

Six Helpful Senior Organizations You Should Know

August 13, 2026

7-minute read

Older adults and their families often don't realize what kinds of support are available to help them navigate the challenges of aging. There are no classes in "getting older," after all. Aging is simply another stage of life — and like every stage, it comes with plenty of questions.

That's where senior organizations can make a meaningful difference. These groups help older adults understand their options, connect with reliable resources and make informed decisions about health, housing and daily living. For families, they offer guidance that can ease stress, clarify responsibilities and reduce the confusion that often comes with caregiving.

AARP

[AARP](#) is the largest and undoubtedly best-known organization for seniors. Its goal is to empower people over 50 to live their best lives. There are approximately 40 million members of the AARP community who enjoy the benefits of health insurance, financial security, and discounts for everyday living.

The organization continuously helps keep seniors informed of those benefits with its AARP magazine. Even more importantly, AARP keeps advocating for senior rights, affordable drug prices, expansion of health care services, social security, affordable home, auto, and health insurance, protection against age discrimination, and the importance of reasonably priced housing and food for seniors on a fixed income.

Seniors can be targeted for scams and fraud. The AARP Fraud Watch provides information to alert seniors to possible exploitation. It provides a helpline with trained volunteers for anyone with questions.

Older people over 50 can take advantage of AARP's job resources that help seniors explore career options, provide resume advice, and help fight age discrimination. Thanks to the efforts of AARP, 1,000 employers are committed to not practicing age discrimination when hiring.

AARP's efforts to promote a healthier and happier lifestyle for seniors include an AARP Driver Safety Course (including insurance discount), guides for caretakers, a healthy diet for physical and mental health, and promoting elder issues at the ballot. However, AARP says they are a politically neutral organization.

An AARP membership costs \$16 a year, and many older adults say the benefits far outweigh the price. The group offers discounts, consumer guidance and advocacy on issues that matter to people over 50. Another national option, the Association of Mature American Citizens, or AMAC, provides similar advantages and services for members.

With so many discounts and resources available through these organizations, many seniors start with an [AARP membership](#) and build from there as their needs change.

Membership to AMAC is \$16.00 as well, and the value and discounts provided by these senior organizations have many people over the age of 50 joining both. For a more complete comparison of the two, see [AARP vs AMAC](#).

AMAC - Association of Mature American Citizens

[AMAC](#) was founded in 2007 and is a much younger organization than AARP. However, like the better-known AARP, it is devoted to providing benefits for and improving the lifestyle of seniors. They promote low-cost and affordable insurance and a wide array of discounts. These discounts may vary from those offered by the AARP, which is why seniors join both organizations – for a full assortment of benefits.

The AMAC differs from AARP in one critical detail – it promotes itself as the [conservative alternative to the AARP](#). They advocate for traditional American values, such as faith, family, and freedom as a political platform. Their bi-monthly magazine is geared toward "patriotic Americans" and the role the government should be playing in their lives.

Like the AARP, AMAC offers its members many discounts, including travel, dental, vision, auto loans, etc. The goal is to help seniors save money in all areas of life.

National Council on Aging

The [National Council on Aging](#) ((NCOA) is "promoting vital aging in America." It was founded in 1950 with the intent of helping seniors remain independent longer while remaining vital members of their community. The NCOA's affiliated organizations are agencies on aging, senior centers, long-term health care facilities, churches, employment services, and others with the ability to help seniors over 50.

The council assists seniors – especially low-income seniors – with the Supplemental Nutrition Assistance Program (SNAP) to help seniors eat more and healthier, along with the Low-Income Home Energy Assistance Program and Medicare.

NCOA educates seniors on the many regional and state programs that could help seniors if they only knew such programs existed. Without this information, seniors may miss out on the potential benefits of health care and a healthier lifestyle.

NCOA has partnered with The [National Association of Area Agencies on Aging](#) to spread the word and educate the public on the abundance of benefits that they may be missing. Their motto is, "You Gave, Now Save." It is estimated that if seniors took full advantage of all available benefits, their annual budget could increase by around 25 percent. This is money seniors can spend on other necessities.

NCOA does not limit its concerns to seniors. The Council is aware of the burden experienced by caregivers of the elderly. There are approximately [53 million Americans](#) who must take care of and provide for an older and/or disabled family member. This is a difficult job, and NCOA advocates for self-care and positive mental health for caregivers who may be experiencing a great deal of isolation and loneliness.

Family Caregiver Alliance

Many seniors rely on caregivers to help them live more independently in their own homes instead of being forced into a senior facility. Everyone has their concerns about the elderly, but what about the caregiver?

Tending to a senior's daily needs is challenging. The [Family Caregiver Alliance](#) is a resource for caregivers who become overwhelmed with tending to someone else's needs and forget to take care of themselves.

Sometimes, putting someone's else needs ahead of one's own is necessary, but it will take a mental and physical toll.

More than 53 million Americans provide care to family, friends, and neighbors. Most realize that helping someone else live a better life is rewarding, but sometimes the caretaker needs to take care of him or herself.

Seniors, especially those bordering on dementia, find it difficult to communicate, and the caregiver needs to find a way to make a connection with the care recipient. The better the senior and caregiver communicate, the better the senior will feel, which may prolong their life.

Sometimes, communication can involve creating a routine to make daily care easier. It will likely also include discussions about the senior's health, which are not easy for either. The art of proper listening is a vital caregiver skill, as is providing empathy and understanding for the senior's fears of growing old. In addition to improved communication, caregivers need to develop a lot of patience.

Remaining Positive

Another essential caregiver skill is remaining positive in such trying circumstances. Bringing positivity and a good attitude to the situation will improve everyone's day. And if the caretaker is positive, the chances are excellent that the senior will develop a better mental attitude. Positivity invariably is win-win.

The [National Caregiver Alliance](#) is available to support the caregiver and provide needed resources. There is no need for a caretaker to feel isolated. The FCA has been helping caregivers for almost half a century, especially those dealing with seniors who have Parkinson's, Alzheimer's, or other impairments.

Helping Caregivers Cope

NCA recognizes the stress of caring for someone with brain injury and/or memory loss. It's a daily roller coaster ride that caregivers live through – often with very little, if any, support. Some signs of stress can be confusion, depression, and anxiety. Caregivers are isolated as they rarely have time for their friends. It's as if pieces of their life were being erased.

When they do deal with other people, the chances of conflict increase tremendously. Sometimes, isolation can lead to a lack of caring for themselves or substance abuse.

The NCA has advice on how to cope:

First and foremost, seek social support. This can be a Caregiver Resource Center, a church, or a trusted friend or family member to share some time with. Caregivers need to create a team of providers, from someone who provides relief, from a few hours to a day each week, to someone who can be counted on to listen. Someone should be lined up to allow the caretaker to have a needed vacation.

Caregivers can be so focused on a senior's health that they may forget their own needs. Self-care can be a critical part of senior care.

Red Hat Society

The [Red Hat Society](#) is not limited to women over 50, but the great majority of members are seniors. It is a social organization that encourages senior women to socialize while wearing a purple outfit with a red hat – the larger, the better.

Older women can suffer from isolation, especially single women and without families. Sadly, these women are frequently overlooked when a guestlist is created. They have become invisible. The Red Hat Society sponsors outings, from visits to museums to luncheons to movies, encouraging women to get out and make friends. It makes the statement that women over fifty are still alive and vital – and wearing big, fancy red hats to prove it.

Services & Advocacy for GLBT Elders (SAGE)

[SAGE](#) has been spearheading LGBTQ rights for decades. Seniors who are LGBTQ are twice as likely to live alone and four times less likely than heterosexual couples to have children. These circumstances provide unique problems as the gay community ages.

A survey in 2015 found that 65% of senior transgender people believe they only have limited access to health, and half of them are afraid of not receiving any medical treatment at all.

Many LGBTQ seniors debate whether to go back into the closet when looking for housing, and half of senior LGBTQ reported feeling isolated.

Aging can be difficult enough, but it can bring on unique problems when the LGBTQ community ages. SAGE is working in key cities and state and federal levels to continue fighting for LGBTQ rights.

Benefits from Long-Term Care Insurance

While not everyone needs [Long-Term Care Insurance](#), those with LTC policies have comprehensive benefits that help their families and protect savings and investments. LTC News has many tools and resources available to help you and your family better understand aging, caregiving, health, long-term care, and retirement planning.

LTC News can help you learn how LTC Insurance works and how it gets underwritten and designed. Start learning now: [Plan Like an LTC Professional](#).

You will still need a [qualified and licensed LTC Insurance specialist](#) to match your age, health, and other factors to the lowest cost option among the top-rated insurance companies. The specialist will [compare all the top-rated insurance companies that offer long-term care solutions and show you accurate quotes](#) from all these options.

There are many options available with LTC Insurance. Many insurance companies include [case management](#) as part of the benefits package. Case management helps the policyholder, and their families develop a care plan and even helps with finding quality caregivers and facilities.

LTC Insurance has many other benefits but cannot be purchased when you already have declining health or require care. Each insurance company has specific [underwriting guidelines](#) to determine if an applicant qualifies for coverage.

Most people obtain coverage in their 50s when they still enjoy reasonably good health, and [premiums](#) are much lower; however, those in their 60s and older can find affordable options.

You can rely on **LTC News Trusted** LTC Insurance Specialists when you seek accurate quotes for Long-Term Care Insurance. These LTC News trusted partners are professionals who are screened by LTC News and hold the [professional certifications](#), are endorsed by the [American Association for Long-Term Care Insurance \(AALTCI\)](#), and come highly recommended as [Ramsey Trusted Pros](#) by financial expert Dave Ramsey's organization (Ramsey Solutions).

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Your request for accurate Long-Term Care Insurance quotes and comparisons will be provided by a pre-screened LTC News Trusted Partner. This LTC Insurance Specialist is licensed in your state and represents all the top-rated insurance companies that offer long-term care solutions.