

THE
AARP
GUIDE TO

MODERN PROBLEMS & THEIR SOLUTIONS

2024
EDITION

WE TAPPED TOP PROS TO TAKE ON TODAY'S
MOST COMMON HEALTH, MONEY, HOME
AND TECH ISSUES

It's been a year and a half since we last tackled some of life's most vexing struggles in the pages of the *AARP Bulletin*. And in that time—what do you know?—new challenges have emerged. So again we have sought the guidance of dozens of professionals to help us all take some of the stress out of 2024—whether it's home life, personal tech, health care, money management, travel or so many other types of modern problems.

—The Editors



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2022 issue.



PRODUCT PERIL

“Every week, there’s another grocery product recall. What can I do so I don’t eat something I shouldn’t?”

Foodborne illness sickens an estimated 48 million Americans each year, and people who have compromised immune systems or are over the age of 65 are at higher risk. Food is recalled because of lack of food allergy warnings on labels, or the presence of foreign materials (like plastic) or pathogens (like salmonella). To stay informed on the latest recalls, visit [foodsafety.gov](https://www.foodsafety.gov) or download the U.S. Department of Agriculture’s FoodKeeper app on your phone. And if you use a loyalty card at your grocery store, make sure your email address is up to date. Retailers often use this information to notify customers when they bought a recalled product.

—**Barbara Kowalczyk**, associate professor, George Washington University Milken Institute School of Public Health

TOO MANY MEDS?

“My pharmacy sets my prescriptions to “auto-fill.” This causes problems with prescriptions being filled before I need them, or not ready when I want them. How can I manage this?”

Auto-fill programs are intended to help you remember to pick up prescriptions and shorten wait times for a refill. But if you have too large a supply at home, turn off auto-fill online or through your pharmacy app or by talking to your pharmacist. Of course, you’re not obligated to pick up a prescription that has been filled for you. So if you have too much or you were instructed to stop taking a medication, the pharmacy can return the prescription to stock, and you won’t be charged.

—**Corey Lester**, assistant professor of clinical pharmacy at the University of Michigan

HYDRATION FRUSTRATION

“I see people carrying huge water bottles. Is there new guidance on how much water to drink?”

Everybody wants to be told the elusive magical amount that’s going to make us all healthy, but charts aren’t one-size-fits-all. We can usually

trust our bodies. When you need water, you get thirsty. And 99.9 percent of the time, if we overdrink, we pee a lot. Also, while people want to measure their intake of plain water, it’s the water molecules that count, whether it’s in soups or watermelon or tea. So when you’re thirsty, drink something—and when you’re not, you probably don’t need to. But if you want to take a few extra sips out of your trendy tumbler, go ahead.

—**Tamara Hew-Butler**, associate professor of exercise physiology at Wayne State University

HITTING THE BAR

“Salad bars and buffets closed during the pandemic. Is it safe to eat from them now?”

While safety protocols may have advanced as a result of the pandemic, most food safety professionals would still recommend avoiding salad bars and buffets. There are a number of factors here, including foods that are not maintained at safe holding temperatures and illnesses tied to cross contamination from dirty surfaces, utensils and hands—most caused by other patrons. If a staff member is serving at the buffet, that may be a big improvement. And pre-plated items make a difference.

—**Darin Detwiler**, assistant teaching professor of food policy, Northeastern University College of Professional Studies

TRUST YOUR BODY. WHEN YOU NEED WATER, YOU GET THIRSTY. SO DRINK SOMETHING.



RATING THE BANK RATES

“I got a great introductory rate on a CD, but now it’s renewing at a lower one. What’s the easiest way to get a higher rate, without facing this problem in another six months or a year?”

Many of those enticing short-term CDs are promotional offers. Be sure to read the fine print before you invest. In addition, savers can use online earnings calculators (such as at CDValet.com, NerdWallet.com or Annuity.org) to determine total returns for different CDs, taking into account the impact of automatic renewals. Those calculations may show

that a standard CD with a longer term is more profitable than a promotional CD offering with an amazing rate and a shorter term.

—**Mary Grace Roske**, spokeswoman for CD Valet

PURCHASING PROBLEMS

“My credit card company is great about detecting possible fraud. But often it’s a purchase I made, and then my card gets frozen when I need to use it.”

Fraud protections may be a pain sometimes, but they’re important. If you’re concerned that a purchase you make might trigger a fraud alert, call your card issuer and give them a heads-up. Use the number on the back of your card.

For example, if you’re remodeling your house and will spend \$5,000 at Home Depot, that big purchase might draw their suspicion. Telling them about the purchase should stop a fraud hold on your card. Likewise, call them if you are planning to travel.

—**Matt Schulz**, author of *Ask Questions, Save Money, Make More*



POST-PANDEMIC PROTECTION

“It seems like everyone is done with masks now. Are there circumstances when I still need to wear one while traveling?”

Think about how important the trip is and how you’d feel if you had to cancel—or if you felt so sick while traveling that you couldn’t enjoy it. So wear a mask when in crowded indoor spaces like security lines and the gate area in airports. It’s fine to take it off when you find an open corner away from people. Once you’re on the airplane, the times of greatest concern are when you’re on the ground—boarding and deplaning—and the engines and ventilation system aren’t running fully. And if someone near you is coughing, you might want to cover up.

—**Linsey Marr**, professor of civil and environmental engineering at Virginia Tech

CONTINUED ON PAGE 10

CONTINUED FROM PAGE 9

FORGET THE FEES

“There are so many extra fees when flying these days. Is there an easy way to find out the real cost of a flight?”

When searching for fares on a travel aggregator website like Google Flights, Expedia or Skyscanner, you're typically being shown base economy fares, which don't include any amenities or services. You only see additional fees when you start clicking through to book. In general, budget carriers tend to tack on fees for seat selection, boarding passes, luggage, even the weight of your carry-on (especially in Europe). Instead, compare the main economy fares on bigger airlines, which often are inclusive of these basic flight needs; a lot of times, the final cost can be close to the same as a ticket with all the fees added together on discount airlines. And don't fall for every prompt. You don't have to pay to select a seat. You can recheck later to see if more favorable seats open up at no additional cost or select one when you check in.

—**Katy Nastro**, spokesperson for the airfare tracking service Going



FENDING OFF PIRATES

“Porch thieves are getting more brazen. What can I do to make sure packages I get delivered don't get stolen?”

Install security mechanisms such as doorbell cameras and automatic lights. Cameras can watch for deliveries and even catch porch pirates in action. With most of these systems, such as Ring or Nest, you can livestream the front-door feed and get notifications of any movement on your property. Porch pirates will commonly strike at night, though, so having automatic lights can deter them. And when used with cameras, automatic lights can provide a more clear picture. Other precautions are using locking mailboxes or vault boxes for packages. Or pick up your packages at a nearby Amazon locker location, instead of having them delivered to your home.

—**Jeff Ketelaars**, cofounder of Security Guards Only, an online community

CLEAR SPACES

“Popular TikTok videos show mounds of lint being pulled from people's dryer vents. Should I get mine cleaned?”

Everyone should get their dryer vents cleaned. You don't want to wear out your dryer or your clothes or waste huge amounts of electricity. The question is: How often? Many say once a year, but that's not always necessary. The amount of lint that accumulates depends on the vent configuration and length, what kinds of things are being dried and how often. For instance, flannel will make more lint than drying nylon fabric. So have the vent cleaned, see how much lint is in it, then make a decision based on what you find. But I would do it at least every three years, just so you know things aren't going wrong.

—**David Bates**, owner of Dryer Vent Wizard of West Portland, Oregon

COOKING WITH ...

“There have been recent reports that say a gas stove may pollute the air in my home. What can I do?”

Yes, the science is legitimate. Gas stoves can cause high levels of air pollutants that are especially harmful to your respiratory system. Breathing them can trigger attacks or exacerbations especially for people living with asthma, chronic obstructive pulmonary disease or other respiratory conditions. But swapping out a working stove can be expensive. Look for local and national tax credits and incentives to make this more affordable. If you can't replace your stove, try to use electric appliances for as many cooking tasks as possible, such as electric kettles, rice cookers or electric pressure cookers. And when you do use your stove, run your range hood or exhaust fan. Opening a kitchen window can also help.

—**Josiah Kephart**, environmental epidemiologist and assistant professor at Drexel University Dornsife School of Public Health

SEE THE LIGHT

“Now that incandescent light bulbs are being phased out, I find LED bulbs just don't put out the same kind of light. It's too 'cold.' What can I do?”

What we call “warm” or “cool” light is what

the industry terms “color temperature” or “chromaticity.” It is measured in kelvins. The ideal range to mimic incandescent is 2,700-3,200 kelvins. But for a few dollars more, there are LED bulbs that let you change from

cooler to warmer with an app. There are also bulbs where the change in color temperature is built in. Turn it on once, and it's cool; turn it off and on again, it changes to a warmer tone, and you can cycle to the temperature you want. If you can screw in a light bulb, you can use these, and you don't need an app.

—**Terry McGowan**, director of engineering, American Lighting Association

IF YOU CAN SCREW IN A LIGHT BULB, YOU CAN USE LIGHTS THAT CHANGE CHROMATICITY.



PICTURE STORIES

“I don't understand the emojis my grandkids send to me. What does an upside-down smiley face mean?”

Emojis may look like a secret language, but they give you a chance to bridge the generation gap and connect with your grandkids. If you're stuck, there are online resources like Emojipedia.org. That said, probably the most direct and fun way to learn is to ask. Your grandkids are the real experts and will be happy to give you a lesson. They may even teach you a few tricks you can use in your own messaging. BTW: The upside-down smiley face is an emoji's way of being silly, expressing sarcasm or showing frustrated resignation.

—**Carla Bevins**, associate teaching professor of business management communication at Carnegie Mellon University

IN POLITE COMPANY

“I fear the turmoil of the next few months, with friends and family wanting to talk politics. How do I survive?”

There are plenty of people in my practice with election-caused stress and anxiety, including couples who are on different sides of the hot-button political aisle. I recommend:

► **Setting boundaries.** It's OK to say, “I prefer

CONTINUED ON PAGE 12

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CONTINUED FROM PAGE 10

not to discuss politics” and just leave it at that.

► **Sticking with the facts.** Avoid getting caught in hyperbole and sensationalism. It only stokes the fire.

► **Unplugging.** Turn off 24/7 coverage. Catching up with the morning and evening news will give you more than enough info.

► **Keeping a perspective.** If you get freaked out, remind yourself that there’s been a system in place for a smooth transition that we’ve accomplished for more than 200 years.

—**Jonathan Alpert**, a licensed professional counselor in Washington, D.C., and four states



CONTRIBUTING TO INBOX CLUTTER

“I made one donation to a political campaign, and now I get bombarded with emails. How can I make it stop?”

There’s no comprehensive federal privacy law that prevents organizations from selling and sharing your email address. In general, people should expect that when they make a donation, related groups will end up with their contact information. One strategy to reduce email is to set up filters that block senders. Maintain that actively because as each

new organization gets your address, you have to add them to the filter. Or set up a separate email account just for donations and related activities, so political emails stay out of your main account, where you get messages from friends and family or important bills.

—**Nathalie Maréchal**, codirector of the Center for Democracy & Technology’s Privacy & Data Project

TRUTH BE TOLD

“I’ve heard that some news stories are now written by AI. How can I tell?”

AI content has been increasing rapidly, and a problem with artificial intelligence is that it makes it easier to create disinformation, especially when fabricated images can be added that seem to back up the story. But closely vetting all the information we come across online would be too much for anyone. So focus your fact-checking energy. AI-generated fake news and other misleading content is often created to appeal to our emotions. Anytime you see something online that sparks a big emotional reaction—whether that’s outrage, excitement or surprise—take a moment to verify it with another source. Also, focus on where the news is coming from: What organization published or shared it? Open up new browser tabs and search for information about the website, author or specific claims you’re seeing. You might search for a topic plus the word “fact-check” to see if any

professional fact-checking sites have already done the work for you. These strategies could alert you to the fact that the website you’re on is known for sharing AI-generated content.

—**Julia Feerrar**, head of digital literacy initiatives and associate professor at the University Libraries at Virginia Tech

DIGITAL DILEMMA

“Computers are constantly changing, but I want to save digital photos for posterity. What format should I use that will be recoverable in 20 years by my children or grandchildren?”

I encourage my clients to preserve their legacy both digitally and physically. Digitally, the JPEG file (ending in .jpeg or .jpg) has been resilient. It was one of the first image file formats and is still the most common. Stay away from saving important photos in proprietary file formats like the HEIC files that iPhones use; they may not be readable down the road. Instead, convert them to a JPEG or TIFF, which is what the National Archives currently recommends. But also, printing is a fantastic way to preserve your legacy. Archival storage containers that are light-free and acid-free are the best way to ensure preservation of your photos.

—**Peter Bennett**, professional photography organizer from Culver City, California

CONTINUED ON PAGE 14

Solving the Password Conundrum

uring the research for this cover story, one modern problem came up above all else: “I can’t remember all the passwords I need for websites.”

We have solutions. But first, we want to acknowledge why this issue exists. In 2023, there were 3,205 reported data compromises—in which hackers break into the data files of a company or organization and steal consumer information. That was a 74 percent increase over 2022. When hackers learn your password to a site, they could access other accounts if you use the same password on those. The best way to protect yourself is to have a different password for every site. Therein lies the problem. A typical U.S. adult has more than 100 passwords, according to a NordPass survey. Here are tools that can help:



KEEP A NOTEBOOK

The old-fashioned approach is sometimes the best. Writing all your passwords on paper, then putting the list in a safe spot (say, folded and tucked into an innocuous book on your shelf) is the easiest way to keep track. “People say don’t write down your passwords, but actually that can be a fine thing to do if you keep it in a safe place,” says Lorrie Faith Cranor, director of the CyLab Security and Privacy Institute at Carnegie Mellon University.



USE A PASSWORD MANAGER

This is a secure online tool that organizes your passwords so you need to remember only one “master” password. They include Bitwarden, 1Password, Dashlane, and Norton Password Manager (Norton pays AARP a royalty for use of its intellectual property and provides a benefit to AARP members). Also note that some web browsers, such as Google Chrome and Microsoft Edge, have built-in password managers.



USE A PASSKEY

These are a newer and faster way to access protected websites. Instead of typing in a password for a website, you log in by using your fingerprint or a scan of your face (or your device’s PIN number). How this works depends on what your device will support. How to know if the websites you use offer passkeys? Typically, they will ask you to sign up. Otherwise, look at the “Security” part of their site to see if the service is offered. —**Chris Morris**

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Issue Age	\$10,000	\$50,000	\$150,000
45–49	\$10	\$23	\$52
50–54	11	29	71
55–59	13	38	94
60–64	17	58	148
65–69	21	81	213
70–74	33	141	377

Male Rates			
Issue Age	\$10,000	\$50,000	\$150,000
45–49	\$12	\$36	\$83
50–54	14	45	107
55–59	18	65	157
60–64	24	94	233
65–69	31	128	323
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CONTINUED FROM PAGE 12

LET'S TALK

“When I go to customer service online, I usually get directed to a chat. I don't think there's a person on the other end. How do I get a real person?”

My advice is this: Don't shy away from engaging with a chatbot. Up to 70 percent of customer service queries are answerable by providing basic information, and chatbots are great at doing that quickly. And chatbots are typically programmed so that if you ask something that they can't help with, they'll forward you to a human or give you a number to call. But if you are set on starting with a real person, there's a website called GetHuman.com, which tells you the number to call to get a person and the average wait time for many companies.

—**Evgeny Kagan**, assistant professor of operations management and business analytics at Johns Hopkins University's Carey Business School

HOW MUCH JUICE?

“I've been told that charging my cellphone all night degrades the battery over time. My husband is skeptical. Is it possible to overcharge electronics?”

Keeping your phone battery fully charged will, in fact, degrade it. The closer you get to 100 percent, the more stressed your battery is. Same with batteries in other electronics. Some leave their laptop plugged in for weeks, and that's pretty bad for it. Treat your battery better by stopping at 90 percent charged or unplugging after it's at 100 percent.

—**Kent Griffith**, an assistant professor specializing in energy storage at the University of California, San Diego

WILD WIRES

“Just as I got all my charging cables figured out, along comes USB-C. What can I do to keep my cords organized?”

I recommend collecting all the different cords and cables in your house and reviewing them with your current devices. Get rid of old cables. Look for tech recycling at major stores like Best Buy or an organization such as Tech for Troops. To keep the cables you use from tangling, corral them with cord wraps or twist ties and use a label maker or piece of tape to

identify which devices they work with.

—**Mindy Godding**, certified professional organizer and owner of Abundance Organizing

SOUND ADVICE

“These new over-the-counter hearing aids are great, but I'm so afraid I will lose them. How do I prevent that?”

Top-end prescription hearing aids come with a “Find My Hearing Aid” feature built into their smartphone apps, but there are not currently any over-the-counter devices with

this functionality. Beyond creating a consistent routine for when and where you put on and take off your hearing aids, and always storing them in a designated case when not in use, wearers can use another effective tactic: An inexpensive hearing aid lanyard can be clipped to your clothing or worn around your neck during physical activities like sports or

yard work, ensuring they won't fall to the ground if dislodged. Or buy a monthly replacement coverage plan.

—**Blake Cadwell**, CEO and cofounder, Soundly.com

MANAGING THE MESSAGES

“Because of new efforts to crack down on spam calls, I'm now getting a lot of spam texts. I want it to stop.”

Some of those spams are trying to figure out whether the phone number is in use. So if you get a spam text, don't respond, don't click on the links, and block the number immediately. I also encourage people not to give out their phone numbers or contact information unless it's absolutely necessary.

—**Murat Kantarcioglu**, professor of computer science, University of Texas at Dallas



TIRE TROUBLES

“My new car didn't come with a spare. What if I get a flat tire?”

About 30 percent of new cars today come with a tire repair kit instead of an actual tire. Unfortunately, the kits only fix small punc-

tures, so more extensive damage means waiting for a tow. You can buy an aftermarket spare, or donut tire, plus a jack (generally less than \$200). But when buying a car, check if there is space designed to accommodate a spare. You don't want to take up a big chunk of cargo space with a tire. If you decide that you can live without a spare, make sure you have towing insurance.

—**Robert Sinclair Jr.**, public affairs spokesperson for AAA

RECHARGE IN YOUR GARAGE

“I'm interested in buying an electric car. But how do I get a charging outlet installed in my garage?”

You'll want it installed by a licensed electrician who knows this is for an electric vehicle. While a car's plug will fit into a 240-volt outlet designed for a dryer, charging a car requires a heavier-duty outlet that can handle more juice.

—**Mike Porcelli**, adjunct automotive technology professor at Bronx Community College, Bronx, New York

PORTABLE PAYMENTS

“There are so many toll roads now, but fewer toll booths. What do I do if I drive on a road and I don't have that state's electronic payment system in my car?”

Increasingly, these electronic payment systems are regional. E-ZPass, for example, is used by 18 states, and E-PASS is used by 19. That said, states like California, Alabama and Texas have their own systems. Typically, if you come upon a toll road with electronic collection but no manual collection, the system may read your license plate and mail you a bill; in some cases, it may hit you with a penalty too. Sometimes there's an 800 number posted that you can call to pay the toll and avoid a fine. Beyond that, your best defense is to research the toll situations along your route. You can learn about the toll payment systems in each state at TollGuru.com, including whether the electronic payment transponder from your home state will work in the states you're traveling through.

—**Charles Leocha**, president of Travelers United, a Washington-based nonprofit that represents the interests of travelers ■

Interviews by: Beth Braverman, Maisy Fernandez, Michael Frank, Chris Morris, Kelsey Ogletree, Lexi Pandell, Pamela Schmid, David Schiff, Evelyn Spence, Robin Westen and Stewart Wolpin

WHEN YOU GET A SPAM TEXT, BLOCK THE NUMBER AND DON'T CLICK ON LINKS.