

AARP®

2023

ANNUAL REPORT





AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With a nationwide presence, AARP strengthens communities and advocates for what matters most to the more than 100 million Americans 50-plus and their families: health and financial security, and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully-chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest-circulation publications, *AARP The Magazine* and *AARP Bulletin*.



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2023

Report from the **AARP CEO**

AARP remains committed to helping all people live better as they age, and we are continuing to find new ways to help them improve their lives.



In 2023, AARP turned 65. We celebrated by demonstrating to our members and the more than 100 million people aged 50 and older in this country that we remain committed to helping them live better as they age and that we are continuing to find new ways to help them improve their lives.

We led on key social issues in states across the country with advocacy victories that increased support for family caregivers, paid leave, retirement savings, employment, housing, fraud prevention and others.

At the federal level, we kept Medicare and Social Security out of the debt debate, drove changes that for the first time integrate family caregivers into Medicare programs, and advocated the retirement savings ruling that will help protect the retirement savings of millions of people.

AARP The Magazine and the *AARP Bulletin* remain the two most-read publications in America, and we published the magazine's first-ever bonus digital issue which was devoted to aging well.

We had nearly 300 million visits to aarp.org this year and ranked among the top ten most engaged nonprofits on social media platforms TikTok and Facebook.

AARP's Movies for Grownups held over 440 in-person screenings, enabling more than 46,000 people to see a free movie. And, in November, we created quite a stir when we announced that AARP would sponsor the Rolling Stones 16-city North American tour in 2024.

ASI introduced ten new product and discount offerings including our first commercial relationship with Amazon for Alexa Assist and our first streaming offering with Paramount+.

Through our affiliates, (AARP Foundation, Legal Counsel for the Elderly, Older Adults Technology Services and Wish of a Lifetime), we provided much needed services, assisted the most vulnerable older adults, and made dreams come true.

We also expanded our AgeTech Collaborative™ to more than 360 partners, startups, businesses, investors and testbeds. AARP is now clearly recognized as a leading driver and convener in the emerging field of age tech, and we are well positioned to spark new technological solutions to help people live better as they age.



JO ANN JENKINS
Chief Executive Officer

In 2023, we also began upgrading our core technical infrastructure in order to leverage new data and predictive AI capabilities. This Digital First journey will improve consumer experiences across multiple channels including: our call center, website, mobile applications, social media, events, text messaging and email. These and many of our other accomplishments to help people aged 50 and older achieve health security, financial resilience and social connections are detailed in this 2023 Annual Report, and I'm proud to share them with you.



Lloyd Johnson

LLOYD JOHNSON
Chair, Board of Directors, AARP

Letter from the Board Chair

The strength and resilience of the AARP Board in fulfilling its role of strategic guidance and oversight were very evident as we worked together with leadership in a very successful year. Having served on the AARP Board since 2014, I had a good sense of what to expect when I became Board Chair in 2023. I recognize and deeply appreciate the level of commitment and engagement by my Board colleagues as we provide strategic direction for AARP and carry out our oversight responsibilities. The productive relationship between the Board and AARP's management helps the organization light the way to new possibilities for older adults. The Board is guided in our work by AARP's social mission and founding principles. Together with management, we carry forward the proud history of AARP.

People count on AARP to protect and strengthen Social Security and Medicare, to champion older workers and resist age discrimination, to combat fraud, to support family caregivers, to help bring down the cost of prescription drugs, to connect them to information that leads to healthy and fulfilling lives, and more. Our volunteers across the country have a critical role in our success. In 2023, we continued to deliver on this vital mission with progress and innovation in multiple areas as noted in this report. The Board helped to ensure that AARP had the financial strength and strategic direction to support our advocacy and our work as a trusted source of information.

AARP has the optimism, the resolve, the research, and the influence to make a positive difference in the lives of older adults.

2023 AARP Executive Team



JO ANN JENKINS
Chief Executive Officer



MARTHA M. BOUDREAU
Executive Vice President & Chief
Communications and Marketing
Officer



CLAIRE CASEY
President, AARP Foundation



KEVIN J. DONNELLAN
Executive Vice President &
Chief of Staff



SCOTT M. FRISCH
Executive Vice President &
Chief Operating Officer



EDNA KANE-WILLIAMS
Executive Vice President &
Chief Diversity Officer



JOHN LAREW
President & CEO, AARP Services, Inc.



NANCY LEAMOND
Executive Vice President & Chief
Advocacy and Engagement Officer



DAVID MORALES
Executive Vice President &
General Counsel



NANCY M. SMITH
Executive Vice President &
Corporate Secretary



DEBRA WHITMAN
Executive Vice President &
Chief Public Policy Officer

The Executive Team spent much of 2023 focused on implementing the third year of AARP's 2021-2023 *Plan to Win* strategy while also developing the 2024-2026 enterprise strategy and financial plan that would be presented to the Board for final approval. The E-Team recognized that even though AARP's 2023 dashboard results were the highest in the organization's history and provided a strong

foundation for the future, AARP would have to move faster and with greater focus.

To build the 2024-2026 plan, the E-Team engaged in a fast, focused, and collaborative process that was based on best practices and a continuous improvement mindset. They held structured feedback sessions and heard valuable input from employees across the enterprise. Over 100 stakeholders from every

part of the organization participated. The result was a 2024-2026 Strategic Plan that positions AARP to become the *Digital First* organization it needs to be to achieve its 2030 vision and to fulfill its purpose to empower people to choose how they live as they age.

2023

AARP By the Numbers



Among the Successes:

- AARP exceeded projected growth by more than 400,000 new accounts. AARP's membership is more than the populations of Belgium, Netherlands and Switzerland combined.
- In 2023, 50,000 AARP volunteers provided nearly eight million hours of service, equating to \$247 million in value.
- 60 percent of America's 48 million family caregivers, nearly 29 million, used at least one AARP resource, with 95 percent reporting they found them helpful. AARP's online caregiving pages had 10 million unique visitors.

Tax Aide \$1 billion in tax refunds

2.3 million *Perfect Scam* downloads

AARP Foundation \$900 million to low-income seniors

12 million visitors to AARP Local websites

- **AARP Foundation Tax-Aide**, our free nationwide tax assistance and preparation program featuring trained volunteers, again found more than \$1 billion in tax refunds and tax credits for nearly 1 million taxpayers aged 50 and older.
- The **AARP BankSafe** initiative increased the number of people better protected from financial exploitation by more than 50 million. And **The Perfect Scam**, AARP's podcast which explores scams from the views of victims and law enforcement, had 2.3 million downloads.
- The **AARP Community Challenge Grant** program invested \$3.6 million in 310 local projects, like sidewalks, new housing, and park improvements. In all, AARP's work to make communities more livable impacted 15.3 million people nationwide.
- Over 4 million users saved over \$14 million in 2023 with **AARP Rewards**, a free loyalty program that offers rewards for things we do every day. Points are earned by taking health quizzes, watching videos, playing games and exercising; and may be redeemed for sweepstakes entries, gift cards, and discounts.
- AARP Local websites, connecting users with local events and volunteer opportunities, attracted an all-time high of nearly 12 million unique visitors.
- Each month, more than 1.5 million visitors took advantage of AARP's **Social Security Resource Center's** digital resources and tools to learn the basics of Social Security, such as claiming benefits and dealing with the Social Security Administration.
- More than 2.4 million people visited the **AARP Staying Sharp** web page to learn how to support brain health.
- Nearly 2 million AARP members gave \$46.1 million to support **AARP Foundation** efforts to end senior poverty. AARP Foundation programs put more than \$900 million in the pockets of low-income older adults.
- **AARP The Magazine** and **AARP Bulletin** remain the two most-read publications in America, and there were nearly 300 million visits to the **AARP website**.

ENGAGING LOCALLY: REACHING AMERICANS WHERE THEY LIVE

- AARP State and Community Engagement
- AARP Volunteers
- Building Livable Communities
- Empowering Veterans and Military Families
- Social Connections
- Fun and Fulfillment



AARP State and Community Engagement

As recently as the turn of the 21st century, AARP had offices in fewer than half of the states. Today, we maintain fully staffed offices in all 50 states plus Washington, DC, Puerto Rico, and the U.S. Virgin Islands. **AARP State Offices** strengthen our capacity to carry out AARP's social impact agenda through state and local advocacy, educational programs and workshops and a variety of opportunities to make social connections. In 2023, our State Offices delivered more than 10,000 in-person and online events and more than 600 state and local advocacy wins. All told, local engagement exceeded 2022 levels by almost 40 percent. For example, the State Offices held

events that empowered tens of thousands of consumers to avoid scams. AARP's **States and Community Engagement** team (SCE) includes the staffs and volunteers in the 53 State Offices, AARP's **Office of Volunteer Engagement**, our **Office of Community Engagement**, the **National Retired Teachers Association**, and **Legal Counsel for the Elderly**. SCE brings AARP directly to our members and other older adults. Our local presence deepens AARP's relationships and influence with our constituency, allowing us to listen and respond to what matters most to them right where they live.



Examples of AARP State Office Success in 2023:

- > 18 state offices, including **AARP Puerto Rico**, **AARP Hawaii**, **AARP North Carolina**, and **AARP Wyoming** held emergency and disaster preparedness events to support readiness for thousands of people.
- > Following AARP's major prescription drug win in 2022, several AARP State Offices successfully advocated for legislation to further protect individuals from skyrocketing costs. **AARP West Virginia**, **AARP North Dakota** and **AARP Montana** successfully advocated for laws to cap the cost of life-saving insulin.
- > **AARP Connecticut** successfully advocated for defeat of a proposed 25 percent water rate increase. **AARP New York** fought to ensure that 478,000 consumers and 56,000 businesses received \$672 million in assistance to pay off unaffordable utility bills that were past due.
- > **AARP Utah** and **AARP Minnesota** successfully advocated for bills to reduce the state tax on Social Security benefits. **AARP Michigan** successfully advocated for repealing a pension tax. An expected average of \$1,000 will be returned to 500,000 households in the state.

Also in 2023:

- > AARP launched the **Turn a Lifetime of Experience into the Experience of a Lifetime** recruitment campaign, focusing on the wide variety of ways volunteers can get involved.
- > **The Volunteer** page on AARP.org was redesigned to filter volunteer opportunities based on various factors like location, program, and skill, resulting in an increase in the number of visitors to the site (to over 1.4 million) and a 21.9 percent decrease in the number of visitors who were bounced from the site.
- > AARP piloted an innovative approach that empowered local AARP volunteers to conduct over 164 presentations covering issues like *Brain Health, Understanding Medicare and Social Security Benefits, and Caregiving Journeys*.
- > AARP local volunteers delivered a record 100K roses and 100K cards to help fight isolation among people aged 50 and older.

AARP Volunteers

The power of our volunteers is critical to AARP's success. In 2023, 50,000 AARP volunteers provided nearly eight million hours of service, equating to \$247 million in value. AARP moved on several fronts to improve the volunteer experience in 2023, working to better understand the needs, concerns, and expectations of volunteers coming out of the COVID pandemic. We provided even more support, recognition and resources for recruitment and onboarding; created new, more flexible opportunities – virtual and in-person – to better fit volunteers' schedules and passions; and made it easier to volunteer. After several challenging years, we're now seeing a steady increase in recruitment and re-engagement. In 2023, we recruited 10,600 new volunteers.

Our goal was 6,600. We also continued to make strides in placing AARP volunteers on advisory boards and commissions which are important to framing debates and developing parameters for action. As 2023 closed, we had 427 volunteers serving on more than 730 boards. In 2023, we also set a strong foundation for AARP's **2024 Voter Engagement Campaign**. Our role as the voice for voters aged 50 and older is our political capital, and we worked hard to make it even stronger. In late 2023, AARP volunteers in early 2024 presidential primary states encouraged candidates to address family caregiving and Social Security, presaging the important role AARP will play in election year 2024.



Building Livable Communities

In 2023, AARP further increased our focus around what it means to be “in” our communities as we continued growing our livable communities work, which impacted 15.3 million people. AARP research has long demonstrated that a large majority of Americans want to remain in their homes and communities for as long as possible as they age. To be able to do so, their communities must be “Livable” or “Age-Friendly.” Such communities include a variety of housing types, safe and varied transportation options, and access to essential businesses, such as grocery stores and pharmacies. In 2023, AARP delivered support to nearly 800 communities in our network of **Age-Friendly Communities**. We provided technical assistance.

We hosted a high-profile workshop on economic development and created three new livability publications. We set records for applications and awards in the seventh round of the **AARP Community Challenge Grant program**, selecting 310 projects across roughly 260 different counties with an investment of \$3.6 million. This reflects an increase of \$200,000 and 50 more projects compared to 2022. These grants benefit neighborhoods across the country by focusing on core livability issues: disaster preparedness, digital connections, and more. Projects included improved sidewalks, new housing and transit lines, and park improvements. Over time, our grants have led to some projects receiving as much as double our investment from other funders.



Examples of 2023 AARP State Office successes:

- **AARP Arizona, AARP Washington, D.C., AARP Montana, AARP North Carolina, and AARP Ohio** successfully advocated for wide-ranging efforts to make housing more affordable, including funding for mobile home relocation, rental assistance, and other affordable housing efforts;
- **AARP Iowa** successfully advocated for Des Moines to adopt a Vision Zero plan to eliminate all serious accidents on city streets by 2040;
- **AARP New Mexico** successfully advocated for allowing Uber and Lyft to provide non-emergency medical transportation services to Medicaid recipients and receive reimbursement; and
- **AARP Vermont** successfully advocated for funding projects across 77 communities to better accommodate pedestrians, bicycles, and transportation alternatives.

Empowering Veterans and Military Families



AARP has a long history of supporting those who have served in the United States armed forces and their families by helping empower them to navigate the complexities of life's transitions. We do that by delivering tangible, actionable value supported by an unwavering commitment. With nearly 6 million AARP members who have served, or are currently serving in the U.S. military, AARP is the largest Veteran's support organization in the nation. In 2018, AARP took a major step to integrate and focus our enterprise-wide efforts

by launching our **Veterans and Military Families (VMF)** initiative. Connecting veterans and their families with benefits earned through military service is a key pillar of VMF. In 2023 we made significant strides in achieving our goal of being a "connector" and reliable source of valuable information. We updated the AARP **Veterans Health Benefits Navigator** to reflect the **PACT Act** of 2022, which provided one of the largest federal veterans benefit expansions in the history of the U.S. by offering additional benefits and health services to more than 5 million Vietnam, Gulf War, and post-9/11 eligible veterans. Our promotion of the Navigator helped persuade 100,000 persons who visited www.AARP.org/Veterans to also click on our links to the **U.S. Department of Veterans Affairs (USVA)** site to learn more about benefits and programs they may not have otherwise been aware of.





Also in 2023:

> **Ability to Live Independently:** We further grew our benefits outreach by introducing the **Veterans Home Benefits Guide** providing information about sources of potential funding for home modifications through the **USVA**, other agencies, and non-profit organizations. And our experiences with the **Health Benefits Navigator** update helped us increase our ability to connect veter-

ans, their families, and caregivers with resources to help them live independently.

- > **Employment:** Our **Veterans and Military Spouses Job Center** launched six new accredited continuing education courses to assist with finding jobs.
- > **State Level Support:** We initiated a collabo-

ration with the **National Association of State Directors of Veterans Agencies (NASDVA)** to better reach veterans with information and updates on resources and support at the state level and provide direct communication channels with state agencies.

More Examples:

- **Senior Planet**, the flagship program of **OATS (Older Adults Technology Services)** from AARP, offered a diverse menu of interactive learning activities, such as free virtual classes taught live on Zoom. Visitors to the **Senior Planet** website in 2023 (more than 2 million) found articles, interviews and video tutorials that matched their interests.
- **The AARP Friendly Voice** program trained volunteers who were ready to have a warm conversation, hear people's concerns and, when warranted, connected them to local services and organizations that could help.
- **The Ethel Circle and The Girlfriend Book Club From AARP** were AARP's most active closed **Facebook** groups. The Ethel Circle is a vibrant community of 50,000 older women who share ideas, concerns and offer support and advice, while The Girlfriend Book Club (comprised of more than 71,000 women) offers lively discussions about books.

Social Connections

AARP has long known that staying connected can keep people healthier and more resilient as they age. Three years of COVID revealed to many just how vulnerable older persons can be to isolation. In 2023, AARP continued expanding our efforts to support and encourage social connections among people aged 50 and older through group activities, online communities, content and more. As people grew more comfortable with in-person gatherings in 2023, **AARP State Offices** offered 62 percent of events in-person. Half of the events in 2023 were volunteer-led, which was a significant year-over-year increase. AARP Local websites—which connect users with local events, volunteer opportunities, and more— saw high growth in 2023. The sites attracted an all-time high of nearly 12 million unique visitors—well

surpassing 2022's nearly 9 million. Local outreach to multicultural audiences continued growing, with close to 3,000 local events focused on multicultural audiences in 2023, a 32 percent increase over 2022. The **AARP Virtual Community Center (VCC)** (aarp.org/vcc) saw more than 3.1 million unique visitors and 4.6 million visits in 2023. **VCC** is a bustling online activity hub offering everything from movies, concerts, cooking classes and museum tours to virtual exercise classes and lectures from top professors. It's for AARP members and nonmembers alike; events are free and there are several offered each day.



Fun and Fulfillment

Medical advances, shifts in the workplace, mobile technology, and other changes have opened new vistas for people aged 50 and older. For many, achieving one's best life after age 50 today encompasses more than good health and financial security. They seek opportunities for fun and fulfillment. AARP offers a wide range of offerings designed to help them. One is **Wish of a Lifetime from AARP (WOL)**, which grants life-changing wishes to older adults and inspires people to redefine aging in America. Since joining the AARP family as a charitable affiliate in 2020, **WOL** has reached many more people, both wish applicants and those who want to offer help. **WOL** granted its 2,500th life-changing experience in 2023. AARP also offers entertainment

options that are diverse, contemporary, and designed to appeal to their interests. Our movies, music, TV, and book content can help them zero in on the kinds of options that suit who they are and what they like. AARP **Movies for Grownups® (MFG)**, for example, highlights movies that reflect the hopes, dreams, and experiences of older moviegoers. In-person **MFG** screenings resumed in 2022, and in 2023, more than 725 screenings in 49 states allowed more than 71,800 people to see a free movie. Virtual screenings, which began during the pandemic, had nearly 700,000+ attendees. **MFGs** include exclusive showings of new films not yet in theaters, new documentaries, and classics.



Millions of People Aged 50 and Older are Becoming Gamers

- > Research is revealing that millions of Americans aged 50 and older are turning to gaming technologies to have fun and stay sharp. A 2023 AARP study found more than 52.4 million gamers over the age of 50—an increase of 12 million since 2017. In 2023, AARP held its first-ever **Games Summit**. The event drew more than 420 representatives from leading video gaming companies, higher education institutions, media associations, and government agencies.
- > As 2023 ended, more than 2 million users were coming to the AARP website every month to enjoy playing games created by AARP—like *Right Again! Trivia – the Original and Sports editions*, *SongTheme* (powered by Spotify) and *Throwback Thursday Crossword*. These games provide stress relief, mental stimulation, social connection, digital/technical literacy, and fun, which all impact longevity.

FINANCIAL RESILIENCE

- Work and Jobs
- Fraud Prevention
- Savings and Financial Planning
- Social Security Campaign
- Housing



Work and Jobs

The number of older workers is projected to grow substantially over the next decade. AARP research shows that older workers want to continue to grow professionally, use their skills and talents, and learn new skills. A high percentage believe that they have much yet to offer and accomplish. They are seeking employers that consider their overall well-being and can help them achieve the work-life balance they desire. Our **Work & Jobs** website – www.aarp.org/work – is the starting point for bringing them together. The website’s digital tools include **AARP Job Board** and **AARP Skills Builder for WorkSM**. In 2023, AARP conducted a wide range of efforts at the state and local levels to improve work and training opportunities for older adults. To help experienced workers and job seekers get to where they want to be, AARP

offered effective resources and innovative tools, and spotlighted employers that value experienced workers. Over 24,000 attendees participated in 230 **Work & Jobs** events, including both virtual and in-person workshops and webinars focused on job search strategies, training, and interview preparation. **AARP Virgin Islands** successfully advocated for funding development of an **Agriculture Business Center** that will retrain and re-skill local farmers—all of whom are over 50 years old—to become entrepreneurs.



Helping Small Business Owners in 2023:

- > AARP introduced the **AARP Small Business Newsletter** that covers training, funding, and news for small business owners.
- > AARP’s Small Business Resource Center reached a million visitors in the last three years by consistently incorporating calls to action in various **Work & Jobs** promotional activities such as speaking engagements, LinkedIn postings, social media outlets, the **Meet the Founders Series**, and webinars.
- > AARP presented at 20 events targeting employers, policymakers, and key stakeholders about supporting older small business owners, reaching over 2,000 influencers and professionals, and garnering earned media coverage.
- > AARP extended direct support to 200 small businesses and entrepreneurs, reaching a three-year total of over 600, through investments, sponsorships, training programs, pitch competitions, and state-level funding.

Also In 2023:

- > AARP assisted over 97,000 callers who dialed into the **AARP Fraud Watch Network Helpline**, which offers free guidance from trained fraud specialists on whether something is fraudulent as well as how to support victims. We engaged nearly 130,000 others through our **Watchdog Alert** newsletter and the **Scam Tracking Map**.
- > **The Perfect ScamSM**, AARP's award-winning podcast which explores real scams from the viewpoints of both victims and law enforcement, had 2.3 million downloads.
- > AARP's public awareness campaign to educate consumers on **gift card payment scams** helped lead to a 36 percent drop in related fraud reports to the Federal Trade Commission between 2021 and 2023.
- > AARP launched an interactive local workshop, **Spotting Scams & Staying Safe**, in 22 markets engaging 2,300 attendees. Afterwards, 95 percent of participants who answered a survey said they planned to share what they had learned.

Fraud Prevention

Since 1958, AARP has worked to educate older Americans and their families about how to spot and avoid scams. But education is no longer enough. Theft through fraud has reached a crisis level. It demands a whole-of-society response to combat it that includes educating consumers and meaningful action from law enforcement and industry. AARP is mounting a national effort to disrupt what has become a multibillion-dollar fraud industry. Our landmark **AARP BankSafeTM** initiative empowers financial organizations to develop policies, tools, and resources to stop exploitation. **BankSafe** creates industry interventions, employee trainings and other promising practices. By expanding into four financial industry sub-sectors (including the 2023 launch into the peer-to-peer payment industry) and leveraging multi-year licensing agreements with industry giants, **BankSafe** increased the number of people better protected from financial exploitation by over 50 million in 2023, an increase of over 200 percent since 2021. AARP also continued advocating

for laws to provide restitution to fraud victims and continued expanding our multi-faceted **AARP Fraud Watch NetworkTM** (aarp.org/FraudWatchNetwork) offerings to educate and assist consumers. We expanded the fraud fighter volunteer base by 225 percent and, in 48 states, increased the number of volunteer "champions" who act as media spokespersons. We also transformed the training process for fraud fighter volunteers, providing consistent training across all the states.



Savings & Financial Planning

In 2023, AARP offered a wide range of helpful content and trusted resources to help consumers manage their financial decisions, increase short- and long-term savings, and plan for retirement. We continued to refine **AARP Money Map™**, our free online tool that helps users develop an action plan to help deal with an unexpected expense, manage their debt, save for the future or build a budget. **AARP Foundation Tax-Aide**, our free nationwide tax assistance and preparation program delivered more than \$1 billion in tax credits and tax refunds to people aged 50 and older. And in one of AARP's most successful efforts, we have led the charge on retirement security through our advocacy for **Work & Save** programs. Nearly half of all American workers don't have access to a retirement savings plan at work. But research shows they are much more likely to save for retirement if they have a savings plan at work. **Work & Save** programs provide workers with an automatic way to save. They may save as

much or as little as they want through automatic deductions from their paycheck. Workers own their **Work & Save** accounts and can take them from job to job.



Work & Save Successes in 2023:

- AARP Advocacy efforts by **AARP State Offices** led to the adoption of **Work & Save** programs in 19 states by the end of 2023. Examples:
- **AARP Missouri** and **AARP Minnesota** successfully supported legislation to establish **Work & Save** programs. In Minnesota, over 700,000 private sector workers who didn't previously have access to a retirement savings plan at work will now be able to save for retirement through payroll deductions.
- **Work & Save** legislation passed in Vermont years ago but was never implemented. Thanks to the work of **AARP Vermont**, a vastly improved **Work & Save** program passed in 2023. As a result, over 88,000 Vermonters will have a more secure financial future.

AARP Money Map | Unplanned Expense | Debt Manager ^(beta)

Get your finances back on track with an action plan

No matter your age or situation, unplanned expenses and debt can be difficult to manage. AARP can help. With just a few simple steps, AARP Money Map tools provide a clear plan of action and resources to help you get started - all for free. No membership required.

How Can We Help?

Unplanned Expense

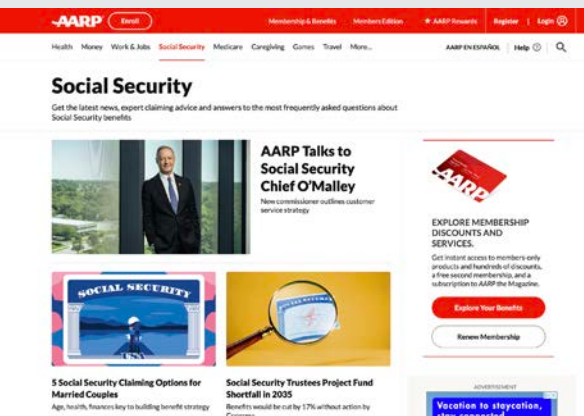
Get a step-by-step plan to manage unexpected bills for auto repairs, home repairs, new medical bills, etc.

[Get Started](#)

Debt Manager (Beta)

Create a payback strategy that saves time and interest for student loans, credit cards, personal loans, etc.

[Get Started](#)



Social Security Campaign

In 2023, AARP launched a major, multi-year campaign to educate members on the benefits of **Social Security** and the urgency of extending its solvency. The goal is to get legislation enacted to make the program solvent and adequate for the long-term. While secure in 2023, the program will need changes to ensure that current and future generations get the benefits they've worked for years to earn. Social Security has been, by any measure, the most important domestic program in our nation's history and the pillar of financial resilience for most older Americans. In December 2023, more than 67 million Americans received benefits each month, including more than 6.5 million children. For roughly half of recipients age 65 and over, Social Security represented

50 percent or more of their income. For nearly a quarter of those 65 and over, Social Security represented 90 percent or more of their monthly income. In the minds of millions of Americans, past and present, AARP and Social Security have been firmly intertwined. We have fought repeatedly to defend Social Security against those who have sought to weaken or reduce its benefits and cost-of-living adjustments (COLAs), or to partially privatize the system. In 2023, AARP's Social Security Campaign team began building a broad and active coalition of voters and opinion leaders to develop meaningful, bipartisan solutions and persuade our leaders to act.

Off to a Strong Start in 2023:

- Nearly 1 million AARP volunteers were deployed to urge members of Congress to act on the looming Social Security trust fund shortfall.
- In 2023, AARP held its first-ever “**Conversations with Congress**” livestream event highlighting the importance of protecting Social Security. It included ideas offered by bipartisan members of

Congress, compelling stories and commentary from AARP volunteer leaders, videos, and creative watch parties across the country.

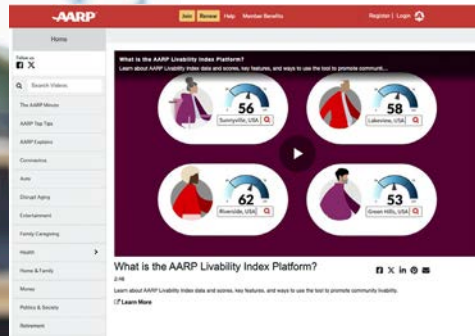
- **AARP State Offices** integrated interactive Social Security activities into over 250 fairs, festivals, and other community events.

- As 2023 ended, more than 1.5 million visitors a month were taking advantage of AARP's **Social Security Resource Center's** digital resources and tools to learn the basics of Social Security, how and when to claim benefits, and how to interact with the **Social Security Administration**.

Housing

The COVID pandemic and the rapid rise of housing costs in recent years have brought increased attention to the growing numbers of older adults struggling to find and afford a safe, comfortable home. AARP has forged a lead nationwide role on this issue. Our housing efforts focus on developing smart housing solutions, advocating for legislative change, creating model ordinances, and providing timely resources to help make all communities welcoming and affordable for people regardless of age, background, circumstance, or physical ability. In 2023, AARP CEO Jo Ann Jenkins met with **U.S. Department of Housing and Urban Development (HUD)** Secretary Marcia Fudge to provide high-level input on new regulations for home modifications and the emerging housing navigator concept, which provides

housing location support services to homeless families transitioning out of emergency shelter and helps identify decent affordable housing for families with limited income. AARP also participated in a convening of national policy experts and housing practitioners to provide input on HUD's Strengthening Public Housing for the Future initiative. We extended our collaboration with the **National Association of REALTORS®** for three additional years to continue the integration of the groundbreaking **AARP Livability Index™** website into their proprietary property data platform. The Index is the first, nationwide community livability assessment tool that scores every neighborhood and community in the U.S. for the services and amenities that most affect people's lives.



ALSO IN 2023:

- > AARP achieved legislative successes in 16 states, 15 of which were bipartisan, using AARP's model bill to protect homeowners against unfair real estate service agreements known as *Non-Title Record Agreements for Personal Service (NTRAPS)*;
- > We mobilized communications efforts to enhance AARP's housing profile among members and consumer audiences with new releases in 2023. Examples include: a *"Going Tiny"* video series showcasing *accessory dwelling units (ADUs)* as alternative housing options; and a housing feature in **AARP The Magazine (ATM)** focusing on the surprising range of ways *ADUs* serve multigenerational families; and
- > We successfully drove awareness and increased understanding of AARP'S housing solutions and initiatives through a sponsorship of the **American Planning Association (APA)** 2023 National Planning Conference.

HEALTH SECURITY

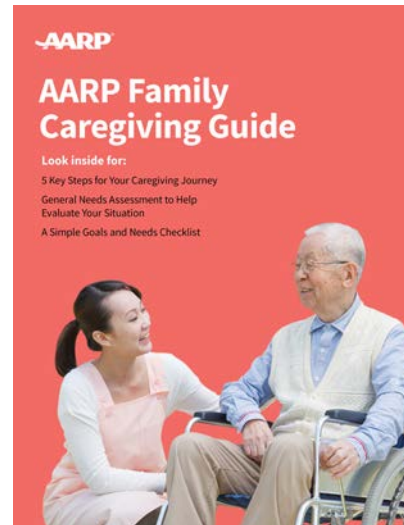
- Family Caregivers
- Health Care Affordability and Access
- Leading Voice for Brain Health



Family Caregivers

In 2023, AARP continued our strong advocacy for the estimated 48 million unpaid family caregivers in the U.S., and those supporting them, and again provided them with crucial programs and resources. A remarkable 60 percent of family caregivers (nearly 29 million) used at least one AARP resource in 2023, with 95 percent reporting they found them helpful. AARP's online caregiving pages saw a 25 percent spike in usage to 10 million unique visitors in 2023. Most of those seeking caregiving information were under age 50. AARP's **2-1-1** family caregiver program with **United Way** expanded into 11 new markets in 2023. The total of 38 active markets allowed 14 million – nearly 30 percent – of all U.S. family caregivers, to have access to enhanced, free navigation to local and AARP caregiving resources. In 2023's challenging legislative environment, AARP achieved advocacy wins for family caregivers and workers at both the federal and state levels,

most notably by building on the momentum from the President's April Executive Order which drove key regulatory changes to integrate family caregivers into specific **Medicare** programs. For example, a new rule introduced by the Center for Medicare and Medicaid Services (CMS) called **Foremost** allows providers to get paid for training family caregivers. With 65 million Medicare beneficiaries, these changes will help those families and have ripple effects across the health care system.



EXAMPLES OF AARP STATE OFFICE SUCCESSES:

- > Forty-three AARP State Offices secured 161 actions to aid family caregivers in 2023, ranging from greater financial supports for caregivers to expanded availability of **home care services**. For example:
- > **AARP Oklahoma** led the fight for the nation's most comprehensive **state family caregiver tax credit** which will benefit some 530,000 family caregivers;
- > **AARP Illinois** helped to guarantee a minimum of 40 hours of paid leave per year for all Illinois workers by successfully advocating for the **Support Paid Leave for All Workers Act**;
- > **AARP Maine** supported the creation of a **paid family and medical leave (PFML) fund** to cover up to 12 weeks per year for a given need, and up to 16 weeks across all care events; and
- > **AARP Minnesota** lobbied for years for **PMFL** and now Minnesota is the 15th state, along with the District of Columbia, to enact some form of **PFML**.

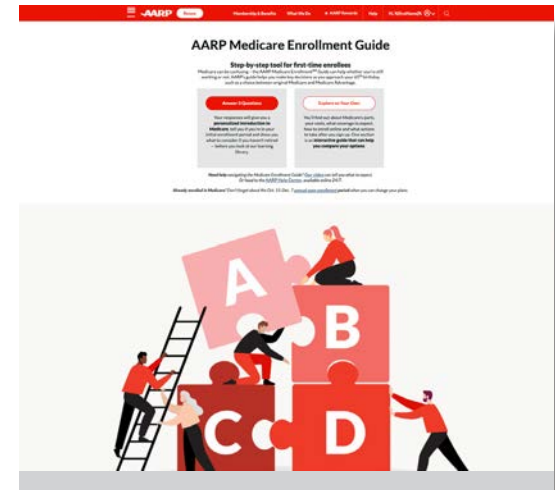
EXAMPLES OF AARP STATE OFFICE SUCCESSES:

- > AARP continued to build upon AARP State Office successes to make health care more affordable and accessible. Some 2023 examples of results from the advocacy efforts of AARP State Offices:
- > **Texas** established a wholesale prescription drug importation system that allows for the reimportation of drugs from Canada. Access to Canadian pharmaceuticals will lower out-of-pocket costs for older Texans.
- > **North Carolina** expanded access to and funding for its Medicaid program, granting new eligibility to an estimated 600,000 adults.
- > **Minnesota** created a public option to allow older Minnesotans to buy into MinnesotaCare—its healthcare program for low-income individuals and families.

Health Care Affordability and Access

With successes across many areas—including prescription drugs, the **Affordable Care Act**, **Medicare**, and **Medicaid**—AARP made health care more affordable and accessible for people aged 50 and older in 2023. In particular, lowering the cost of prescription drugs gained significant momentum. After decades of strong advocacy by AARP, Medicare announced the first 10 prescription drugs for which it will negotiate lower prices under the 2022 **Inflation Reduction Act (IRA)**. With our partners at **AARP Foundation**, AARP fought against 10 lawsuits filed by “Big Pharma” (the pharmaceutical manufacturers) seeking to delay or stop Medicare’s drug price negotiations. On the digital front, following a successful six-week promotional collaboration between **AARP Georgia** and the National Office, a digital campaign to emphasize the \$35/month cap on insulin prices introduced by the IRA was expanded to nationwide audiences. AARP’s Medicare education tools also bolstered

confidence in decision-making. Our Medicare initial enrollment offerings—including virtual seminars, nationwide educational events, and customized local programming—have been highly popular among AARP members. We enhanced the **AARP Medicare Enrollment GuideSM (MEG)** to expand our reach by incorporating the disability enrollment option and added materials to support beneficiaries under age 65. Page views for the **MEG** were up more than 75 percent year-over-year and unique visitors more than doubled in 2023. More than 600,000 first-time Medicare enrollees visited the **MEG** site.

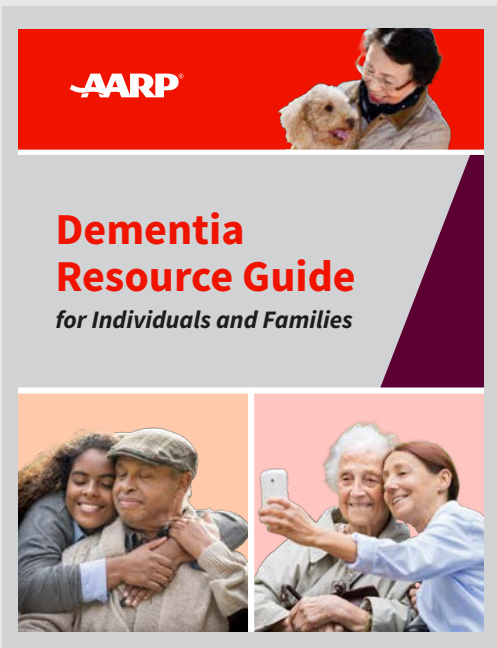




Valuable Resources

By the end of 2022, AARP had developed numerous resources to help people find the nursing home care options available today, to better understand their current choices, and to keep abreast of reform efforts. Examples:

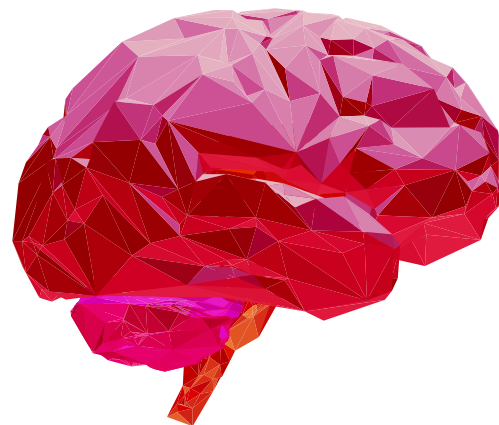
- **AARP Nursing Home Hub:** AARP's extensive collection of news articles and advice columns on nursing home care is available at aarp.org/nursinghomes.
- **AARP's Nursing Home COVID-19 Dashboard** has tracked COVID-19 cases, vaccination rates, staffing shortages, and deaths in each state's nursing homes. aarp.org/nursinghomedashboard
- **AARP State Offices:** State level activities can be identified on AARP's interactive caregiving map at aarp.org/caregivingmap.
- **AARP's Long-Term Services and Supports (LTSS) Choices Series** offers reports, blogs, videos, podcasts, and virtual convenings that identify LTSS improvements at aarp.org/ltsschoices.

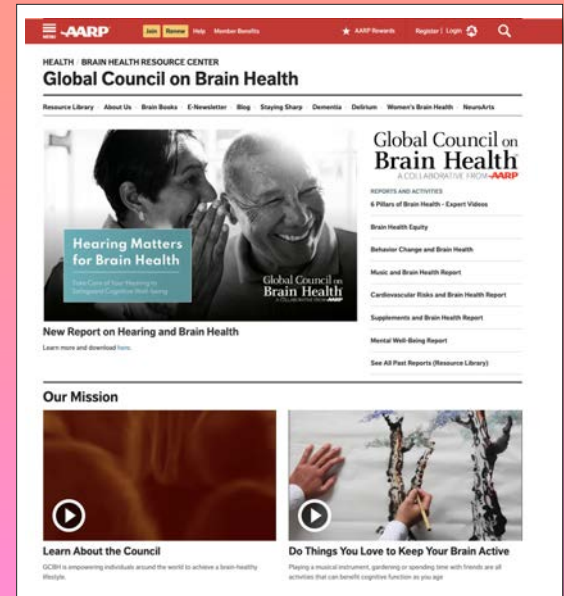
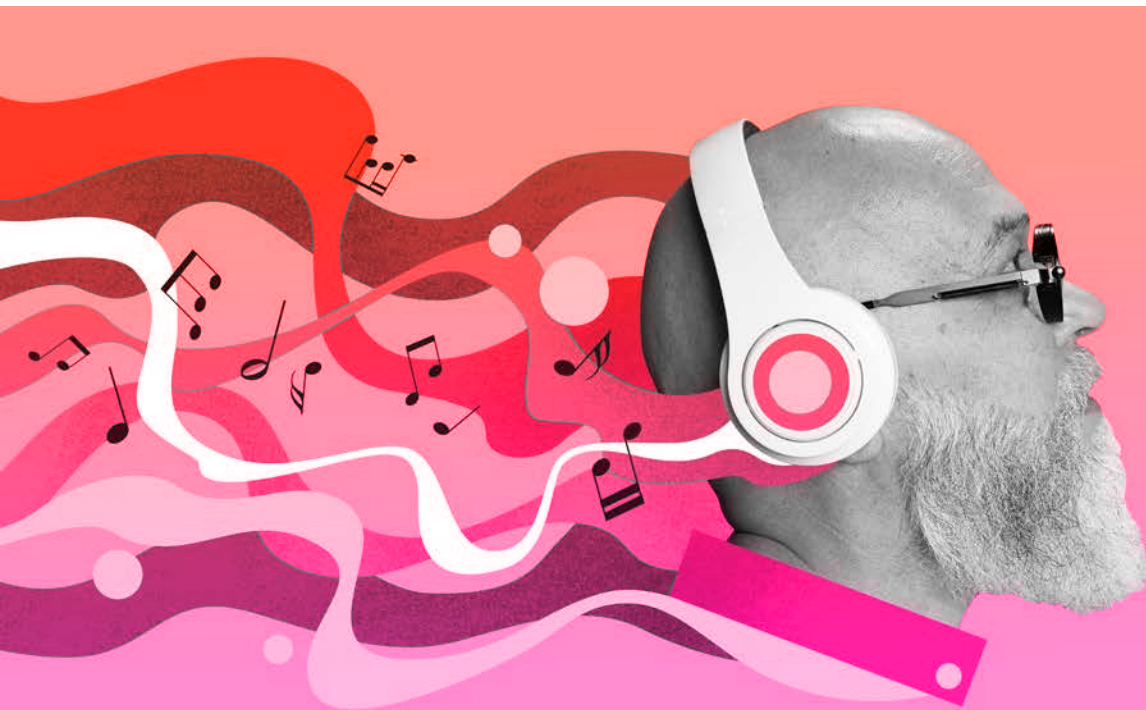


Leading Voice for Brain Health

In 2023, Brain Health was elevated to an AARP enterprise-wide strategic priority issue, under the leadership of AARP's **Policy and Brain Health (PBH)** team. **PBH** drove policy and thought leadership around brain health through its visibility at influential national and international forums, including a dementia summit at The Hague featuring AARP CEO Jo Ann Jenkins. Other key developments included the announcement of **Brain Health Action**, a new communications-focused collaborative to launch in 2024 designed to energize all of us to take up behaviors to keep our brains healthy. Equity was also a major focal point, with the latest **Global Council on Brain Health (GCBH)** report on *Building Better Brain Health for All People* published in the summer of 2023. **GCBH** is an independent organization, created by AARP to provide trusted information on how to maintain and improve brain health. **PBH's** many events had a special emphasis on

generating greater value for AARP Members. The 2023 **American Society on Aging (ASA) Conference** prominently featured AARP's brain health offerings at every turn. **PBH's** collaboration with AARP State Offices is also paying off through innovative programs such as *Bridge to Brain Health* alongside the growing number of 6 *Pillars of Brain Health* workshops coordinated by volunteers. A new *AARP Dementia Resource Guide* is already proving especially useful for individuals and families across the country.





Also in 2023:

- GCBH's *Music on Our Minds* report reaped dividends in the form of virtual concerts that have attracted tens of thousands while generating awareness of the connection between music and brain health.
- More than 2.4 million people visited the **AARP Staying Sharp** web page to learn how to support brain health.
- Laid groundwork for the next **GCBH** report focused on *hearing and brain health* with an initial **AARP Research** survey showing a knowledge gap in the relationship between hearing loss and cognitive decline.
- Advanced AARP's stewardship on *women's brain health*, convening a **Women's Brain Health Steering Committee** to chart future directions in research.



INFORMATION, RESEARCH, INNOVATION, THOUGHT LEADERSHIP

- Trustworthy Information and Research
- Innovation/AARP AgeTech Collaborative
- Global Thought Leadership

Trustworthy Information and Research

AARP's **Policy, Research and International group (PRI)** again provided the foundation for AARP's reputation as the nation's leading source of trusted, credible, dependable research and information about people aged 50 and over. In 2023, PRI launched a new website "hub," **www.aarp.org/pri**, to offer, in one place, their wide variety of research insights, policy analysis and solutions to address older adults' needs for financial security, health care, and improved quality of life — and to better understand the motivations, interests and behaviors of people aged 50 and older. Examples are cited throughout this Annual Report. In 2023, PRI's **Office of Policy, Development and Integration** published the *AARP 2023-2024 Policy Book*, an updated, comprehensive look at the range of public policies that serve as the foundation of AARP's work on behalf of people 50 and older. With critical elections coming in 2024, we issued the latest report from *She's the Difference: The Power of Women Voters*, AARP's ongoing research series exploring the

concerns of women aged 50 and over. Prominent among AARP's publications and multimedia offerings communicating trustworthy information 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 and older; our award-winning website, **www.aarp.org** (over 25 million unique visitors per month); plus AARP television, video and podcast programming; special interest newsletters; **AARP Books**; and **AARP en Español**, a Spanish language website.



Also in 2023:

- In celebration of AARP's 65th anniversary, in November we published The Age Issue, the first-ever digital only version of **AARP the Magazine**. Within two weeks it had attracted more than 1 million unique visitors to its stories, motion graphics and embedded videos.
- AARP had more than 35 million views on TikTok and reached more than 300 million people on Facebook.
- AARP launched a new podcast, *Today's Tips From AARP*, to help people address issues related to their health, money and happiness—all in five minutes or less.
- AARP launched the **Experience Counts** e-newsletter for volunteers.
- Viewers watched **AARP Studios'** award-winning videos over 150 million times on platforms including aarp.org, Facebook, Instagram, YouTube and TikTok.



AgeTech Summit Launch

- AARP and the **Consumer Technology Association (CTA)**®, launched a new **CES** program track, the **AgeTech Summit**, a dedicated program of key speakers and panel discussions focused on innovation. Highlights included:
 - **AARP CEO Jo Ann Jenkins** delivered the Summit keynote “Living Longer, Aging Better. That’s the Power of AgeTech,” and later joined philanthropist **Michael Milken** in the discussion, “In Pursuit of Health: Redefining Health Approaches for How We Age.”
 - **Steve Case, founder of AOL**, joined **AARP EVP and COO Scott Frisch** in “You’re Investing Where?! Ideas from off the Beaten Path.”
 - **Seven-time NBA All Star Grant Hill**, and **Olympic Gold Medalist and ESPN Analyst Jessica Mendoza** led the discussion “Take it from a pro: Self-tracking our stats on and off the court” – how sports technology drives innovative solutions.

Innovation/AARP AgeTech Collaborative™

AARP had taken a big step forward on innovation by launching the **AgeTech Collaborative from AARP™ (ATC)** in 2021. It’s an unparalleled innovation ecosystem that brings together leaders and cutting-edge thinkers from throughout the \$45 trillion global longevity market to offer solutions that will have a concrete impact on the most pressing challenges facing older adults. **ATC** innovators are focusing on housing, transportation, health care, financial services, social connections, caregiving and more. By the end of 2023, the **ATC** had taken a giant leap ahead, having grown to over 320 participating organizations; 110 of which were *startups*, 33 were *testbeds* with which to trial products, over 60 were *investors* and venture capitalists to

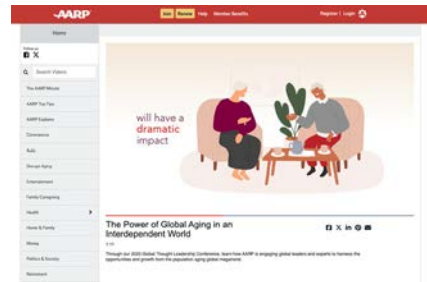
engage on funding, and 50 were *top companies* focused on the longevity space to help advance their goals. The platform also offered access to 53 business services that provided products and services that can help early-stage startups grow their businesses. AARP took **ATC** to the **2023 Consumer Electronics Show (CES)** in Las Vegas, the world’s most influential tech event. We invested significantly with our largest presence so far at the event. With over 7,000 sq. feet of exhibit space (double the size of AARP’s booth at the last live **CES** in 2020), **ATC** presented: 18 startup exhibitors, 3 **ATC** participant companies, our **OATS /Senior Planet** initiative, and the “Age Tech Stage”, which hosted 40 speakers in 22 sessions.



Global Thought Leadership

The influence and impact of AARP is not limited to the United States—it extends world-wide. Throughout 2023, AARP’s **Global Thought Leadership (GTL)** team, comprising the **Thought Leadership (TL)** and **AARP International** departments, continued working to inspire changes to the status quo so that all can access the gains of healthier and longer lives. GTL convened experts to stimulate different ways of thinking and influenced conversations by working with non-governmental organizations (NGOs) and corporations. GTL also cultivated strategic relationships fostering dialogue with diverse voices around the world that sparked systemic change. Building off the groundbreaking *Aging Readiness & Competitiveness (ARC) 4.0* report from 2022, which placed a spotlight on global aging in low- and middle-income countries, GTL convened the 2023 GTL Conference: *The Power of Global Aging in an Interdependent World*.

Reaching 89 countries spanning six continents, our conversations with distinguished cross-sector global leaders called for action to elevate population aging as a global megatrend, activate champions of change to implement effective solutions, and invest in age-inclusive economies. AARP International again published its premier international publication that addresses health and financial security issues facing a global aging population – **AARP, The Journal, 2023 edition** – exploring the future of work and long-term care in a post-COVID world, and providing a special focus on New Zealand and the many ways that country is successfully fostering healthy longevity.



Also in 2023:

- With partner **Foreign Policy Analytics**, GTL released, *“Unleashing the Economic Potential of Older Women: How Inclusion and Representation Benefit Us All,”* which focused on the economic challenges facing older women world-wide, and the opportunities and dividends presented by their greater economic inclusion.
- AARP International hosted its 16th Annual **AARP-United Nations Briefing Series on Global Aging**, under the theme *“Better Data, Better Lives for Older Persons,”* centered around creating political momentum in support of age-disaggregated data and better evidence-based research.
- With **AARP Research**, GTL published *“How Geography, Race and Ethnicity Affect Life Expectancy at 50: Report 2 – National Level Analysis,”* the first such analysis that included Native Americans, Asian Americans, Native Hawaiians, and Pacific Islanders, along with 51 fact sheets detailing where geographic and racial/ethnic disparities grew from 2000-2019.



AARP MEMBER BENEFITS

- AARP Services, Inc. – Steward of AARP Member Benefits
- The Top Ten AARP Member Benefits in 2023

AARP Services – Steward of AARP Member Benefits

AARP Services, Inc. (ASI) the wholly-owned taxable subsidiary of AARP, manages the wide range of commercial products and services offered through providers as **AARP Member Benefits**. ASI exhaustively researches what people aged 50 and older want and need; carefully negotiates special features uniquely suited for them, 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 the benefits for AARP members and help them live healthier, more secure and happier lives. AARP Member Benefits offerings have more than quadrupled since the launch of ASI in 1999. Today's offerings feature more than 200 brands and span three broad categories of product and service categories: Finance, Health and Lifestyle. They run the gamut from health and financial tools, travel and restaurant discounts, to just about everything else that enriches the lives of people aged 50 and older. Each benefit is tailored to offer the member a discount or exclusive offer on a best-in-class product or service that can make a positive impact on their lives; from tenured providers like UnitedHealthcare, The Hartford, New York

Life, and Consumer Cellular, to exciting new entries such as Alexa Emergency Assist from Amazon and Paramount+. The impact of AARP's Member Benefits is both deep and wide, with members saving more than \$400 million annually from discounts associated with Member Benefits. Benefit utilization is widespread among AARP membership, with approximately 70 percent of members confirming use of at least one member benefit in 2023, a total of more than 55 million individual engagements. The line between AARP Member Benefit engagement and AARP membership renewal is a clear one, with AARP members who engage in just a single benefit being more than 20 percent more likely to remain a member of AARP. ASI employs a talented and seasoned workforce of more than 250 staff members with a shared dedication to AARP members and AARP's purpose to empower people to choose how they live as they age. 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.

Providers Added to AARP's Member Benefits Roster in 2023:

- Karisma Hotels & Resorts
- AARP Physical Therapy At Home™ by Luna
- All Resort Store
- RushMy Passport
- ADT Home Security
- Preferred Hotels & Resorts
- Hero™ Smart Pill Dispenser
- Holland America Line
- Alexa Emergency Assist from Amazon
- Daily Harvest
- Paramount+

Member
Benefits

AARP

TOP
10

THE TOP TEN AARP MEMBER BENEFITS VIEWED ON AARP.ORG IN 2023

1. Expedia – AARP Travel Center

Powered by Expedia

Members get 10 percent off at select hotels, up to 30 percent off select car rentals, up to \$100 in onboard credit on select cruises, and a \$50 gift card of their choice when they book any flight package.

2. Denny's

Members save 15 percent on their check every day.

3. Delta Dental – AARP Delta Dental Insurance Plan administered by Delta Dental Insurance Company

offers members individual or family coverage for the most common dental procedures

4. Avis Budget Group – Budget

Members save up to 30 percent off base rates or up to 35 percent when selecting Pay Now and receive a 3 percent credit to apply to Budget brand vehicle rentals within 12 months. In addition, they get an upgrade on compact through full-size car class bookings when available, an additional driver at no cost and more.

5. 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.



6. UHC Medicare Supplement – AARP Medicare Supplement from UnitedHealthcare

offers members supplemental insurance coverage for those enrolled in Medicare Parts A and B.

7. AT&T

Members get \$10 off per line per month on the AT&T Unlimited Premium® PL plan and receive up to \$50 in waived activation and upgrade fees.

8. Vacations By Rail

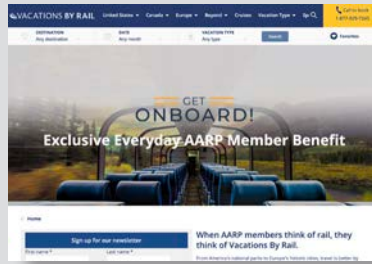
Members save 5 percent on worldwide rail and cruise vacations, tours and select train tickets in the U.S., Canada, Europe and beyond.

9. Avis Budget Group – Avis

Members save up to 30 percent off base rates or up to 35 percent when selecting Pay Now and receive a 3 percent credit to apply to Avis brand vehicle rentals within 12 months. Plus, get an upgrade on compact through full-size car class bookings when available, an additional driver at no cost and more.

10. Outback Steakhouse

Members save 10 percent on food and nonalcoholic beverages.



**AARP
PURPOSE
PRIZE**

Celebrating **LIVES** of
purpose

AARP Purpose Prize Fellows



AARP Purpose Prize

In September 2023, five individuals age 50 and older who are using their knowledge and life experience to solve challenging social problems were named winners of the 2023-24 AARP Purpose Prize. Ten individuals were also selected as Purpose Prize Fellows. The five winners each received \$50,000 for their nonprofit organizations, and the 10 fellows each got \$10,000 for their nonprofits. All 15 also received a year of support from AARP to help broaden the scope of their organizations' work. "Our Purpose Prize honorees are shining examples of a simple, yet profound truth: When we find our sense of purpose — that certain something that gives us a reason to get up and get going every day — we not only give meaning to our own lives, we make the world a better place for everyone," said **AARP CEO Jo Ann Jenkins**.



COURTESY GARY SINISE FOUNDATION

Honorary Award

AARP also presented award-winning actor and humanitarian **Gary Sinise** with an honorary Purpose Prize Award for his founding and leadership of the Gary Sinise Foundation which honors military members, veterans, first responders, their families, and those in need. It creates and supports unique programs designed to entertain, educate, inspire, strengthen, and build communities. Initiatives include building

mortgage free, specially adapted homes for severely wounded veterans and first responders, and uplifting military members and families through entertainment, mental wellness programs, and financial support in times of urgent need.

2023

AARP PURPOSE PRIZE WINNERS AND THEIR ACCOMPLISHMENTS



KEN FALKE -
BLUEMONT, VIRGINIA

Boulder Crest Foundation

After losing friends to suicide, Ken, a veteran, founded Boulder Crest Foundation, which focuses on the mental health and well-being of combat veterans and first responders, and their family members, providing education and training on Post-traumatic Growth to address PTSD.



PETER JENSEN, M.D.
LITTLE ROCK, ARKANSAS

The REACH Institute

Inspired by a career in mental health research, Peter founded the REACH Institute, which works to ensure vulnerable children have access to best practices in mental health care services by empowering health care providers to implement the most effective available treatments and prioritizing the education of front-line providers in community settings.



JANICE MALONE
MOBILE, ALABAMA
Vivian's Door

Building on her experience as a Black entrepreneur, Janice founded Vivian's Door, an economic justice non-profit that helps Black businesses grow, scale, and reinvest in their communities. It advances the interests and needs of underserved minority-owned businesses (MBEs) and farmers in South and Central Alabama.



DON SCHOENDORFER
IRVINE, CALIFORNIA
Free Wheelchair Mission

Inspired by seeing a woman with disabilities crawling across a dirt road in Morocco, Don used his engineering background to design a wheelchair that could be distributed easily in developing countries. Since then, Free Wheelchair Mission has shipped nearly 1.4 million wheelchairs to people in 94 countries.



LAURA STACHEL, M.D.
BERKELEY, CALIFORNIA
We Care Solar

As an obstetrician working in Nigeria, Laura saw the tragic effects of the lack of reliable lighting and electricity on maternal and newborn care. Her We Care Solar, promotes safe motherhood and reduces maternal mortality by equipping frontline health facilities with innovative Solar Suitcases that provide reliable lighting, mobile communication, and medical devices using solar electricity.

The 2023-2024 AARP Purpose Prize fellows:

Julie Clugage – Menlo Park, California – *Team4Tech Foundation*

Shana Erenberg – Skokie, Illinois – *Libenu*

Lee Ann Kline – Huntington Beach, California – *STEM Advantage*

Scarlett Lewis – Newtown, Connecticut – *Jesse Lewis Choose Love Movement*

Pamela Lindsay – Saratoga, California – *College of Adaptive Arts*

Geeta Mehta – New York, New York – *Asia Initiatives*

Maura O'Malley – Pelham, New York – *Lifetime Arts, Inc.*

Rob Perez – Lexington, Kentucky – *DV8 Kitchen Vocational Training Foundation*

Ming-Ming Tung-Edelman – Seattle, Washington – *Refugee Artisan Initiative*

Renita White – Chicago, Illinois – *Of Color Inc.*



DIVERSITY, EQUITY AND INCLUSION (DEI)

- AARP's Commitment to DEI
- In AARP's Workforce
- In AARP's Workplace
- In the Marketplace

AARP's Commitment to (DEI)

AARP has a decades-long commitment to Diversity, Equity & Inclusion. We demonstrate that commitment through our activities in the *marketplace*, our *workplace* practices, and in our *workforce*. By embracing diversity, equity and inclusion at AARP, we create a community where *everyone* is valued and respected. We carry out our commitment to DEI by fighting ageism and age discrimination; addressing health and financial disparities; promoting technology and digital equity; and, when necessary, bringing legal actions to protect the rights of people aged 50 and over (especially the most vulnerable).

- **Diversity** refers to the unique differences among people based on demographics such as age, race, gender, sexual orientation, gender identity, religion, and disability. Diversity underscores that people are different, and this is good.
- **Equity** implies aiming to remove systemic and socially constructed barriers that prevent some groups from fair treatment, resources, access, opportunity, and advancement.

- **Inclusion** suggests giving all groups equal access to leadership, opportunities, and resources. This is done by understanding, embracing, and incorporating people's differences.





Reaching the Multicultural Marketplace with AARP Information and Resources

WIDE RANGE OF AUDIENCES TARGETED

The **Age Discrimination Strategic Initiative** highlighted AARP's increasing efforts in the battle against the many forms of age discrimination. It released important insights from the Institute of Health Metrics and Evaluation (IHME) Life Expectancy report. Developed in partnership with the AARP Thought Leadership Department, the report focused on **the disparities in life expectancy from age 50 onward**. These disparities include the impact of local environment (geography), race, and gender on healthful longevity, such as 9.3 years disparity in midlife expectancy when comparing best-performing and worst-performing counties in the country.

For **Millennial and GenX women** on the issue of **Age Inclusion**, AARP generated deep engagement with more than 74,000 women through the theme, "Revive Your 9-to-5," supporting a mid-career refresh by connecting these women with AARP content and resources focused on work and money.

To connect with **African American/Black (AA/B)** men, AARP had a significant presence at conferences, reaching over 2,500 men in person and had over 300,000 virtual interactions to share relevant information about "Health, Wealth and Self". At the Black Enterprise's Xcel Men's Summit, renowned author Dr. William F. Pickard, Ph.D., spoke on the panel entitled "*Ageless Achievers: Game Planning for Your Career After 50*", where he highlighted an AARP men's health research study. Our presence at the 37th Annual 100 Black Men of America Conference focused on health and the importance of physical movement through dance, yoga and maintaining a healthy lifestyle. AARP was also present at the 5th Annual "FUEL: The Ultimate Men's Summit," which addressed the racial wealth gap, income disparities, health disparities, and technology disadvantages in the African American community.

For **African American/Black (AA/B)** women, AARP's Sisters From AARP newsletter celebrated its fifth anniversary in 2023. With more than 400,000 subscribers, the newsletter engages a growing demographic of midlife Black and African American women with a dynamic digital e-newsletter, website, events, social media, playlists, contests and games. The newsletter was recognized with more than 20 media industry awards for its health, money, style, entertainment, personal growth, relationship and travel articles during the year.

AARP connected to the **Hispanic-Latino (H/L)** community by partnering with well-established national social mission organizations with deep ties to that community. These organizations included UnidosUS, the largest Latin American civil rights organization in the US, the Hispanic Federation and the National Hispanic Medical Association and others whose social missions align with AARP's issue areas of health, financial security and social connections. We disseminated bilingual digital resources and reached over 87,000 individuals with consumer information.

AARP engaged with 11,000 bilingual Mexican Americans through our sponsorship of the Las Vegas Tejano Takeover 2023, a 4-day music and cultural festival. At this event, we emphasized the connection between music and brain health. The event featured Los Lobos, the rock band known for their rendition of "La Bamba," who celebrated their 50th anniversary. AARP hosted a virtual concert with an attendance of over 8,000 viewers.

AARP has taken a leadership role to solve barriers to data equity for **Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs)**. In 2023, we initiated the development of a ground-breaking research infrastructure through a partnership with the National Opinion Research Center (NORC) at the University of Chicago. Called "Amplify AAPI", it is aimed at attaining data equity and visibility for Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs).



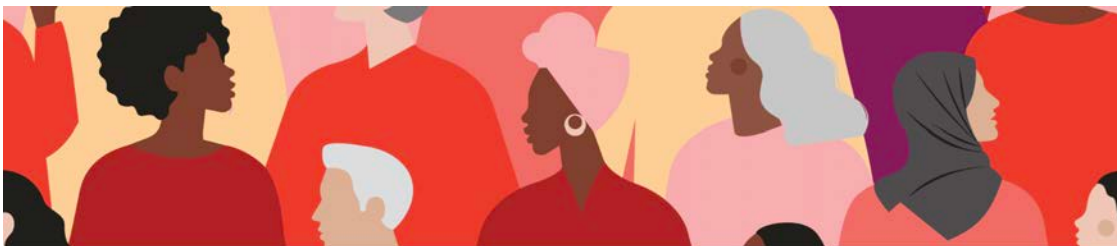
This is the first and only representative public opinion panel that recruits members of the AANHPI community and conducts interviews in English and four Asian languages. AANHPI communities are often seen as “statistically insignificant” and too expensive to research. One of the first Amplify AAPI surveys found that 15 percent of AANHPIs believe they have been a victim of a hate crime. AARP’s work to build Amplify AAPI will address these two significant barriers. Since inception, 1,000 surveys have been fielded each month.

“AARP Dignity,” a groundbreaking Public Policy Report, identified social connection as a major concern for the **LGBTQ+** audience. In 2023, we piloted the use of influencer-created content related to social connection to speak directly to LGBTQ+ audiences in partnership with the AARP Foundation and their Connect2Affect resources. Influencers were selected for several factors, including their connection with the LGBTQ+ audience.

DEI in the Workplace and Workforce

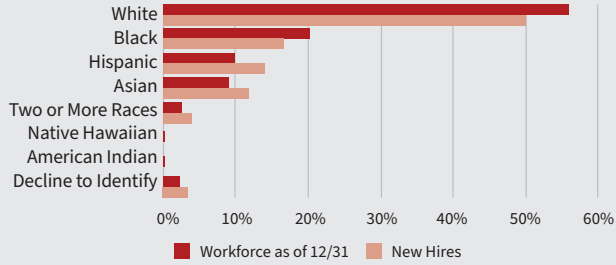
AARP fosters an inclusive workplace where unique expressions, views, identities, and experiences embolden collaboration and innovation. We believe every person deserves to bring their authentic self to work—safely, authentically, and proudly—so they can contribute freely and fearlessly to our mission. The Office of Diversity, Equity, & Inclusion (ODEI) leads AARP’s eight Employee Resource Groups (ERGs) with each having an AARP Executive serve as an active and engaged sponsor. AARP views ERG engagement as an important vehicle for employees across identities, interests, and departments to unite around shared experiences and interests. ERG programming deepens workforce inclusion and

cohesion among employees. Participants in ERGs benefit by networking through formal and informal relationships, hearing from experts, and being exposed to experiences different from their own. Thirteen percent of AARP employees are actively involved. The program was recognized among the *Top-Ten Enterprise-Wide ERGs*, *Diversity Impact Award* from Talent Dimensions for fostering a workplace environment that celebrates employee engagement and talent development. AARP’s PRISM LGBTQ ERG won a *Washington Business Journal’s* LGBTQ+ Business Award for LGBTQ+ Focused Employee Resource Groups.

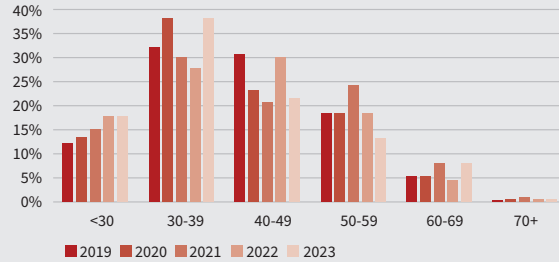


In AARP's Workforce

AARP Workforce and New Hires by Race/Ethnicity 2023



AARP New Hires by Age Group 2019-2023



AARP Workforce By Age Group

	<30	30-39	40-49	50-59	60-69	70+
2019	4.0%	17.3%	27.6%	32.0%	17.0%	2.1%
2020	4.4%	18.1%	26.2%	31.4%	17.7%	2.2%
2021	4.3%	17.6%	26.3%	31.9%	17.3%	2.5%
2022	4.3%	16.7%	26.7%	32.8%	17.0%	2.4%
2023	5.1%	19.1%	25.6%	30.5%	17.2%	2.6%

Note: Data for the years 2021 and 2022 were revised slightly from the figures reported in the 2022 Annual Report. Revisions were due to database quality improvements.



As of December 31, 2023, 64.9 percent of our workforce identified as female, and 35.1 percent identified as male.



AARP Board of Directors

AARP has a highly diverse Board of Directors, bringing a broad range of experiences, perspectives, and ideas that not only improve AARP's performance but also foster an enterprise culture of inclusivity and innovation.

BOARD LEADERS



Lloyd E. Johnson, MBA, CPA

(Board Chair). is a former managing director and global chief audit executive with Accenture. He has more than 40 years of experience in governance, strategy, 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. He joined the AARP Board in 2014, serving as Board

Chair of AARP Foundation for four years and as AARP Board Second Vice Chair, chairing the Audit and Finance Committee from 2020-2023. He also serves as a Board member of Apogee Enterprises and Beazer Homes, where he chairs their audit committees, and as a Board member of Haemonetics Corp., and VSE Corp. He holds a Bachelor of Science from the University of South Carolina, an MBA from the Duke University Fuqua School of Business, and a master's degree in accounting and finance from the University of South Carolina's Darla Moore School of Business.



Beth Ellard

(First Vice Chair). is a C-suite marketing executive and seasoned General Manager with successful experience 'connecting the dots' to drive strategic business model transformation and industry-leading B2C and B2B innovation and growth. She has managed overall operations and P&Ls of multiple businesses at Disney, Hearst, Comcast/NBCU, and Time Inc., delivering

double-digit revenue, EBITDA, and audience growth. Beth has also served at the Board and executive levels at large nonprofits including AARP and the Ad Council, guiding and leading digital transformation initiatives aligned with organizational mission. She holds a BA from Georgetown University and an MBA in Marketing from Northwestern University's Graduate School of Management.



Robert "Bob" Blancato

(Second Vice Chair). is President of Matz, Blancato and Associates, a public and government relations firm. He spent 17 years on the staff of the U.S. House Select Committee on Aging and has participated in four White House Conferences on Aging, including as the Executive Director of the 1995 White House Conference on Aging. As Second Vice Chair of the AARP Board, he serves as Chair of the Board's Audit and Finance Committee. He also serves on the board of AARP Foundation.

With over 30 years of deep experience in the field of aging and public service, he is executive director of the National Association of Nutrition and Aging Services Programs and the National Coordinator of the Elder Justice Coalition. As a volunteer, Bob serves on the Board of the National Hispanic Council on Aging. From 2016 to 2018, he chaired the American Society on Aging (ASA). He is a former volunteer State President of AARP Virginia and served six years on the Board of the

National Council on Aging. He is a former president of the National Committee for the Prevention of Elder Abuse. In 2023, he won the Jack Ossofsky Award from Generations United, their highest award for advocacy. Bob was named to the ASA Hall of Fame in 2020. He holds a BA from Georgetown University and an MBA from American University..



Margot James Copeland

(Governance Committee Chair)

serves on the board of Banner Bank and on its Compensation and Human Resources Committee and Credit Risk Committee. She serves on the board of trustees for the Cleveland Clinic and as Chair of Community Relations. She is on the board of the Cleveland Foundation, chair of its Governance Committee and member of its Investment Committee. She is on the board of the Rock and Roll Hall of Fame and co-chair of its Education

Committee. She serves on the board of the Cleveland-Cuyahoga County Port Authority. Over nine years at Kent State University, she served as Board Secretary, Chair of Nominating and Governance, and Chair of Academic Excellence and Student Success. She retired as Chair and CEO of the Key Bank Foundation. Previously she was the Chief Diversity Officer of Key Bank, garnering many national and regional awards. She has also served as national president of the Links, Incorporated. She holds a Bachelor of Science degree in physics from Hampton University and a Master of Arts degree from the College of Education at The Ohio State University.

BOARD MEMBERS



Joseph "Joe" Coughlin, PhD.

is the founder and director of the Massachusetts Institute of Technology AgeLab. Based in MIT's Center for Transportation & Logistics, he teaches in MIT's Sloan School of Management's Advanced Management Program and in the Department of Urban Studies and Planning. He is the author of over 200 academic publications. Coughlin's research explores how demographic change, technology and social trends converge to drive future innovations in business and government. He is a Behavioral Sciences

Fellow at the Gerontological Society of America and a Fellow of Switzerland's World Demographics and Ageing Forum. Coughlin is a Senior Contributor to Forbes and often writes for the Wall Street Journal and MarketWatch. Coughlin's book, *The Longevity Economy: Unlocking the World's Fastest-Growing, Most Misunderstood Market* (Public Affairs, 2017) was one of CEO READ's Business Best Sellers. His forthcoming book, with MIT AgeLab colleague Lucas Yoquinto, is *Longevity Hubs: Regional Innovation for Global Aging* (MIT Press, 2024). He holds a bachelor's degree from the State University of New York, Oswego, an honorary Doctor of Science degree from the State University of New York, a master's degree from Brown University, and a doctorate from Boston University.



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. He 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. In 2023, he served as Interim President and CEO of the Boston Symphony Orchestra. Earlier in his career, 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.



Jo Ann Jenkins, CEO, AARP. Jo Ann leads the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. She is a fearless champion for innovation, impact, and social change, committed to strengthening communities and advocating for what matters most to the more than 100 million Americans aged 50-plus and their families: health security, financial stability, 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 challenging outdated beliefs and sparking new solutions that allow people to adapt to the new realities of aging. 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. She is recognized as a visionary and global thought leader and a catalyst for breakthrough results. She has served and continues to hold board and advisory positions at a number of corporate and civic organizations. Under her leadership, AARP received the Malcolm Baldrige National Quality Award and has been recognized as one of the World's Most Ethical Companies. In 2019 and 2021 Jenkins was named by Fortune as "One of the World's 50 Greatest Leaders." After earning her Bachelor of Science degree from Spring Hill College in Mobile, AL, she graduated from the Stanford Graduate School of Business Executive Program. Jenkins also holds an Honorary Doctorate of Humane Letters from both Spring Hill College and Washington College.



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 Impact for Equity, a social justice advocacy organization. She holds a BA from the University of Illinois at Urbana-Champaign and a JD from Harvard University Law School.



Alan Murray. served as CEO of Fortune Media, where he oversaw integration of Fortune's print and digital editorial teams, expansion of its conference business, and establishment of new franchises and platforms. He wrote the daily newsletter, Fortune CEO Daily, and cohosted a weekly podcast, Leadership Next. Prior to joining Fortune in 2015, Murray led the Pew Research Center and spent two decades at the Wall Street Journal as Deputy Managing Editor, Executive Editor Online, Washington Bureau Chief, and author of the Political Capital and Business columns. He is the author of five books: *Tomorrow's Capitalist*, *The Wall Street Journal Guide to Management*, *Revolt in the Boardroom*, *The Wealth of Choices*, and *Showdown at Gucci Gulch*, co-authored with Jeffrey Birnbaum. In 2024, he was named as the inaugural executive fellow of The Yale Program on Stakeholder Innovation and Management. He received his bachelor's degree in English literature as a Morehead Scholar at the University of North Carolina and earned a master's degree in economics at the London School of Economics.



Julio Portalatin. is an Independent Board Director of State Street Corp where he also serves on the Risk and HR committees. Julio also serves on the Board of ServePro, the leading global loss mitigation and restoration firm. 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 100 countries. He actively supports several nonprofit organizations and sits on the boards of Covenant House International, Hofstra University, and Mt. Sinai Medical 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. He earned a Bachelor of Science in Business Management and an honorary doctorate from Hofstra University



Marie Quintero-Johnson. is a Senior Advisor for Rothschild & Co, one of the largest global independent advisory firms. She has held this role since retiring as Vice President and Global Head of Global Corporate Development for The Coca-Cola Company in April 2023 after 31 years with the company. In that capacity, she led the development and implementation of Coca-Cola's global inorganic growth strategy through the identification and execution of transactions and partnerships that accelerate growth, efficiency, and

capabilities. During her time in this role, The Coca-Cola Company completed more than \$50 billion worth of transactions in over 100 countries, significantly increasing the number of brands owned by the company, supporting the optimization of the bottling infrastructure, and assisting with the launch of the innovation and venturing agenda. Prior to joining Coca-Cola in 1992, she was an Audit Associate with Coopers & Lybrand. She is currently on the Boards of Tattooed Chef, United Network for Organ Sharing (UNOS) and Cristo Rey Atlanta Jesuit High School. She received her master's in business administration from the Darden Graduate School of Business Administration, University of Virginia and holds a Bachelor of Science in Accounting, International Business from Georgetown University. She is a Certified Public Accountant.



Libby Sartain. is an independent director and active business advisor after a distinguished career in human resources. As CHRO of both Yahoo! and Southwest Airlines, Sartain led significant business transformation initiatives. Both Yahoo! and Southwest were listed on the Fortune 100 Best Companies to Work for in America and the Fortune 500 during her tenure. Sartain is a director of ManpowerGroup Inc. She also chairs AARP Foundation, formerly served on the boards of Shutterfly Inc. and Peets Coffee and Tea. She was

Chair of the SHRM Board of Directors (2001) and the SHRM Foundation (2020-2021). Sartain was named a fellow of the National Academy of Human Resources (1998) and is an NACD Board Leadership Fellow. In 2020, she was honored by the National Association of Corporate Directors (NACD) in the Directorship 100. Sartain coauthored several books on HR and leadership topics. She is a frequent speaker and is often quoted in the business media as a thought leader in human resources.



David Windley. is an experienced leader in the human resources and talent acquisition space, and a veteran of the technology industry. He is the Executive Chairman and CEO of IQRecruit, a software platform that provides recruiters an easy and effective way to connect with the right talent. Previously he was CEO and President of IQTalent for nine years. Prior to joining IQTalent, Windley was the Chief Human Resources Officer at Yahoo! and Fusion-io. Additionally, he held executive human resources positions at

Microsoft, Intuit and Silicon Graphics, Inc. Windley served as the Board Chair for the Society for Human Resources Management (SHRM), and was a member of the Caldwell Partners International Board of Directors. He sits on the Tennant Company Board of Directors and the Board of DHI Group. He serves as the Compensation Committee Chair for both companies. He is a Governance Fellow with the National Association of Corporate Directors (NACD). He is a graduate of San Diego State University and earned his MBA from San Francisco State University.

Summary of 2023 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, 2023.

OPERATING REVENUE

AARP's consolidated operating revenues declined by 1.8%, decreasing to \$1.85 billion in 2023, as compared to \$1.89 billion in 2022.

EXPENSES

AARP's consolidated operating expenses grew by 1.5% in 2023, allowing us to continue spending on activities to further advance our social mission.

Operating expenses in 2023 were \$1.96 billion, as compared to \$1.93 billion in 2022. Expenditures covered a wide range of initiatives, including trustworthy publications, advocacy and information and services on health security,

financial resilience and personal fulfillment.

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.

At the end of 2023, AARP's consolidated statement of financial position (balance sheet) reflected total assets of \$5.7 billion and net assets of \$3.4 billion, enabling AARP to remain well-positioned to advance its mission of empowering people to choose how they live as they age.

NOTE: The complete AARP 2023 Consolidated Financial Statements with Independent Auditor's Report are available at www.aarp.org/about-aarp/annual-reports/.



ABOUT US

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence, AARP strengthens communities and advocates for what matters most to the more than 100 million Americans 50-plus and their families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org/about-aarp/, www.aarp.org/español or follow @AARP, @AARPenEspañol and @AARPadvocates on social media.

APPENDIX: SETTING AARP'S PUBLIC POLICIES

AARP's Public Policy Development Process

The development of AARP's public policy positions is central to the organization's mission. AARP's public policy development process is designed to keep the organization at the vanguard of issues that shape the lives of Americans as they live and age, now and in the future.

The process for developing policy is overseen by AARP's Board of Directors to ensure commitment to the organization's mission and purpose. The Board includes members from a variety of professional and geographic backgrounds to obtain a range of viewpoints and perspectives, and to reflect the diversity of AARP's membership.

The process of developing policy recommendations is facilitated by the Office of Policy Development and Integration, under the direction of the Chief Public Policy Officer. This includes extensive input and analysis of the

views of AARP members and other people age 50 and older throughout the nation, as well as studying policy options to develop innovative and thoughtful solutions that address the needs of this population. AARP staff and volunteers, as well as internal and external policy experts from across the country, contribute to the formulation of AARP's policy.

Listening to Americans 50 and older

The policy development process capitalizes on AARP's innovations as a "listening" organization in touch with our diverse membership through many different channels.

Over the last several years, AARP has significantly increased our focus on listening to the voices of people 50 and older, our members, and our volunteers across the country. AARP has offices in all 50 states, D.C. and the territories which are highly active in communities nationwide. AARP has also enhanced its research capacity and regularly surveys our members and people 50 and older on key issues. In addition, AARP has expanded its presence and engagement on social media platforms as well as our real-time response capabilities allowing the organization to receive ongoing input and feedback from members.

AARP volunteers from around the country also are a critical component of our policy

development process. They provide feedback during the process and share their knowledge and experience on policy topics. Staying in close touch with the interests and concerns of people 50 and older allows us to quickly gather the views of a diverse cross-section of volunteers, members, and the public to inform our policy analysis and recommendations.

Please note: Neither AARP's for-profit subsidiary, AARP Services, Inc., nor any of the member benefit providers are involved in the process of setting AARP policy.



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