



Business & Economics

One Nation Under AARP: The Fight Over Medicare, Social Security, and America's Future

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One Nation under AARP is an interesting book for two interrelated reasons. First, it addresses the financial plight of baby boomers. Second, it does so in the context of the growing influence of AARP, an organization that is arguably the boomers' best hope for a strong voice in American society.

Lynch writes authoritatively about the generation whose members, he says, are likely to embrace individualism, optimism, and eternal youth more than any generational affinity for one another. He speaks of their new vulnerability, especially in light of economic conditions which have eroded their retirement savings, and of the new reality causing many to seek continued employment in their later years. What do boomers do when jobs are unavailable? Lynch cites statistics that indicate the number of self-employed people in their fifties and sixties has skyrocketed.

The author raises the provocative question of the boomers' "senior power potential"—whether or not they will rise in any sort of unified way to become politically influential. He suggests that any organized "movement" has probably been supplanted by the realization on the part of the boomers that they will need to work longer and save more to make up for inadequate retirement savings. And this is where AARP (formerly the American Association of Retired Persons, it now goes simply by its acronym) comes in. Lynch writes that AARP has effectively rebranded itself, moving away from its positioning as the nation's largest senior citizen lobby and instead "actively recruiting seventy-eight million graying baby boomers." The architect behind the transformation was Bill Novelli, former founder of a large public relations agency, who helped AARP "anticipate and assess the boomer age wave and its many consequences—long before any other institution took note."

As the author details AARP's rise to power, which, with its blend of insurance products

and Washington lobbying, has not been without controversy, he wonders whether the organization is an “insurance agent or political advocate.” Lynch shows how AARP became a key force in the battle for health reform, largely aligning itself with the Obama Administration, in a move that got mixed reviews from its members.

Lynch concludes his book with an insightful observation. He says, while “practically no one suggested AARP” to him as the single organization that speaks for boomers, it “is the only organization capable of framing, debating and mobilizing a defense of entitlements and other issues of concern to older Americans.” That’s why he thinks it will be a resilient force.

Well written, insightful, and on target, *One Nation Under AARP* is a fascinating analysis of where boomers are headed, the many challenges they face—and how AARP will potentially help them have a more secure future.

Barry Silverstein