ranks among the 10 states with the lowest retirement-plan participation levels, with just under 43 percent of workers contributing to a plan. With national personal savings hovering around half of a percent of income, it is clear that we are not saving enough. Why don’t we save more? Because it’s too hard and because we have too much debt.

These troubling trends leave us grasping for solutions, for leadership, for a clear direction to help secure our financial future. One solution is automatic-enrollment 401(k)s. Although workers can opt out of such plans, research shows that few do so. In fact, participation jumps by as much as 67 percent when employers offer their workers auto-enrollment.

Take the ‘Divided We Fail’ Pledge

Through the Divided We Fail initiative, AARP, with other nonprofit groups and businesses, is calling on elected leaders to propose solutions to financial security issues. That call found its way to the top of voter concerns in this year’s presidential caucuses and primaries. Regardless of party affiliation, more than nine in 10 AARP members who are potential voters say that issues related to financial security — Social Security, incentives for savings and investment, and pension protection — are important to their votes.

Divided We Fail seeks to ensure that all Americans have access to affordable, quality health care and peace of mind about their lifetime financial security. To join our efforts, go to www.dividedwefail.org, read our platform and take the pledge.