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AARP Bulletin

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HOW OLDER AMERICANS EMBRACE THE JOYS OF LIVING ALONE



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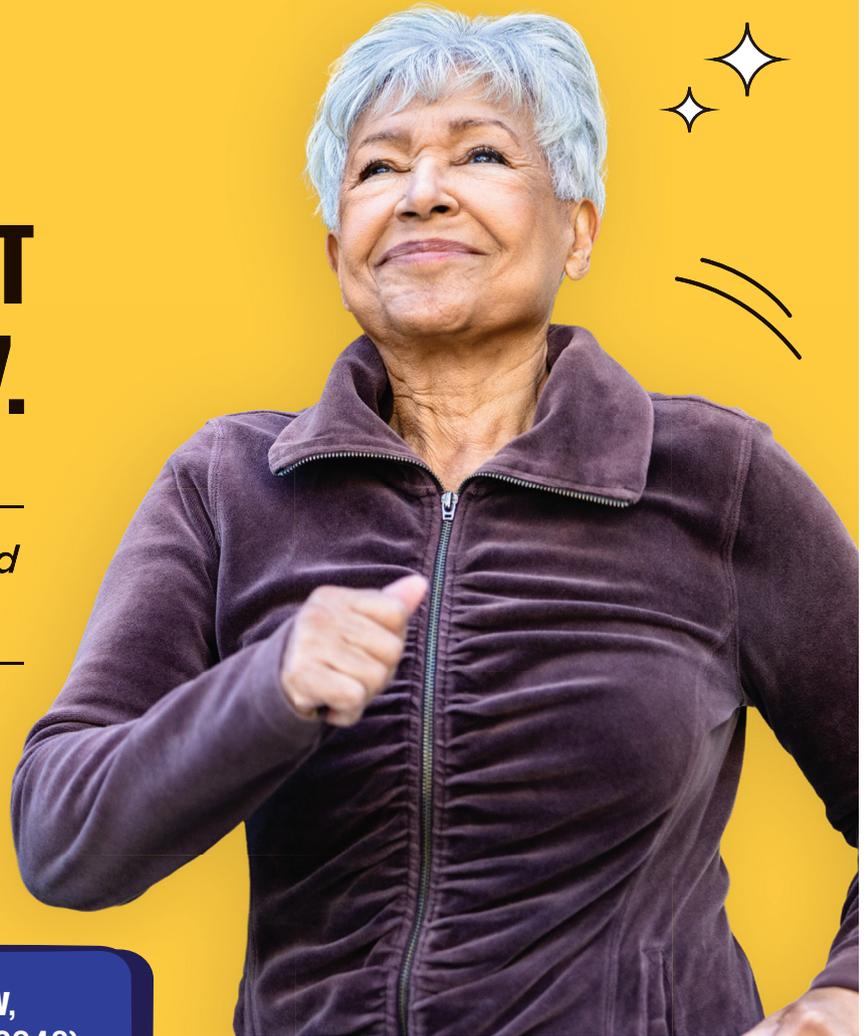
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Not always. Maybe avoid age jokes at a retirement party.

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“The older my children got, the longer my poems became.”

—Poet laureate Joy Harjo, 74

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WAIT, WHAT?

Drinking too little water can send you to the restroom.

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Virtual Event

Rachel Balog Donnelly, author of *Late to Your Own Funeral: How to Leave a Legacy and Not a Logjam*, will provide guidance on navigating the administrative maze of estate settlement and legacy planning Dec. 3 at 7 p.m. ET on AARP's The Ethel Facebook page. Go to facebook.com/aarpethel for more information.

Digital Magazine

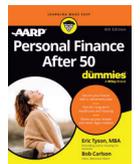
Read our special digital issue of *AARP The Magazine*, available now. It's all about relationships—from aging with a spouse to boosting your sex life to managing friendships in the digital world. Go to aarp.org/modernlove for these articles and more.

TV Show

Watch *Rural America Live with AARP* and learn top tips and insights on how to stay safe from phone scams. The program airs Nov. 17 at 8 p.m. ET, or go to aarp.org/aarplive to watch on demand.

Book

AARP's new edition of *Personal Finance After 50 for Dummies* is on sale now. It features information on retirement planning, long-term care and housing, and estate planning. Visit aarp.org/dummies to buy it, or look for it wherever you buy books.



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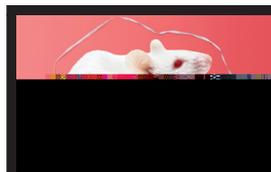


COVER STORY

6 Solo aging is on the upswing.



ILLUSTRATIONS BY JON KRAUSE; BOTTOM: JAMES YATES; CLOCKWISE FROM TOP LEFT: TARA JACOBY; KAREN KLEHN; AARP; AARP; GETTY IMAGES/AARP; CHRIS GASH; AMBER DAY; JAMES YATES; PHILIP CHEUNG; GETTY IMAGES



► **STRING OVER STING:** Flossing might replace the dreaded vaccination needle some day. Scientists gave flu and mRNA vaccines to mice using dental floss, triggering a “robust” immune response, says an article in *ScienceDaily*. Whether the mice had fewer cavities is not known.

2026 MEDICARE DRUG PLANS TO COST LESS

Monthly premiums for Medicare Part D prescription drug and Medicare Advantage plans are projected to decrease on average in 2026, according to the Centers for Medicare & Medicaid Services.

The premium for a stand-alone Part D prescription plan, a private insurer offering for original Medicare beneficiaries, is projected to average \$34.50 next year, a decline of \$3.81 from 2025 and a savings of nearly \$46 annually.

The average Part D total premium for Medicare Advantage plans with prescription drug coverage is projected to fall from \$13.32 in 2025 to \$11.50 in 2026, after Medicare Advantage program rebates are applied. CMS expects the average premium for all types of Medicare Advantage plans to decrease from \$16.40 in 2025 to \$14 in 2026.

While benefits and plan choices are expected to be stable next

year, Medicare Advantage plans from private insurers project that their enrollment will fall from 34.9 million in 2025 to 34 million in 2026. That’s an expected decline of all those enrolled in Medicare from 50 percent to 48 percent.

But as beneficiaries prepare for this year’s Medicare open enrollment, which began on Oct. 15 and will run until Dec. 7, CMS expects that Medicare Advantage enrollment will be “more robust than the plans’ projections and that enrollment will be stable,” the agency announced in late September.

“Millions of Medicare beneficiaries will have access to a broad range of affordable coverage options in 2026,” says Dr. Mehmet Oz, CMS administrator.

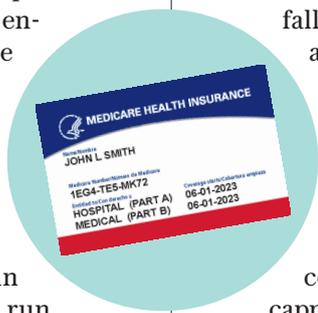
During open enrollment, ben-

eficiaries can call 1-800-MEDICARE 24 hours a day, seven days a week for help comparing plans and costs. People who want to keep their current Medicare Advantage or Part D coverage don’t need to re-enroll. AARP can help you understand your Medicare options: Visit aarp.org/medicare/open-enrollment for information.

While average premiums fall, some plans will see an increase. Part D and Medicare Advantage plans can also make changes to their coverage and costs.

Out-of-pocket spending for Part D-covered drugs will be capped at \$2,100 in 2026.

But plans also can remove medications from their drug lists, add prior authorization restrictions for more medications and even increase copayments before you reach the cap. An incentive that CMS provided to drug plans in 2025 will continue in 2026 but has been reduced from \$15 to \$10 and will allow plans to increase Part D premiums by up to \$50 instead of \$35.



Senate Panel Probes Bias

Age discrimination is becoming subtler than ever and costing America some of its best workers, a Senate committee heard in September.

One concern: Artificial intelligence may be screening out candidates who appear to be older, AARP Chief Advocacy and Engagement Officer Nancy LeaMond told members of the Senate Special Committee on Aging.

“Algorithms [that are] used to scan résumés and applications can accelerate bias using graduation dates or years of experience as proxies for age,” LeaMond said. She cited



other forms of age bias, from interviewers blatantly asking a person’s age to using terms like “digital native” in ads to signal a desire for younger people.

The hearing was organized by ranking member Kirsten Gillibrand (D-N.Y.) to focus on age discrimination in the workplace, with the support of Rick Scott (R-Fla.), the Senate committee’s chairman. AARP is supporting the bipartisan Protecting Older Americans Act of 2025, which would allow older workers who feel they have been discriminated against to sue employers rather than go through an arbitration process.

COVID Vaccine Guidelines Change for Older Americans

New guidelines mean getting a COVID-19 vaccine this fall may be more challenging than in previous years.

Health officials are recommending that adults age 65-plus use “shared clinical decision-making,” by talking to a health care provider, such as a doctor, pharmacist or nurse, before deciding whether to take



the vaccine.

People under 65 can also receive the vaccine using shared clinical decision-making and taking into consideration health conditions that increase a person’s risk of severe illness from COVID-19.

This year’s guidelines are a departure from past years, when the vaccines were more broadly recommended for anyone 6 months and older.

The change is drawing criticism from some public health experts. Dr. Helen Chu, a professor in the Division of Allergy and Infectious Diseases at the University of Washington

School of Medicine, says the change “introduces confusion to the patient about whether or not they’re able to get their vaccine.” Many other experts agree.

Still, “if a patient requests the vaccine, they will be administered it,” a CVS Health spokesperson tells AARP.

As in the past, COVID shots will be covered by most insurance plans, including Medicare and Medicaid, with no out-of-pocket costs.

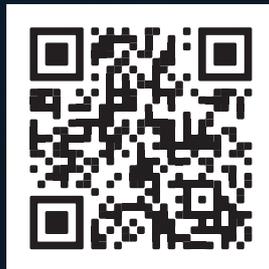
Those who haven’t already received a flu shot can get it at the same time. The RSV vaccine is also recommended for adults 75 and older and people 50 to 74 with certain health conditions.

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LIVING SOLO



How older Americans are embracing independence and redefining what it means to age alone

BY SARI HARRAR

At 102, Mildred Kirschenbaum plays canasta and mah-jongg weekly with friends, sips her favorite vodka-and-tonic cocktail (“It’s medicinal,” she quips) and trades stocks online. Living alone in Boca Raton, Florida, Kirschenbaum became a social media sensation at age 99, dispensing tart advice about aging via TikTok and Instagram.

“I want to be alone,” says the retired travel

agent, a widow for 19 years. “I like my own company.” Recent health issues have challenged her independence—but not completely. She stopped driving this year, but she did renew her driver’s license.

Kirschenbaum’s story is unique, and yet she represents a growing trend in America of people from different backgrounds and circumstances who are aging solo.

Twenty-one percent of U.S. adults age 50

and older—that’s 24 million people—now live alone, without a spouse or partner or anyone else under the same roof. And their numbers are growing fast.

This extraordinary upswing in aging alone is unprecedented, says Elena Portacolone, a professor of sociology at the Institute for Health & Aging at the University of California, San Francisco. “It’s a reality check that times have changed. For many, it’s about living your

own life, following what is important to you. But our social supports have not kept up with the needs of those aging alone.”

In 1950, just 9 percent of all U.S. adults lived by themselves. Now 1 in 5 Americans ages 50 to 54, about 1 in 3 ages 55 to 74 and half of those age 75-plus are aging on their own, according to U.S. Census data. By 2038, the majority of people age 80 and older—about 10 million—will be solo agers, Harvard University experts estimate.

Fueling this phenomenon are big changes in how Americans live, love and age, says Portacolone. These include lower marriage rates, more gray divorces and marital separations, greater longevity and less poverty, along with older adults’ desire to age in place, an increase in childlessness and smaller, more far-flung families. There’s a gender gap among solo agers, too. In 2023, 1 in 3 older women and about 1 in 5 older men lived alone, according to federal government statistics. Women live longer but are also more likely to stay single after being divorced or widowed. A 2022 study from Bowling Green State University found that men 55 and older are more than twice as likely as women to remarry—and other research suggests they’re choosing younger spouses.

Despite their numbers, solo agers are often misunderstood and even invisible. “Older adults who live alone are generally healthier, more cognitively capable and more socially connected than the broad group of older people living with their spouse or adult children—because they have to be,” says Dr. Sachin J. Shah, an assistant professor at Harvard Medical School. “The other side of the coin is, they’re more vulnerable when anything happens because they don’t always have the support of others.”

WHAT SOLO AGERS SAY

Until recently, “our knowledge of the experience of older adults living alone has been limited,” says Portacolone, the author of groundbreaking research about solo agers with cognitive decline and dementia. And while some receive support from relatives, friends and neighbors, she says that many solo agers with thinking and memory problems are virtually invisible. “Few people even know they exist,” Portacolone says.

So who are today’s solo agers? To find out, AARP interviewed dozens of solo agers and the experts now studying and assisting them. AARP also surveyed 503 solo agers from across

the U.S. about their feelings and experiences. What we found defies stereotypes, reveals surprising strengths and uncovers some can’t-be-ignored challenges. What follows are five insights into the lives of this growing group.

1. Freedom and Autonomy Are Tops

AARP’s survey tapped into the full diversity of America’s solo agers. Participants were never-married, divorced, separated or widowed; ages 50 to 95; lived in cities, suburbs and rural areas; were racially and ethnically diverse; and had annual incomes ranging from less than \$30,000 to more than \$100,000. Forty percent had lived alone for 20 years or longer. One thing most agreed on: Living on your own can be exhilarating and deeply satisfying.

“Oh, the freedom!” says Gayle Kirschenbaum, 70, a never-married, Emmy Award-winning filmmaker (and daughter of Mildred Kirschenbaum) from New York City. “I have flying dreams. They’re a metaphor for life. I don’t want anyone to hold me down.”

Heather Nawrocki, vice president of experiences and connections at AARP, says, “There can be a lot of joy in aging solo. Feeling the freedom to choose their own path, solo agers are the captains of their own ship. They can pursue their own interests. There’s a lot of positivity.”

The best parts of solo aging? For 1 in 3 survey respondents, it’s freedom and autonomy; 16 percent said the best part is independence.

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WHAT’S THE BEST PART?

We asked solo agers what’s great about the lifestyle. Top responses:

Freedom and autonomy	35%
Independence	16%
Control and decision-making	14%
No responsibility for others	9%
Personal space and comfort	7%

SOLO AGER SPOTLIGHT

“I did not think I would be alone at this age.”

Ruben Lopez Jr., 70
MERIDIAN, IDAHO

Ruben Lopez Jr. was stunned when his wife told him she wanted a divorce three years ago. “One of my first thoughts was, *Wait a minute; it wasn’t supposed to happen this way.*” says the retired U.S. Postal Service mail carrier. “I did not think I would be alone at this age.”

Like many older Americans who get divorced, Lopez adjusted his plans for retirement, finances and social life. “We were going to travel,” he says. “I was hoping to do that with a part-

ner. I had to reset my life to decide how I wanted to live and what I wanted to do.”

In 2023, he moved from Southern California to Idaho, a place he’d visited often and loved for its scenery and skiing. He overhauled his diet, started walking several miles a day, lost 30 pounds and got off two blood pressure medications. Lopez’s healthy lifestyle makes backcountry exploring easier. “I’ve fixed up the back of my SUV so I can put my sleeping bag, mattress and coolers

in there,” Lopez says. “I like traveling up into the mountains and camping overnight.” It’s a new life on a new budget. “I can’t do extravagant things,” he says. “The plan was we’d be married, we’d have our Social Security and pensions, and we also saved for retirement. We split that, but I had to settle some debt. I’m primarily living on a pension and Social Security.” Last summer and fall, Lopez scoured garage sales, thrift shops and ski shop sales for deals on skis, poles and boots so he can hit the slopes this winter. “I skied when I was younger, and I’m excited about getting back to it,” he says. “But at \$100 for a lift ticket for a day, I won’t go that often.”

Dating? Maybe in the future, he says. An early dating experience ended abruptly, and distinguishing real women from scammers on dating apps is difficult, he says. He’s building a social life by playing his bass guitar in the worship band at a local church. “Most of my life I’ve played for worship at church,” he says. “You can meet people and develop friendships because the music comes first.”

CONTINUED FROM PAGE 7

“Solitude is blissful,” wrote one participant. “I can do what I want when I want,” noted another. “I can put my own needs first,” said yet another. They enjoyed small acts of independence, such as “I don’t have to share the [TV] remote,” “Drinking out of the orange juice container” and “No one to clean up after.”

And they’re savoring their accomplishments. This spring, Lester Shane, 73, directed the classic American play *Picnic* at the Sands College of Performing Arts at Pace University in New York City, where he’s a voice, speech and dialect coach. “I think the great advantage of solo aging is you answer to no one,” says Shane, who lived with a partner at one time and has dated on and off since then. “There’s great freedom in that.”

2. There’s Time for Pals

When H. Shellae Versey, an associate professor of psychology at Fordham University, tracked 890 African American female solo agers as part of a larger 2025 study, she and her coauthor found that these solo women were less likely to feel lonely than women in the general population with partners—and both groups gave their health similar ratings. “People still have the idea that getting older means being lonely, and that solo living would be associated with worse health,

perhaps especially for Black women,” Versey says. “But if you’re still working, or you’re going to a bridge group or the local library or community garden, if you’re seeing people you know at the coffee shop and the grocery store, that’s very

different from being isolated with nobody checking on you.”

Making time for social connections was a priority for many of AARP’s survey respondents. Sixty-three percent said spending time with friends brings them joy, and 51 percent said their social life is excellent or good. Women prioritized these social connections more than men did. “Of the top things for living a long life, number one is camaraderie with other people your age,” says Vicki Ivey, 83, a solo ager from Cheyenne, Wyoming, whose husband died in 2014. “Good friendships, laughing and doing activities together are so important.”

WHAT’S THE WORST PART?

Participants said they felt ...

Lonely	22%
Anxious	9%
Overwhelmed	8%
Sad	7%

SOLO AGER SPOTLIGHT

“We all need a network.”



Carlene Davis, 59
LOS ANGELES

In 2012, Carlene Davis decided that solo aging works best when people aren’t aging alone. With a friend, she cofounded the California-based Sistahs Aging with Grace & Elegance (SAGE), focused on Black women as they age.

“I was the caregiver for my mother and father in my 20s and 30s,” says Davis, a consultant for nonprofit organizations and vice president of strategy and evaluation at the California Black Women’s Health Project.

“After they passed away and became ancestors, I started thinking about my own aging journey. I’m an only child. I don’t have children, a husband, sisters or brothers. If I needed the type of care I provided to my parents, I don’t have the traditional safety net. If something happened, there’s not a mini-me.”

But, she thought, she could build a network with her friend and cofounder, Kiara Pruitt. “I realized I needed to be intentional

about what my aging support system could look like,” says Davis. “That led to conversations with my friends, then to community conversations and to SAGE.” The mission: joining together for healthy, active, socially connected and financially secure later lives. SAGE’s 2,000 members share aging experiences, engage virtually and in person, and meet up at events, including summer reunions with educational sessions covering everything from aging in place to caregiving to dating.

Davis savors her single life. She has traveled extensively in Europe, Australia, South America and Africa, where she has done volunteer work. And she has launched other community projects through the California Black Women’s Health Project, including the Sankofa Elders Project, aimed at empowering older Black adults to advocate for community solutions to health disparities.

“Solo aging gives you the autonomy to center your own needs,” she says. And she is keenly aware of the importance of creating a safety net of friends who are like family to her. “You won’t have spousal benefits to enhance your savings or an adult child to contribute to your care,” she notes. “Our health care system has standards and policies, but it won’t advocate for you like a loved one would. We all need a network.”

3. Friendship? Yes. Romance? Maybe, Maybe Not

Two in 5 solo agers in AARP’s survey said loneliness and isolation were the worst parts of aging alone. Few were looking for romance, with women even less interested than men. “I don’t want to date,” Mildred Kirschenbaum says. “A man needs someone in his life. A woman is more self-sufficient. She spends her life taking care of others, even if she works.”

Another recent national survey found just

27 percent of single older women and 43 percent of single older men are interested in dating. And dating apps? Forget it. Just 5 percent of adults in their 50s and 2 percent age 60 and older had used one in the past year, according to a 2023 Pew Research Center survey.

“I tried four different dating apps,” says Ruben Lopez Jr., 70, a solo ager living in Meridian, Idaho. “I always set my age group to at least 55 or higher, and to local searches only, but I was always getting likes from women

CONTINUED ON PAGE 10

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Learn more

SOLO AGER SPOTLIGHT



“We’ve seen everything... That’s what makes us as strong as we are.”

Vicki Ivey, 83
CHEYENNE, WYOMING

A new social life began for Vicki Ivey when she walked into the Cheyenne public library in June 2014 for a meeting of the Cheyenne Widows and Widowers group. Her high school sweetheart and husband of 54 years, Dale, had died earlier that year. A friend she’d met at a hospice support meeting suggested the group. And soon the pair were at the center of a bunch of adventurous women.

“People liked being around us because we liked to laugh,” says Ivey, a former beautician and gift shop owner. “I had a Ford Explorer you could fit seven people in. I took them to Estes Park for the weekend. We went to Fort Collins to eat out and to Snowy Range to see the beautiful trees.”

She has noticed a special resilience in solo agers—including herself. They grieve for lost spouses and marriages that spanned decades. (“When I was alone, I would miss Dale more than

anything,” she says. “It took me three years to get over missing him so much.”) At the same time, a lifetime of experience has given them the grit to keep going. “Our generation, we’ve seen everything,” Ivey says. “Us people born during and right after World War II, we’ve seen bad times, we’ve seen sad times and we’ve seen good times. We have the full spectrum of what life’s about. That’s what makes us as strong as we are.”

That grit has helped Ivey through recent uterine cancer treatments, months of recovery, lasting weakness in her hips and a knee problem that makes walking difficult. Ivey’s three children live an hour or two away in Colorado. It’s a close-knit family. But for now, she’s staying in Cheyenne. “My kids would love if I moved closer to them,” she says. “But they don’t want to push me to move. They know I’m having a lot of fun with my friends here.”

CONTINUED FROM PAGE 10

in their 20s and 30s in other states. Almost every one looked like a fake account.”

In contrast, 57 percent of solo agers turn to friends for support and guidance. “You never know when you help people just by being there and listening,” says Bernard Dailey, 77, a retired chemical engineer from Cheyenne, Wyoming, and a widower since 2021.

He attends a local widows-and-widowers group on Tuesdays, is a member of a men’s bereavement group and recently joined the Audubon Society “just to try to get out more.” Dailey has coffee with friends on Friday afternoons and breakfast with another friend Tuesday mornings. “Just laughing together, getting out of yourself a little and being social sometimes is all you need,” he says.

One in 4 AARP survey respondents found

joy in volunteer work, and 1 in 5 are involved in their communities. Solo ager James Ravenell, 72, of Orlando, Florida, has been calling

older adults, many of whom are solo agers, three mornings a week since 2014 for the Red Cross of Central Florida’s Dial-A-Friend program. “I check on necessary things like their medication. If it’s cold out, I ask if their heat is functioning,” says Ravenell, a Navy

veteran and retired maintenance worker. “If there’s a problem or I can’t reach them, I note it down and call someone, like a son or daughter, to go out and check on them. It’s a pleasure. They inspire me.”

Since 2015, Evelyne Michaud, 68, a solo ager living in Westchester County, New York, has been checking in on older solo agers through DOROT USA, a social service organization based in New York City that aims to

ease social isolation for older adults. “I don’t consider it work,” she says. “The pleasure you have connecting and becoming friends is rich and valuable. We have conversations about everything.”

4. People on Their Own Need Social Networks

Solo aging has its challenges, too. AARP survey participants missed having someone around to help with “opening jars,” “household repairs,” “climbing a ladder” and yard work. Participants worried about being alone with an illness or injury. “In case of emergency, no one is there,” one said. “Afraid of a fall,” said another. “If you got sick, [there’s] no one to provide help,” said yet another.

One of Lester Shane’s top concerns for the future is the three flights of steps up to the rent-stabilized studio apartment he has

CONTINUED ON PAGE 12

ROMANCE? MAYBE YES, MAYBE NO

13%

said lack of an intimate partner is a bad part of solo aging.

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CONTINUED FROM PAGE 10

occupied since 1973. There's no elevator. "I just had a serious bout of sciatica," Shane says. "Getting up and down stairs, carrying groceries, was difficult. I think about what I would do in the future if I can't get around easily."

Without a strong network of family, friends, neighbors and other caregivers, solo agers can face increasing difficulties, says Jane Lowers, an assistant professor in the Department of Family and Preventive Medicine at the Emory University School of Medicine.

"People aging solo are less likely to get all their care needs met as they get older, whether it's help with transportation, household chores, basic health needs or mobility," Lowers says. "Those little needs can stack up. If you can't get to the doctor, medical

WHERE DO THEY TURN FOR HELP?

Solo agers go to many sources for support and guidance:

Friends	57%
Children	38%
Other family members	35%
Religious/spiritual groups	21%
Professional help	18%
Social networks	6%

conditions or even vision or hearing problems may go undiagnosed."

In a 2021 UC San Francisco study of 4,772 solo agers, 38 percent couldn't identify friends, family or neighbors to help them

with daily needs. When a major health shock like a heart attack, stroke or cancer diagnosis arose, they were more likely to end up in a nursing home for a prolonged stay. "No one wants to think they'll get sick and need help, but it's an inevitability," says lead researcher Shah. "To continue living independently, building social support can make a big difference."

Kathryn Martin, 74, of Kannapolis, North Carolina, has been a solo ager since the death of her husband eight years ago. She has a seizure disorder and used to call 911 every time she felt a seizure coming on. "I would lie on the floor until they arrived," says the retired textile mill worker. At \$700 to \$900 per ambulance trip, her medical debts skyrocketed. And she was developing memory problems.

A few years ago, Elder Orphan Care, a faith-based organization that aims to support older adults living alone, heard about Martin's situation and offered help. Martin was matched with a volunteer "buddy," Sandy Poling, 75, who negotiated payment plans with the ambulance companies, then worked with others

SOLO AGER SPOTLIGHT

"People know they can come in and talk."

Leon Christensen, 84
SAN DIEGO, CALIFORNIA



At 65, Leon Christensen crashed to the floor of his apartment. "One minute I was fine; the next, it was lights out," says Christensen, now 84. It was a hemorrhagic stroke—a bleed in the right side of his brain. Never married, the former music producer, computer programmer and handyman had always lived alone. "Nobody found me for four days," he says. Neighbors eventually found him and summoned help. "I was taken to the county morgue at Mercy hospital in San Diego," he says. "Luckily, the night attendant noticed I wasn't dead."

He regained consciousness a month later in the hospital and slowly recovered over the next year and a half—then lived with a friend before moving to a residence run by the social services agency Serving Seniors San Diego. Here, he says, solo aging is the norm. "Almost everybody is living alone," he says.

Christensen describes himself as a natural loner who enjoys his own company but also likes having friends around. He grew up on a Nebraska farm, then moved to Omaha at age 16. He relocated to San Diego because "it's paradise. We have fine beaches." Family

is far away. "Most of my relatives are on the East Coast that I haven't seen in more than 20 years," he says. "My parents and brother have passed away."

The stroke left him partially deaf, legally blind and mostly paralyzed. He uses a motorized wheelchair and has the use of his left hand. "I'm a natural lefty," he says. A caregiver helps him with shopping, banking and other errands; Serving Seniors San Diego provides meals every day. There's bingo downstairs, and his neighbors often visit. "When my door is open, people know they can come in and talk," he says. "I'm available."

from the organization to help Martin sell her childhood home and move into an assisted living center. Elder Orphan Care currently assists 35 "elder orphans" and plans to expand to 75 by the end of 2026. "We're really big on relationships," says Janna Syester, director of community programs. "Elder orphans are often invisible. There are a lot of people nobody knows are out there."

Family may be estranged or live far away, she says. Friends may have died or have their

own health issues, and neighbors may not realize the extent of their needs—or rarely see them outside their home.

One big and often unseen need: Like Martin, an estimated 4 million U.S. solo agers have cognitive impairment, Alzheimer's disease or dementia, says Portacolone. "Many lack an advocate who can help them go to medical appointments and manage their medication and daily lives," she says.

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5. Handling Money Is a Major Concern

Survey takers also felt the pinch of financial worries. More than half of 50- to 64-year-olds described their financial situation as fair to poor, as did nearly 40 percent of those 65 and older. Among their concerns: “financial security,” “paying all the bills” and “worrying that I will run out of money.” Without a partner’s income and assets, 63 percent of older adults in poverty in 2021 were solo agers, according to the U.S. Census. Since they don’t share the costs of housing and utilities with a partner, solo agers are twice as likely to say their money doesn’t stretch to cover basic needs.

In a 2023 Mather Institute survey, fewer than half of solo agers had set up a financial plan, designated a health care advocate or established a power of attorney. Compared with married people, solo agers were half as likely to have talked with anyone about financial planning, a 2016 Northwestern Mutual survey found. “Solos don’t see themselves as the people being served by financial planners—TV commercials are all about saving for college and weddings and leaving your children a legacy,” says Allen Davis, a financial planner in Hadley, Massachusetts, who puts out a newsletter for solo

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SOLO AGER SPOTLIGHT

“I’m the responsible one now.”

Joy Frank-Collins, 50
COLUMBUS, OHIO

When her husband was diagnosed with acute lymphoblastic leukemia in late 2022, Joy Frank-Collins remembers thinking, *I cannot be a widow. I don’t know how.* Her husband, Ethan, died in September 2023 at age 49 from a rare complication after a bone marrow transplant. “Ethan was determined to be the best cancer patient anybody’s ever seen,” she says. “We literally never

expected him to die.”

The couple raised two sons during a nearly 24-year marriage. “Ethan and I were just starting our second act,” Frank-Collins says. “We were sort of empty nesters, with our youngest in college and our older son starting law school.”

It took more than a year to begin processing her grief. “You’re in caregiver mode, fight-or-flight mode. I’m still coming out of that,” she says. But

shortly after her husband’s death, Frank-Collins had to take charge of money matters and find a way to pay the bills on her salary alone. Ethan, the primary breadwinner, had taken care of all the family finances. “He was balancing the checkbook up until the day before he went into the intensive care unit,” she says. “I really didn’t know how I’d figure it all out. One of the hardest things about aging alone is that there is no division of responsibilities whatsoever. I’m the responsible one now.”

Inside a folder of income tax documents set up by Ethan, she found a four-page list of information about their accounts—and advice her husband had left behind for his family. That advice gave Frank-Collins the courage to move forward, including asking for a raise at work. She got it.

Scan this QR code or visit aarp.org/soloager to watch a video of Frank-Collins.



Prepare Yourself for Solo Aging

TAKE THESE STEPS TO ENSURE YOUR SAFETY, HAPPINESS AND AUTONOMY

BY SARA ZEFF GEBER

I have been writing and speaking about solo aging for more than 10 years, prompted by witnessing friends and colleagues support their aging parents—taking them to medical appointments, managing their finances, stocking their refrigerators, calling them for check-ins and doing much more. As a woman without children, I asked myself, *Who will do that for me?* For solo agers, the answer lies in robust planning in three essential areas: financial, legal and social.



FINANCIAL

► **Live within your means.** Create a budget in which your expenditures do not exceed your income. Working with a nonprofit credit counselor, a financial planner who works on an hourly basis or another financial adviser can provide insight and guidance.

► **Continue working as long as you can.** In doing so, you will delay tapping into your savings, and your Social Security payment will continue to increase until it reaches its maximum at age 70. In addition, you can bank more money for future expenditures.

► **Plan for long-term care.** If you do not have long-term care insurance or sufficient savings to cover future care, ask your financial adviser what you need to do now to qualify for government-funded long-term care in your state later on.



LEGAL

► **Appoint a health care proxy.** Authorize someone to make medical

decisions for you if you are ever unable. Consider family members, a younger friend, the child of a close friend, a professional fiduciary or a private guardian. Once you’ve chosen a proxy, have a detailed discussion about that person’s role and your expectations.

► **Give someone you trust a financial power of attorney.** This lets that person—a relative, friend or professional—manage your finances if you can’t. Ensure that they have access to the passwords for your accounts. If it’s not the same person as your health care proxy, make sure the two will be able to work together. And remember: These are the key documents solo agers need to avoid court-appointed guardianship or conservatorship.



SOCIAL

► **Decide where you will live.** Explore options such as home

sharing with a friend and senior living communities. Think about proximity to transportation, health care and shopping.

► **Stay connected and engaged.** Get together often with friends and neighbors. Continue working or volunteer your time and talent to a cause you believe in.

► **Practice good habits for your health.** Choose doctors and dentists who respect your autonomy. Participate actively in decisions about medications, vaccines and screening tests. Have your ears and eyes tested regularly. Consider joining a gym for both fitness and social interaction.

Sara Zeff Geber is the author of Essential Retirement Planning for Solo Agers.

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55-59	13	38	69
60-64	17	58	108
65-69	21	81	154
70-74	33	141	272

Male Rates			
Issue Age	\$10,000	\$50,000	\$100,000
45-49	\$12	\$36	\$62
50-54	14	45	79
55-59	18	65	116
60-64	24	94	171
65-69	31	128	236
70-74	42	184	342

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Your AARP Where We Stand



BY DR. MYECHIA MINTER-JORDAN, CEO

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agers and is finishing a forthcoming book with coauthor Mary Young to be called *Financial Planning for Solo Ager: Manage the Six Hazards and Thrive*. “They may be afraid—and don’t have a partner to nudge them,” Davis adds.

Without the built-in safety net of a loved one in the house or nearby, tackling the challenges of aging can be especially risky for solo agers with small incomes, says Paul Downey, the recently retired CEO of Serving Seniors in San Diego, California. “We have 13,000 clients. More and more live alone,”

Downey says. “We see people who did everything right—they worked and saved, but something happens. Sometimes an illness comes along and uses up their life savings. Or their

spouse has an illness, then dies or moves into a skilled nursing facility. Their partner is alone in a housing crisis that could lead to homelessness.”

It happened to John Conroy, 67, of San Diego. Despite a long-held hospital job, his retirement savings ran out and a legal dispute over a town house left him homeless for a year. During that time, he slept in parks and abandoned buildings. Through Serving Seniors and other social service agencies, he got a permanent place to live in July 2023. “It’s wonderful for me,” he says. “Like heaven.”

A long, independent life can pose challenges for the most resilient of solo agers. Mildred Kirschenbaum enjoyed decades of travel and, at age 101, a book tour. “If you’re up there in years, do yourself a favor,” she says. “Enjoy yourself. Don’t sit home.” But last spring, a bad case of the flu and a fall in her home left her homebound. Her daughter moved in with her.

In spirit, however, Mildred is still a contented solo ager. “Don’t be afraid of life,” she says. “No matter how old you are, there’s always something to learn.”

Sari Harrar is an award-winning reporter and a contributing editor to AARP publications who writes about health, public policy and other topics.

STAYING CONNECTED

Solo agers can be alone but not lonely. AARP can help

The best thing about living alone is the freedom to do whatever you please, whenever you want to do it.
—82-year-old female solo ager

This month’s cover story highlights AARP’s research on solo aging—a growing trend that includes more than 24 million older Americans. The findings are encouraging: Many solo agers are living life on their own terms, enjoying independence and finding fulfillment.

Still, the picture is nuanced. While many embrace the freedom living alone brings, others say the hardest part is missing connection. One 57-year-old solo ager told us, “The worst thing about living alone is being lonely when there is nothing to do and not going out with friends or family.”

Loneliness is not just an unpleasant feeling; it is linked to many negative health consequences, including a higher risk of developing dementia, depression, even heart disease. It’s also costly for taxpayers. An AARP study from 2017 found a lack of social contact among older adults is associated with an additional \$6.7 billion in Medicare spending annually.

AARP has an extensive array of programs that solo agers may find helpful in combating loneliness. As part of our core mission to promote lifelong fulfillment, we have always recognized that staying engaged and connected is good medicine for healthy aging. That is why we’ve built a growing network of partners, volunteers and community programs to help Americans—solo agers included—pursue passions and meet like-minded people. These programs create a pathway to connection.

A great place to start is aarp.org/community. Here you’ll find ways to join with like-minded people over 50, including groups for foodies, techies and beyond. These options are designed for flexibility, ensuring that every solo ager can find the level of connection that feels both comfortable and meaningful.

Another meeting place is local.aarp.org—a hub where you can explore nearby events, discover volunteer opportunities and find ac-



AARP Tax-Aide volunteer Marylou Murry

tivities that reflect what matters most to you. From caregiver support groups to learning programs and fraud prevention workshops, there’s something for everyone.

For those interested in volunteering, AARP offers many options. For example, Marylou Murry, 75, has been with AARP Foundation Tax-Aide—the largest free, volunteer-run tax-assistance program in the country—for 12 years, since her husband, Don, passed away and she found herself “looking for opportunities to give meaning to my life.”

One of our most impactful efforts is the Ethel Circle, a closed Facebook community of women who celebrate life at every age. Members connect through lively conversations, a weekly newsletter and local Ethel Gathering Groups, which host small, informal meetups that transform online ties into lasting friendships. Each connection—big or small—can enrich daily life, offering belonging, purpose and the reassurance that you are never too old to make new friends. Living alone does not mean living lonely.

AARP founder Dr. Ethel Percy Andrus once said, “Old age is not a defeat but a victory.”

I encourage you to celebrate that victory—by embracing your passions, exploring new interests and building connections that bring meaning to your life. And if you need help deciding what to do, AARP may have just what you’re looking for. ■

WHAT MAKES THEM HAPPY?

When asked what brought them joy, solo agers said:

Spending time with friends	63%
Hobbies/interests	59%
Spending time with family	57%
Religion/spirituality	41%
Spending time with pets	37%
Volunteering/helping others	27%
Staying active in the community	22%
Career/work	18%

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**FIND A STORE
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GOTTA GO?

9 strategies to calm an overanxious bladder

BY MICHELLE CROUCH

The world is full of adventure and opportunity. But many of us miss those opportunities because we're busy doing something else: looking for a restroom.

Constantly having to run to the loo, or waking up several times during the night to feel our way to the bathroom: It's what doctors call frequent urination, a common condition among older adults.

Many people who have frequent urination also have overactive bladder, a condition in which you get an overwhelming urge to go that comes on suddenly and is difficult to control. Urine may leak out if you don't get to the bathroom fast enough. As many as 30 percent of men and 40 percent of women experience this problem at least sometimes, according to the Urology Care Foundation.

Frequent urination isn't harmful. But it can be embarrassing and annoying, especially if that gotta-go feeling is keeping you from activities you enjoy. And if you wake up a lot to pee in the night, you should know disturbed sleep has been linked to health conditions including diabetes, heart disease and dementia.

Many older adults assume that peeing frequently is a part of normal aging. That's not the case, says Elizabeth Braxton, a urogynecologist with Novant Health Pelvic Health Center in Winston-Salem, North Carolina.

"It's definitely more common as you age, but it's not normal," she says. If you feel as if you are urinating too often—or if you're always thinking about where the nearest bathroom is—you should talk to your doctor about possible causes, Braxton says.

Frequent urination can be a sign of a more serious condition, such as diabetes, a urinary tract infection, interstitial cystitis or an enlarged prostate. It can also be a side effect



of some medications, particularly diuretics. Sometimes simply changing how and when you take your medications can make a big difference, Braxton says.

Whether or not you have an underlying condition, a constant urge to go isn't something you have to live with. The following steps could help calm your cranky bladder.

1 DRINK WATER WISELY

Many people guzzle the often recommended eight glasses of water a day, but there's no science behind that number, says Karyn Eilber, a board-certified urologist at Cedars-Sinai Medical Center in Los Angeles.

"If you have a large person working outside, sweating, they probably need more than that," Eilber says. "But a petite person who sits at a desk all day probably needs much less."

However, if you don't drink enough fluids, that too can trigger more trips to the bathroom, says Aleece Fosnight, a board-certified physician assistant specializing in urology at Aeroflow Urology near Asheville, North Carolina. "It sounds counterintuitive, but urine is made up of waste products, and it's very irritating to the body," Fosnight explains. "The more concentrated your urine is, the more irritating it is, and that gives you the urge to go."

Let your thirst guide you, but aim for a minimum of 40 ounces of fluid a day—that's

about five glasses. Your urine color is another clue: It should be light to medium yellow.

2 MONITOR YOUR DIET

In one study, men who drank two cups of coffee a day were 72 percent more likely to have bladder problems, including frequent urination and leakage. Many other studies show the same association in women.

But caffeine isn't the only culprit. Other known bladder irritants are alcohol, spicy foods, high-acid foods such as citrus and tomatoes, chocolate, artificial sweeteners and carbonated beverages, including unsweetened seltzer water.

Experts recommend giving up all those foods and beverages for two weeks and then reintroducing them to your diet one at a time to see which ones are triggers.

3 DON'T GO 'JUST IN CASE'

Going to the bathroom before you feel the urge can actually worsen urination frequency, Braxton says.

Most people sense that their bladder is full about 10 to 15 minutes before they really need to go, Fosnight explains. If you routinely go before that sensation kicks in, the nerves in your bladder will adapt and start signaling to the brain that you need to go sooner.

"When your bladder is half full, you'll start to have the same sensation you used to have

CONTINUED ON PAGE 20

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CONTINUED FROM PAGE 18

when it was three-quarters full,” she says. “That line of capacity drops down.”

4 TRY TO HOLD OFF AWHILE

One of the most effective strategies is to not pee for 10 to 15 minutes after you first feel the urge, with the goal of building up from there. (Don’t go crazy: Regularly holding your pee for extended amounts of time—five hours or more—may increase your risk of a urinary tract infection or incontinence.)

Sitting down can help you hold off because it places pressure on the pudendal nerve, which “causes a reflex quieting of the bladder,” says Jill Rabin, a urogynecologist and coauthor of *Mind Over Bladder: A Step-by-Step Guide to Achieving Continence*.

Contracting your pelvic floor muscles (doing Kegel exercises; see “How to Kegel,” at right) also calms the bladder and can make it easier to wait, Braxton says. “I tell my patients to take big, slow, deep breaths, then close your eyes, contract your pelvic floor muscles and consciously tell your bladder to calm down.”

5 SET A BATHROOM SCHEDULE

For even more control, consider a behavioral therapy called “timed voiding.” Track how often you go to the bathroom and then set a schedule that adds 10 or 15 minutes

to the interval between toilet breaks. So, for example, if you typically urinate every 45 minutes, try to go every hour. Follow the schedule even if you don’t feel as if you have to go. After a week, add another 15 minutes. Keep increasing the interval until you can last at least two hours between bathroom visits.

6 TRY MINDFUL MEDITATION

Several small studies have found that mindfulness and meditation can help with overactive bladder. At the Loyola University Chicago Health System, for example, a small group of women who listened to a 15-minute guided meditation twice a day for two weeks reduced their number of incontinence episodes from 38 per week to about 12. Subjects underwent a series of relaxation exercises and then were asked to picture the physical connection between their bladder and brain, visualizing the part of the brain

that controls the bladder getting stronger and stronger.

7 CONSIDER ACUPUNCTURE

Some patients find that acupuncture can help minimize those mad dashes to the bathroom. Acupuncture stimulates strategic points on the body with super-thin needles. New techniques also send an electric current through the needles. A 2022 Cochrane review of 15 studies with 1,395 patients determined that acupuncture was slightly better than medication at improving the symptoms of overactive bladder, although the researchers noted that more high-quality research was needed. Acupuncture also had fewer side effects than medication, the review showed.

8 CUT DOWN ON NIGHTTIME FLUIDS

If you find yourself hitting the bathroom more than once a night, try to minimize how much fluid you drink after 6 p.m.

As many as 60 percent of adults over 70 wake up two times or more during the night to pee, studies show. Besides making you feel tired the next day, frequent nighttime awakenings have been linked to a lower quality of life, depression and a higher risk of falls.

Taking a diuretic, or water pill, for high blood pressure or a heart condition just before bed can exacerbate the problem, Braxton says. She recommends asking your doctor if you can take it earlier in the day instead.

9 SEEK MEDICAL INTERVENTION

If you have overactive bladder, your doctor can prescribe a medication to help weaken the urge to urinate. Other treatments include nerve stimulation, Botox injections or, if you have a severe case, surgery to implant a “bladder pacemaker” that can help control bladder function. ■

Michelle Crouch is a contributing writer who covers health and personal finance.

HOW TO KEGEL

Both men and women can benefit

- ▶ Identify the right muscles by trying to stop your urine stream mid-flow.
- ▶ You can do a Kegel anywhere, but lying down might be easier at first.
- ▶ Practice Kegels with an empty bladder.
- ▶ For a short muscle contraction, quickly tighten the muscle for one or two seconds and release for one or two seconds.
- ▶ For a long-hold contraction, gradually tighten the muscle for three seconds, then relax for three seconds.

- ▶ Work up to a five-second Kegel, then relax for five seconds. Eventually, work up to a 10-second contraction with a 10-second rest.

For more details, visit [nafc.org/kegel-exercises](https://www.nafc.org/kegel-exercises) for the National Association for Continence’s free, step-by-step guide.



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ASK DR. ADAM

A top internist and cardiologist answers your questions with surprising doctor-tested tips

“How can I keep my blood pressure down over the holidays? It’s borderline high.”

Dr. Adam: Celebrating the holidays with family and friends is important for our emotional well-being. I encourage the millions of Americans who have borderline high, or elevated, blood pressure to go out and have fun, but take some precautions.

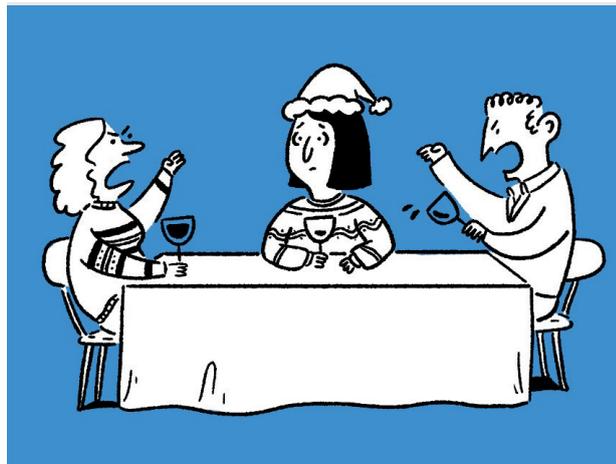
To keep blood pressure in check, it’s important to pay attention to lifestyle choices. Making small changes can have a big effect.

Minimizing salt intake is a good example. The American Heart Association recommends older people limit their sodium to no more than 1,500 milligrams a day.

Drinking water helps to move sodium out of the body through the kidneys, so be sure to stay hydrated.

Exercise is another way to keep blood pressure down. I recommend at least 150 minutes per week. Walking is a wonderful activity, especially after a big holiday meal. One recent study found that adding only an additional five minutes of exercise per day to your usual routine is linked to a drop in blood pressure.

When you’re overweight, your heart has to work harder to pump blood through your body. That’s why weight is a strong predictor of high blood pressure. Limiting the amount of sugar and carbs you consume can help



keep off those extra pounds. Of course, it’s tough to resist a holiday dessert now and then, but try not to overdo it.

You’ll also want to get enough sleep. Research from the American College of Cardiology found that people who get less than seven hours per night have an increased associated risk of getting high blood pressure.

And alcohol directly affects your blood pressure control. If you’ve had a bit too much one night, you may want to switch to seltzer for the next few evenings.

While stress during the holidays can raise blood pressure, studies show feelings of gratitude not only lower stress levels but also improve blood pressure. May you find a reason to celebrate every day of your life—no matter the season.

“Why am I always so cold?”

Dr. Adam: Several reasons can explain why we’re more likely to feel chilled to the bone as we age.

First, our metabolism slows down. As we burn calories, our bodies generate heat. If our metabolism isn’t running on full blast, we’ll feel colder.

Second, the fat layer under the skin starts to thin as we age. That layer of fat is insulation that works to conserve our body’s heat. The

thinner the layer of fat gets, the colder you may feel.

Hands and feet typically feel the coldest. That’s because as we age, our blood vessels lose their elasticity, which reduces the ease of blood flow, especially to our extremities.

Moving our bodies keeps us warmer. Since older folks generally don’t move as quickly, we’re going to get colder, faster.

Some medical conditions—such as diabetes, low thyroid levels (called hypothyroidism), and certain types of heart disease and anemia—can also contribute to our body’s temperature dropping.

And there are some commonly prescribed drugs that can contribute to making you feel chilly. Blood pressure medications, particularly beta-blockers, can make you feel cold because they slow down your heart rate, which may reduce blood flow to your hands and feet.

How can you warm up? Pay attention to your core. In the winter, I wear a thin vest under my suit jacket, and then I wear a coat over that. The layers keep me cozy.

Preparation is important too. Let’s say you know that you’re going to be taking a long walk on a frigid day. Once you’re very cold, it takes a long time to warm up again. If you can, plan for places where you can take a break from the cold before that happens. ■



Adam B. Rosenbluth, M.D., practices and teaches in New York City. Each Monday online, he answers your questions about how to make your body work better for you.

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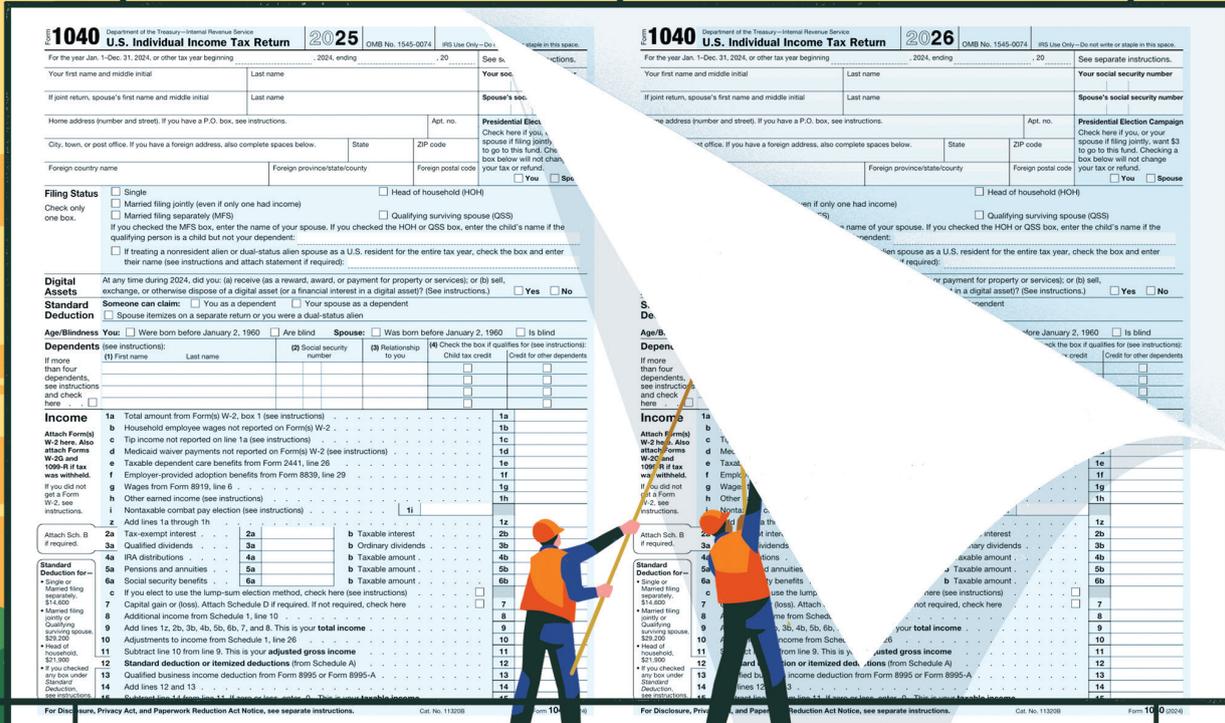
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TAX LAW CHANGES YOU NEED TO KNOW ABOUT

Recent legislation affects returns for 2025 and later

BY MAYA DOLLARHIDE AND CLAIRE LEIBOWITZ

The One Big Beautiful Bill Act, signed by President Donald Trump on July 4, makes multiple changes to the tax code. Some are temporary, some are permanent. Some could reduce your tax bill for 2025, while others go into effect

for the 2026 tax year. These are some of the provisions most likely to affect older adults.

Bigger deductions

Prior to the OBBB's passage, the 2025 standard deduction for people who don't itemize deductions on their returns—about 90 percent of taxpayers—was set at \$15,000 for individual taxpayers and \$30,000 for married

couples filing jointly. The new law increased those deductible amounts.

► For 2025, the standard deduction is now \$15,750 for individual filers and \$31,500 for joint filers. (The previously announced additional standard deduction for people 65 and older remains \$2,000 for singles and \$1,600 per qualifying spouse for couples filing jointly.)

► From 2025 through 2028, you may get an extra break if you're 65 or older: You can claim a bonus deduction on your taxes of up to \$6,000 per eligible individual even if you don't itemize. The new deduction “delivers tax relief at a time when many older Americans are living on fixed incomes while facing rising costs,” Nancy LeaMond, AARP's chief advocacy and engagement officer, wrote in a June 29 letter to Senate leaders.

CONTINUED ON PAGE 26

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Individuals with a modified adjusted gross income (MAGI) of up to \$75,000 and joint filers with income of up to \$150,000 can deduct the full \$6,000. The deduction phases out at higher incomes and goes away if your MAGI exceeds \$175,000 (\$250,000 for a couple). For purposes of this and other tax changes, your MAGI is your adjusted gross income, found on line 11 of Form 1040, plus certain added-back deductions, such as IRA contributions.

Deduction on car loan interest

The new law allows borrowers of all ages to deduct up to \$10,000 annually in car loan interest payments through the 2028 tax year.

There are some caveats, however. The loan must have originated on Jan. 1 of this year or later, and the vehicle must be a new car, minivan, van, SUV, pickup truck or motorcycle that underwent final assembly at a U.S. factory. If your MAGI is greater than \$100,000 (individual) or \$200,000 (couple filing jointly), the deduction tapers off by \$200 for every \$1,000 of additional income.

Many SUVs and trucks meet the assembly requirement, says Ronald Montoya, manager of consumer advice at the car shopping guide Edmunds.com. This includes models like the Honda Pilot, Toyota Highlander and Ford F-150. If you have a car's vehicle identification number (VIN), you can visit the government website [nhtsa.gov/vin-decoder](https://www.nhtsa.gov/vin-decoder) to check. "The safest bet is to look up the VIN number," says Montoya, but the assembly information is also on a car's window sticker at the dealership.

Expanded breaks for state and local taxes

Starting with tax year 2018, people who itemized could deduct no more than \$10,000 in state and local tax (SALT) payments on their federal return. The new law temporarily increases the limit to \$40,000 for taxpayers with a MAGI below \$500,000.

The provision could provide significant savings for homeowners who live in states and communities with high property taxes and property values. Older Americans are more likely to be in this group: While 65 percent of all U.S. adults own their homes, the rates rise to about 76 percent of people ages 55 to 64 and nearly 79 percent of those 65 and older, according to recent Census Bureau data.

The SALT deduction cap and income threshold will increase by 1 percent a year until 2030, when, under the new law, it reverts to \$10,000.

MORE HELP WITH CAREGIVING AND HOUSING

Other parts of the OBBA Act don't directly affect individuals' tax bills but could have financial ramifications for family caregivers and homeowners. These include:

► **An enhanced business tax credit for family leave.** The new law extends and expands provisions of the 2017 measure that offers tax breaks to employers that provide paid family and medical leave.

The credit, which was set to expire at the end of 2025, is now permanent. And starting in 2026, employers can offer it to workers after six months of

employment; previously, the minimum tenure for qualifying was a year.

The expanded credit provides "important support to employers whose workers are juggling jobs and caregiving responsibilities," AARP's Nancy LeaMond wrote to Senate leaders.

► **More housing tax credits.** According to a 2025 AARP survey, nearly 4 in 5 adults age 50 and older support tax credits to increase investment in housing for low- and moderate-income Americans. The new law expands the Low-Income Housing Tax Credit, a federal incentive for developers

to build and renovate affordable housing.

Among other steps, the law extends an increase in federal allocations to the states for disbursing the credits and makes it easier for builders and investors to qualify. "With a growing number of older adults struggling to find safe and affordable housing, these investments are timely and essential," LeaMond wrote.

AARP, however, didn't support all of the new law. "AARP remains opposed to other provisions in this bill that will make life harder for older adults who are trying to get by," LeaMond wrote in her letter, "including cuts to Medicaid, Marketplace health coverage and food assistance."

Certain earnings free from income tax

► Effective this year through 2028, employees and self-employed people can deduct up to \$25,000 of tip income received in occupations the IRS deems to be "customarily and regularly" receiving tips. Among the people expected to qualify: restaurant workers, dog walkers, tutors, companions for older people, and taxi and rideshare drivers.

► Workers with qualified overtime pay in 2025 through 2028 will be able to deduct the portion of that pay that exceeds their regular pay rate—for example, the "half" portion of their "time-and-a-half" hourly wage. The deduction maxes out at \$12,500 (\$25,000 if married and filing jointly).

Even if you have deductible tip or overtime income, the money is still subject to FICA taxes for Medicare and Social Security. The tip and overtime deductions start phasing out for individuals whose MAGI is \$150,000 (\$300,000 if married and filing jointly; married taxpayers who file separately do not qualify). Karin Anderson, vice president of tax compliance solutions at Wolters Kluwer, recommends keeping a record of the time and amount of tips received. "Documentation is key," she says.

Changes for charitable contributions

► Starting with tax year 2026, people who don't itemize can deduct up to \$1,000 (\$2,000 if married filing jointly) for qualified charitable cash contributions—a more expansive

version of the \$300 COVID-era deduction that non-itemizers could take for tax years 2020 and 2021. The provision does not extend to the donation of physical goods, like clothing and housewares.

► For taxpayers who do itemize deductions, the bill allows a deduction for charitable contributions only if they exceed 0.5 percent of their adjusted gross income. For example, if your AGI is \$100,000, the first \$500 of charitable contributions is not deductible.

Credits and contributions for care

► If, in order for you to work or look for work, you have to pay a caregiver to look after a child under 13, a spouse or a disabled dependent who lives with you, you may be eligible for what the IRS calls the child and dependent care credit. This credit applies to up to \$3,000 in expenses for one qualifying individual and \$6,000 for two or more of them. Starting in 2026, that credit rises to a maximum of 50 percent of qualified expenses if your AGI is \$15,000 or less, up from 35 percent. The rate of the credit diminishes at higher incomes.

► If your employer offers a flexible spending account, letting you designate pretax income for dependent care, you'll be able to contribute up to \$7,500 in 2026 for qualifying childcare and eldercare expenses, up from \$5,000. ■

Maya Dollarhide has written for MarketWatch, Yahoo Finance and other publications. Claire Leibowitz is an associate editor of the AARP Bulletin.

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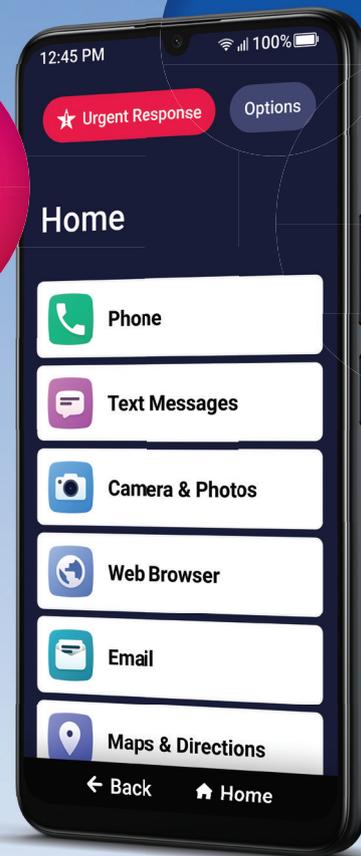
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Learn more

CELEBRITY IMPOSTOR SCAMS ARE RISING

Here's how to protect yourself

BY JOE EATON

The scam that cost Linda C.* in Massachusetts nearly \$100,000 started on social media and fed on her desire for some excitement in her life.

For Linda, that meant reaching out to the actor James Spader, whom she enjoyed watching on the NBC crime thriller series *The Blacklist*, on what looked like his Instagram account. To her surprise, “Spader” responded. Over time, they traded emails. Linda, 66, initially sensed red flags, but when the scammer sent her a picture of Spader in jeans and a golf shirt, she believed it was legit, even against her natural skepticism—a state that scam experts call going “under the ether.”

She was on the threshold of a so-called celebrity impostor scam, in which criminals lure victims by setting up fake accounts and impersonating famous actors, authors, business icons and other celebrities on Facebook, Instagram, TikTok, X and other social media sites. When fans like Linda reach out or comment on the scammer’s social media posts, the impostors respond, slowly establishing a predatory relationship that includes high-pressure asks for money, often deposited as cryptocurrency.

Over the next year, Linda’s communication with her scammer moved to texts and phone calls, and the asks escalated—including a \$10,000 “loan” to pay for a vacation together. Why would a rich and famous actor need a loan? His money was controlled by his management team, the scammer explained.

“He was supposed to come pick me up and go to the airport,” says Linda, who now knows



she was talking to a scammer who is likely based overseas. “I was all packed and ready to go. That’s how real I thought this was.”

Amy Nofziger, who directs the victim support hotline at the AARP Fraud Watch Network, says celebrity scams are on the rise; she recently heard from five victims in a single day. Financial losses from these scams can be devastating, but Nofziger says the emotional damage is also painful. She recently talked to a woman whose husband filed divorce papers because he believed he was going to marry Jennifer Aniston.

So why does an implausible scam work so well? “The criminals can tell a believable story that makes the victim feel special,” Nofziger says. “Who doesn’t want to be the person Brad Pitt falls in love with and plucks out of a normal life?”

Experts say artificial intelligence tools help scammers create persuasive celebrity photos and videos. In response to an AARP inquiry, the FBI said the best way to avoid being scammed is: “Do not send money, gift cards, cryptocurrency or other assets to anyone you solely met online or on the phone.”

Some learn that too late. Debi L., 69, who lives in Louisiana, lost at least \$11,000 to a Bob Dylan impostor, and she says she isn’t even much of a fan. Debi responded to a fake

“Do not send money, gift cards, cryptocurrency or other assets to anyone you solely met online or on the phone.”

—THE FBI

social media post about the Dylan biopic *A Complete Unknown* and came to believe Dylan was in love with her. Looking back, Debi says she was taken in by the idea that her life was becoming exciting and uncommon. “You know, it was an adventure,” she says.

Actors who have been impersonated in scams, including Kevin Costner and Pitt, have released statements and warnings informing their fans that they will never ask them for money. Matthew Hiltzik, Pitt’s publicist, says it is extremely rare for celebrities to reach out to fans. Any outreach should be considered a scam attempt. “The assumption should be that any celebrity text or direct message is not real,” Hiltzik says.

LaQuishe “Q” Wright, a social media strategist whose clients include the actors Channing Tatum and Zac Efron, says taking down impostor social media accounts is now a large part of her job. She blocks scammers and reports fake profiles to social media platforms, but new fakes always appear.

Tech companies are having some success battling impostors. Luke Arrigoni is a co-founder of Loti AI, a technology company specializing in deepfake detection that flags and removes fake celebrity profiles. The country music artist Lainey Wilson is a client, and Arrigoni says Loti has taken down nearly 8,000 fake Wilson accounts.

But for now, impostors are winning.

Becky R. in Virginia is struggling to help her 71-year-old sister, who continues to be taken in by a scammer impersonating the Scottish actor Sam Heughan, known for his role in the time-travel TV series *Outlander*. Becky’s sister, who lives in Tennessee, relies on Social Security for her living expenses, and Becky has no idea how much money has been lost to scammers. She worries the situation will end with her sister penniless and in crisis.

“We’ve been telling her from the get-go that it’s a scam,” says Becky. “And she just doesn’t believe us.” ■

*AARP is concealing the last names of people in this story to protect them from “rebound scams,” in which crooks target known victims with new fraud attempts.

Joe Eaton is an investigative reporter who writes about fraud and government waste for AARP.

Have questions related to scams?

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62	\$31.45	\$22.90	\$61.90	\$44.80	\$92.35	\$66.70	\$153.25	\$110.50
63	\$32.50	\$23.70	\$64.00	\$46.40	\$95.50	\$69.10	\$158.50	\$114.50
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
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D610835



Your Money Live Well for Less

BY LISA LEE FREEMAN



DISCOUNT GROCEER SMACKDOWN

Testing prices and products at Aldi, Lidl and Trader Joe's

My husband, Bill, and I used to shop weekly at the local supermarket. No more! Like many other people, we're now regulars at one of the discount grocery chains that sell a limited selection of mostly private-label products.

To find out how much you can save at these stores, Bill and I visited three big discounters—Aldi, Lidl and Trader Joe's—and our nearby supermarket. Here's what we found.

1 Price: Aldi and Lidl were the hands-down winners; their house brands often saved us 50 percent or more over national brands and 20 percent or more over supermarket private-label products. For example, the regular price of English muffins at Lidl was \$1.49, compared with \$5.29 for the supermarket's Thomas' Original English Muffins—a 72 percent savings—and \$1.99 for its house brand. Although Trader Joe's beat national brands by about 40 percent on a basket of staples (milk, cream cheese, butter and whole wheat bread), many of the chain's prices were similar to those of supermarket house brands.

five unlabeled bowls of potato chips; four of them got top scores from different relatives. My advice: Do your own taste test. All three discounters let you return what you don't like.

3 Selection: We saw more brand names at Aldi and Lidl than at Trader Joe's. Also, we enjoyed their infamous anything-goes aisles: "Aldi Finds," informally known as Aldi's "Aisle of Shame," and the "Lidl Middle." They feature a chaotic mix of household goods, clothing and seasonal items. At Trader Joe's, you won't find a giraffe-shaped pool noodle (\$4.99 at Aldi) or a self-stirring coffee mug (\$12.99 at Lidl), but you will discover plenty of unique grocery finds, like Ube Tea Cookies: purple yam shortbread cookies, which were yummy.

4 Vibe: We shopped during busy weekend hours, and despite big crowds, checkout was fast and friendly at Trader Joe's, which feels a bit like a health food store. Aldi looked like a mini supermarket with an efficient checkout area. But the Lidl store we visited was a bit disheveled, and we had to wait in a slow-moving line for the lone open register.

Bottom line: If price is your priority, Aldi and Lidl are worth the trip; you can save even more by stocking up on their weekly specials. Trader Joe's may not be the cheapest, but it's a good value and carries lots of unique products. At all three chains, the smaller format is a plus—it can save you time—unless, of course, you get sidelined by the Aisle of Shame! ■

Lisa Lee Freeman, a journalist specializing in shopping and savings strategies, was editor in chief of ShopSmart magazine from Consumer Reports.

Medicare Made Easy

BY ANN KAYRISH

Does Medicare cover weight loss drugs? I've heard it might.

Medicare does not, at this time, cover medications used only for weight loss. But confusion has grown with newer glucagon-like peptide-1 (GLP-1) drugs, which help with weight loss but are approved for other conditions too. Some of these drugs may be covered under your Medicare Part D plan—but only if prescribed for an approved medical reason, such as treating type 2 diabetes, heart disease or sleep apnea, not just for losing weight.

Instead of relying solely on the list of covered drugs, you'll want to call your drug plan to see if the one you're looking for is covered and for what conditions. They can also tell you if the drug requires prior authorization or has other restrictions.

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I just lost my job but was offered COBRA coverage from my old employer. Should I take it? I'm 67 years old and already have Medicare Part A.

The Consolidated Omnibus Budget Reconciliation Act, or COBRA, is a federal law that lets you temporarily keep your work health insurance after you leave your job. However, COBRA can be expensive because you usually must pay the full price for the coverage, plus an administrative fee.

Since you already have Part A, you can enroll in the COBRA plan, but keep in mind that Medicare will be your main insurance and COBRA will provide secondary coverage. You have an eight-month window to sign up for Part B. It's a good idea to enroll right away to make sure you are fully insured and to avoid late penalties and gaps in coverage.

Be sure to check with your former employer to see if its COBRA drug coverage is as good as a Medicare Part D plan. If it is, you do not need to enroll in a Medicare drug plan. It would be wise to speak with a State Health Insurance Assistance Program counselor to determine if COBRA is the best choice for you and your family.

Ann Kayrish has worked as a Medicare counselor with the State Health Insurance Assistance Program and as a Medicare expert at the National Council on Aging. Email medicare@aarp.org if you have questions about the program.

Your Money

Social Security Simplified

BY TOM MARGENAU

I was born in April 1959. I want my Social Security benefits to start at my full retirement age of 66 and 10 months, which I reach in February. I know payments come one month behind. So when I apply, do I enter February as my first month or March?

You should indicate February as your starting month for Social Security benefits. Social Security payments for a given month come the following month, as you note, so your February benefit will be deposited into your bank account in March. The question in the Social Security retirement application about when you want benefits to begin refers to your first month of eligibility, not the month you will get your first check.

My husband started receiving Social Security retirement benefits at 62. He is now 68 years old. I am about to file for my own retirement benefits. I made more money than he did, so my Social Security check will be

significantly higher. I am sure he will be due spousal benefits based on my record. How do we go about claiming those benefits?

Your husband can file for spousal benefits when you file your retirement application, either at ssa.gov or by calling Social Security at 800-772-1213. Calculating a spousal benefit can get complicated, depending on how old the spouse is when he claims it and when he claimed retirement benefits. But in your case, the formula happens to be simple. Social Security will take his full retirement age (FRA) benefit and subtract that from one-half of your FRA benefit. Any remainder will be added to his current benefit. Let's say your FRA rate is \$3,000, his is \$1,000, and he's getting \$700 in reduced benefits. Subtracting his FRA from half of yours leaves \$500. Adding that to his current benefit will raise his total benefits to \$1,200.

I am a 64-year-old widow, and I haven't remarried. I work full-time, making up to \$200,000 per year. I might retire sometime between ages 65 and 67, my full retirement age. Could I file for widow's benefits now and let my own benefit continue to grow? My husband died at 65 without claiming. What would my widow's rate be?

First things first: As long as you are under age 67 and earn the kind of money you are

making, you are not due any Social Security for which you might qualify—neither survivor benefits nor those based on your own record. The rules say \$1 must be deducted from your benefits for every \$2 you earn over a specified limit, currently \$23,400.

But once you retire or reach age 67, whichever comes first, these earnings-penalty rules go away. As you mentioned, you could file for survivor benefits first. If you file at 67, you would get a full widow's rate—in your case, the amount your husband would have received had he filed at FRA. If you file at a younger age, your survivor benefit would be reduced by roughly one-half of 1 percent for each month you start those benefits before age 67.

Later, you could switch to your own retirement benefits, which would grow at the rate of two-thirds of 1 percent for each month you delay filing for them between ages 67 and 70. If you wait until age 70 to make the switch, for example, you'd get an extra 28 percent added to your FRA monthly benefit.

Tom Margenau, a 32-year veteran of the Social Security Administration, is the author of Social Security: Simple and Smart.

AARP is urging Congress to protect Social Security. Go to aarp.org/WeEarnedIt to join the fight.

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CONTENT

► Make 'em laugh

Come up with a funny story or two about the person you're celebrating, and the crowd will likely respond. "People want to laugh," Leifer says. "It lightens the mood." This can even include funerals or celebrations of life. "It's really important because people want to remember this person fondly; they want to laugh about them," she says. Tread lightly at retirement parties, though. "You've got to be careful with the age jokes. That can sometimes go very south."

► But don't joke around too much

Remind the audience why the honoree is special. If it's a retirement party, for instance, "talk about how you'll miss them and what they brought to the office."

► Keep it clean

"Most times it's a very mixed crowd, so it's best to go with a no-cursing policy," Leifer says. There could be some exceptions, depending on the event. "If the whole party is frat brothers, go for broke." The bottom line: "Read the room."

DELIVERY

► Introduce yourself

This seems obvious but is often overlooked, Leifer says. "So many people get up there and start talking, and you're wondering, *Is this a relative? Is this a roommate? Is this their hairdresser?*"

► Set the tone

"Richard Belzer, the great comedian, once told me, 'You're like the pilot up there. If you start to panic, they start to panic. So just act like everything is A-OK.'" Leifer says the same applies to speeches. If you're bombing or it's a dud audience, just continue to act like it's smooth sailing. "Nine times out of 10, they'll think everything is OK too."

► Leave them wanting more

Remember that shorter is better. "Keep it five minutes or under," Leifer advises. Going on too long is a common blunder. "People go on and on. Wrap it up!" ■

Scan this QR code with your phone or visit aarp.org/leifer to watch a video of Leifer talking about great speech techniques.

Whitney Matheson wrote USA Today's *Pop Candy* blog and has contributed to Slate, The Hollywood Reporter and other publications.



MASTER THE TOAST

A former writer for 'Seinfeld' helps you make a speech that isn't a bunch of yada yada but leaves them wanting more

BY WHITNEY MATHESON

It can be a frightening proposition: You have to give a short speech at a gathering—say, your child's wedding or a co-worker's retirement party. Even worse: You just know that someone is going to shoot video and post it to social media. That's a lot of pressure.

A professional comedy writer is here to help.

Carol Leifer, 69, has had a long and successful stand-up career. Her relationship many years ago with Jerry Seinfeld partly inspired the Elaine character on *Seinfeld*, where Leifer worked as a writer and had a bit part as a receptionist. She has also worked on other hit shows, including *Saturday Night Live*.

In her new book, *How to Write a Funny Speech ... for a Wedding, Bar Mitzvah, Graduation & Every Other Event You Didn't Want to Go to in the First Place*, released earlier this year, Leifer (with cowriter Rick Mitchell) offers guidance for your occasion. We asked her for her best advice.

PREPARATION

► Don't be lazy

It may be tempting to just show up at the event and "wing it." Or maybe you think letting AI write your remarks is the way to go. But Leifer says you should take the time to craft a thoughtful speech in advance. "AI is not personal, and the whole backbone of a speech is personal. You're the only person who has this relationship with this person or couple, so draw on that material."

► Do some workshopping

"Practice your speech in front of someone who's going to be honest and will tell you where it's good, where it's bad and also maybe where you should take something out," Leifer says.

► Don't over-imbibe

"People are nervous when they do a speech, so they have a drink and then they feel good—and then they have seven more," she says. "That's a mistake."



Carol Leifer

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**GREAT WAYS
TO SAVE:
ON INSURANCE**

BY BETH BRAVERMAN

With insurance rates on the rise, it is more important than ever to be a careful shopper. Here's how to get a deal without sacrificing coverage.

Shop around. Rather than simply resigning with your carrier at renewal time, get quotes from at least two other insurers to see if they'll offer better rates. And be prepared to tell them what you are paying now. "The more quotes you get, the better your chances of finding a lower premium," says Laura Longero, executive editor of carinsurance.com, an insurance comparison website.

Highlight home improvements. Especially if the upgrades include projects like a new roof or storm shutters that make your house more resilient to natural disasters, your insurer may give you a discount to reflect your lower risk.

Boost your deductible. Increasing your homeowners insurance deductible from \$500 to \$1,000 may save you up to 25 percent on your premiums. Be sure you have enough cash in your emergency fund to cover it, just in case.

Consider telematics. Usage-based insurance plans use telematics, requiring drivers to install a device in their car or download a smartphone app that measures their speed, how many miles they drive and their braking habits. Then the device determines rates based on that data. For safe drivers, or those who don't drive much, that can result in lower rates.

Take advantage of life changes. If you've recently retired, sent a child away to college or gotten married, you may be eligible for lower rates or an insurance discount. Ask your insurer if your new life stage means lower premiums.

Don't sweat the small stuff. If you have the cash to cover the cost of claims that aren't worth much more than your deductible, Longero recommends simply paying them out of pocket. That's because a small claim could prompt insurers to raise your rate the following year.

Bundle up. Moving your home, auto and other policies to the same carrier could save you 20 percent on total premiums, Bankrate finds. Some insurers let you have one deductible across multiple policies, which could save money if you experience multiple events that require claims.

SOME NEW SUPPORT FOR CAREGIVERS

State laws help those helping loved ones

BY MOLLY SNOW

Family caregiver demands in America have surged. The number of adults providing ongoing care rose 45 percent over the past decade, according to the “Caregiving in the US 2025” report from AARP and the National Alliance for Caregiving. Some 63 million people—roughly 1 in every 4 adults—are now providing regular care to ailing loved ones.

“It’s physically taxing, it’s emotionally and socially taxing, it’s financially taxing,” says Mary Beth Malamatos, 63, of Tarpon Springs, Florida, a full-time caregiver for her 88-year-old mother. “There are stressors from all directions, and there’s no easy answer.” To ease the burden, some states have enacted or expanded caregiving aid.

FAMILY CAREGIVING LEAVE

VERMONT: Lawmakers broadened the category of family caregivers who qualify for 12 weeks of unpaid family leave to be more inclusive of LGBTQ+ caregivers. “A lot of times, we have laws on the books that just aren’t equitable for today’s world, and so it’s excluding a lot of people,” says Democratic state Rep. Emilie Krasnow, the bill’s lead sponsor.

TENNESSEE: Lawmakers passed a bill giving state employees six weeks of paid leave when a family member needs end-of-life care. “I think all of us would want to be able to have our family members by our side during some of those most challenging moments in life,” says Feroza Freeland, senior policy manager in the Nashville office of A Better Balance, a worker advocacy organization promoting expanded leave policies.



Myra Spijer helps her husband, Wayne, in their bedroom.



FINANCIAL SUPPORT

States are increasing Medicaid allowances for nursing home residents to cover a variety of expenses such as cosmetics, phone bills or a birthday card for a grandchild. Iowa, Ohio and South Carolina are among those that recently raised personal needs allowances. Angela Van Pelt, Iowa’s long-term care ombudsman, says these increases enable residents to afford items that provide comfort and dignity.



CAREGIVER WELL-BEING

MAINE: After a two-year pilot, Maine expanded its respite care program, offering grants to family caregivers for adult day services, home modifications, medical equipment or self-care.

WISCONSIN: The state lifted a \$48,000 income cap for its Alzheimer’s caregiver support program, ensuring that “no family in need [is] denied assistance due to arbitrary income rules,” GOP state Rep. Dean Kaufert, who authored the bill, said in a statement. The program provides financial support for services like adult day programs, transportation and meal delivery.

NEW HAMPSHIRE: The state approved a \$100,000 funding increase for its respite care program that provides financial relief to caregivers of people with Alzheimer’s and related disorders. This is intended to expand the number of people served, says Judith Jones, a policy coordinator for New Futures, a nonprofit based in Concord. ■

Molly Snow is a writer for AARP covering advocacy issues and state news.

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November is National Family Caregivers Month. Visit aarp.org/caregiving for helpful resources.



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Q&A Joy Harjo

“WE HIT COMING-OF-AGE MOMENTS ALL THROUGH OUR LIVES.”

—AT 74, JOY HARJO, AMERICA'S FIRST NATIVE AMERICAN POET LAUREATE, REFLECTS ON THE POWER OF STORYTELLING AND HOPE FOR THE NEXT GENERATION



In your new book, *Girl Warrior*, you talk about the importance of finding inspiration in family. Can you share an example?

My great-aunt [artist Lois Harjo] was one of my most important mentors. I used to love going to her apartment because it was filled with stories—stacks of books, family stories, pottery made by Native friends of hers who all had stories. With her, I found kinship. I no longer felt like I was dropped into alien territory.

Your mother was Cherokee, French and Irish. What was she like?

She and my father were both dancers. When I grew up with them, we'd often have country swing musicians in the house jamming. That music filled my ears and my imagination before I had words.

You say you needed to escape from a repressive stepfather. That led you to the Institute of American Indian Arts in Santa Fe, which was where you began to find your creativity.

When I was a student at the University of New Mexico, getting involved with the Native rights movement, I started writing poetry, and the music was there again. It came to me through poetry. Then, when I was almost 40, I picked up a saxophone and started

fooling around. Now I'm 74 years old, and I'm playing a lot of music. Last November, I curated a show at the Bob Dylan Center and later wound up singing with Taj Mahal and Jackson Browne. And two weeks before that concert, I was singing with Diana Krall, Elvis Costello and Lucinda Williams. It's been wild. My mother always said that I was a late bloomer, but that's pretty late.

How did you find your writer's voice?

It surprised me because I had no plans of becoming a writer. I just started writing, and at one point I realized that this was what I needed to do. It made no sense to me or anybody else who knew me. I was a young single mother with two kids. How in the world was I going to make a living writing poetry? But I had a deep trust in what I call my council, my spiritual circle.

Tell me more about that.

It's there for everybody, but most people don't call it that. Some people call it "instinct." For me, I just know things or feel a presence. It's like a gyroscope or a level.

You talk about poems as being "transformation stations." How so?

Art needs to transform the viewer, the listener by the end of the experience. Whether

it's a poem or a song or a painting, something shifts. And sometimes it's not easy because art often tests our ideas of what is proper. I think of artists as the point people of the culture because they don't remain [stuck] in what's been done. They move forward in ways we don't always comprehend.

Girl Warrior is a coming-of-age guide for young women, but the life principles you write about are relevant to men and women of all ages.

Coming of age isn't just about adolescence. We hit coming-of-age moments all through our lives, collectively as well as individually. At my age, what's constant is that we're all getting closer to the departure gate. That's when the awareness opens up.

When you talk about collective transformation, what comes to mind?

We need to keep moving toward kindness, connection and working together. Consensus is the Native way. You sit in a circle. There is no hierarchy. Power has to do with acts of kindness. You're seen as

being mentally ill if you start accumulating anything more than you need.

One of your principles for writing is: Develop what your great-grandfather called "long-root mind."

That's about having perspective rather than going after what you want now. Adolescence is about being in a youthful present, in which there's no past or future. It moves according to whims. Long-root mind has deep roots in connection and compassion. There's stability in it, but there's also a wildness and depth of perception. With long-root mind, you step into an awareness of the past and the future, not just the present.

Another principle is connecting to the Earth and all living things. Tell me the story of the old Pueblo woman who taught you how to listen to an aloe vera plant.

She told me to pay attention to the plant because it knows what's going on and has a certain kind of knowledge that you can learn from. "Be yourself," she said. "Don't try to be a rose or something else."

You've said that storytelling becomes more important as we age. How so?

The older my children got, the longer my poems became. When I had my first granddaughter, I started writing stories. My sense is that when a child is born, mother's milk emerges to feed the baby, but grandparents feed the babies with stories.

What do you tell your granddaughter?

I wrote a book called *A Map to the Next World*, based on a poem about what she needed to know. That seems to be a theme with me: "Here are some stories I hope you'll find helpful. We're all part of each other, walking the story."

What gives you hope today?

I often watch my great-grandchildren to see what's coming up. There's a small group of little girls—around 1½ and 2 years old—and they just blow my mind. Their strength, their perception, their creativity. These kids have come to change the world dramatically. ■

Interview by Hugh Delehanty

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STANDING UP FOR VETERANS

AARP offers an array of resources to help those who served

BY CLAIRE LEIBOWITZ

Craig Nicholson, a 66-year-old Army veteran and first vice commander of the Kentucky branch of the National Association for Black Veterans, needed heart and kidney transplants two years ago. Fortunately, he and his wife, Judy Nicholson, both AARP veteran volunteers in Kentucky, knew exactly where to look for support: a booklet produced by AARP called the “AARP Veterans and Military Families Caregiver Guide.”

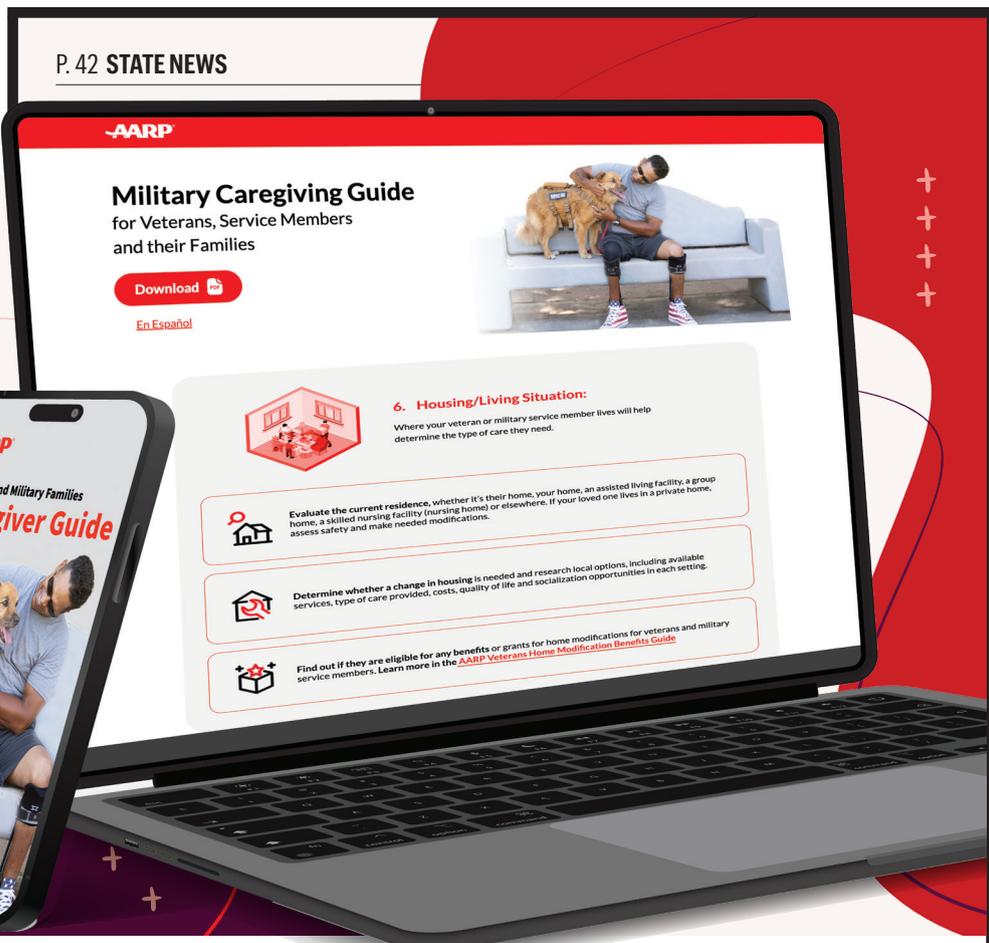
“[The guide] was something that we were aware of but didn’t use until we needed it. And once we needed it, we knew the value of the information inside,” Craig says.

Judy adds that it helped them organize details regarding expenses, travel, postsurgical activities and more.

The handbook is just one of the resources AARP has developed to help veterans, members of the military and their families with caregiving, postmilitary job transitions, dealing with the U.S. Department of Veterans Affairs (VA) and other issues.

“They served us, and this is our way of serving them,” says Juanita Jiménez-Soto, AARP’s national veterans and military families manager.

At aarp.org/vetresources, you’ll find downloadable handbooks on the following



topics, among others:

► **Health benefits information.** Use the “AARP Veterans and Military Families Health Benefits Navigator” guide to learn how to apply for VA, Pentagon and other health benefits and find free help online or over the phone by speaking with trained representatives.

► **Help transforming your home.** VA home modification grants help veterans build or buy adapted homes or adjust existing ones to live safely and comfortably. AARP has created a primer on home modification for those with certain service-related disabilities so you can live the life you want in a home you love.

► **Support for caregivers.** The AARP booklet the Nicholsons used highlights the steps of a caregiving journey: how to assess and address needs, create a plan, build a team and more. A related booklet offers comprehensive information on how caregivers can seek help managing the stress that comes with the role. AARP also has a financial workbook for home caregivers that can help with estate planning, paying for health care and other tasks. Call 877-333-5885 for more information.

assess and address needs, create a plan, build a team and more. A related booklet offers comprehensive information on how caregivers can seek help managing the stress that comes with the role. AARP also has a financial workbook for home caregivers that can help with estate planning, paying for health care and other tasks. Call 877-333-5885 for more information.

For more support, visit aarp.org/veterans, where you’ll find links to the following:

► **Help with work and jobs.** AARP’s Veterans and Military Spouse Job Center includes a free veterans career course, an online AARP Job Board to browse and a downloadable tool kit with more advice.

► **Fraud victim support.** Veterans and their families are nearly 40 percent more likely than civilians to lose money to scams. Identify scams targeting the military community by reading AARP’s fraud coverage, or get help by calling the AARP Fraud Watch Network Helpline at 877-908-3360.

► **Bargain rate for AARP membership.** Veterans are eligible for up to 45 percent off AARP membership. Get one year for \$15 when you sign up for automatic renewal, three years for \$38 or five years for \$55.

► **Fulfilling a wish.** AARP’s Wish of a Lifetime affiliate has helped thousands of older Americans, including veterans, achieve a dream. Go to wishofalifetime.org to read inspiring stories and nominate someone’s wish.

Veterans tell us AARP resources are the best place to find critical help. Judy Nicholson says, “If you can’t find it on the AARP website and you can’t find it on the veterans page, then it ain’t out there.” ■



Craig and Judy Nicholson



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¹In Texas, the Auto program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

²Average annual savings are derived from 6-month policy terms and based on information reported by customers who switched to The Hartford's newest rate plan between 9/1/22 and 8/31/23. Your savings may vary. Rate differences for AARP members and non-members vary by state and AARP membership tenure. ³Terms and conditions may apply. **Accident Forgiveness is not available to CA policyholders.** ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bag style and color may vary from image. Bottle not included.

*Based on customer experience reviews shared online at www.thehartford.com/aarp/car-insurance/reviews as of January 2024.

SPOTLIGHT WEST VIRGINIA

BE WISE WHEN BEING CHARITABLE

The holiday season brings out the joy of giving to loved ones and charities. But AARP West Virginia and state consumer officials urge generous folks to make sure they are giving to legitimate charitable organizations, not criminals.

In West Virginia, more than 2,500 imposter scams were reported to authorities last year, according to data from the Federal Trade Commission.

“We know that these types of crimes are typically under-reported,” says Gaylene Miller, AARP West Virginia state director. “Be vigilant and do [your] homework to ensure your charitable contributions are going to a legitimate organization or cause.”

She and state officials urge donors to check the West Virginia Secretary of State’s database of charitable organizations—erls.wvsos.gov/onlinecharities—to make sure the group is legitimate.

A big red flag is a group that uses pressure tactics, says Kimberly Mason, director of investigations for the West Virginia secretary of state.

Mason says bad actors stress urgency to prevent people from doing their research, and they tug on heartstrings with pleas to help those in need. “Just pause, do your research first,” she says.

Here are a few tips from the West Virginia attorney general’s office:

- ▶ Don’t give cash. Most legitimate charities accept donations by check or credit card—not cash, gift cards, cryptocurrency or wire transfers.

- ▶ Check the name of the charity carefully. Scammers sometimes use names that are similar to legitimate charities.

- ▶ Go directly to the charity or organization’s website instead of clicking on a link.

Go to ago.wv.gov to report a scam, or call the AG’s Consumer Protection Division, at 800-368-8808. —*Elaine S. Povich*

VIRGINIA

Supporting caregivers In honor of National Family Caregivers Month in November, AARP Virginia is working to help nearly 1 million family caregivers in the state, who in 2021 provided \$14.3 billion in unpaid care for loved ones. Go to events.aarp.org/VACare.

“Family caregivers are the invisible backbone of our long-term care system,” says Jared Calfee, state advocacy director for AARP Virginia. “We are not doing enough to support family caregivers.”

AARP Virginia is advocating for paid family leave, as well as “presumptive eligibility” for Medicaid-funded home- and community-based services.

Presumptive eligibility would allow low-income individuals who need care to receive Medicaid in-home services while their application is being reviewed. Nearly a dozen other states have established Medicaid presumptive eligibility for in-home care.

DELAWARE

Tax credit support More than 60 percent of surveyed Delaware residents over 45 say they are currently providing unpaid care to a family member or friend or have done so in the past, according to a recent AARP poll.

AARP Resources:

CAREGIVING

Among the tips, tools and other assistance available to families:

- ▶ Free caregiving guides in English and other languages.
- ▶ Tips on caring for a loved one with dementia.
- ▶ Information for veterans, service members and their families.
- ▶ State-specific guides.
- ▶ A toll-free family caregiver resource line at 877-333-5885.

Go to aarp.org/caregiving for more information.

An overwhelming majority—85 percent—say they would support a tax credit for family caregivers to help offset caregiving-related expenses.

Eighty-five percent also say they want to stay in their homes and communities as they age.

But 29 percent say they don’t have affordable housing options that are within walking distance to shopping or services.

AARP will use the results of the survey to bolster advocacy efforts on behalf of older Delawareans, says Wendell Alfred, AARP Delaware state president. —*ESP*

EVENTS & ACTIVITIES AROUND THE REGION

For more information: local.aarp.org.



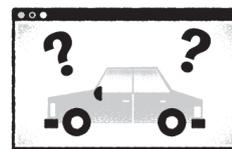
ALL STATES

You better watch out ... for scammers. AARP Washington’s online **Fraud Watch Friday** will focus on ways to avoid holiday scams. Join at aarp.org/fwf on Friday, Dec. 19, at 10:30 a.m. PT/1:30 p.m. ET.



DELAWARE

Ted Spickler of Dagsboro is this year’s Delaware winner of the **Andrus Award for Community Service**, AARP’s top statewide award for volunteering. Spickler, a retired professor, is an advocacy volunteer.



DISTRICT OF COLUMBIA

AARP Smart Driver classes are designed for motorists 50 and older, and some may qualify you for an insurance discount. Go to aarp.org/findacourse to locate sessions throughout the D.C. area.



VIRGINIA

Stay up-to-date on AARP advocacy at the **General Assembly** on issues like drug costs and family leave. Get updates at aarp.org/advocacyva or by texting JoinVA to 22777.

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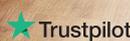
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