THE SENIOR CITIZENS LEAGUE
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THE ADVISOR

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THIS ISSUE

What You Need to Know About the 2026 Social Security Trustees Report

By John I. Adams, Chairman, TSCL

Each year, the Social Security Administration (SSA) issues a report on the program's financial health, known as the Trustees' Report. The SSA released this year's report on June 9th, and the news doesn't look good.

Social Security's doomsday is closer than ever

According to the SSA, the Old Age and Survivors Insurance Trust Fund, the fund from which it pays all non-disability benefits, is projected to become depleted in the fourth quarter of 2032. The program currently doesn't generate enough tax revenue to cover full benefits, so it covers the shortfall from the trust fund. When the trust fund runs out, the SSA will be forced to only rely on incoming tax revenue and automatically cut benefits by 22 percent, says the SSA.

Today's average Social Security beneficiary collects a monthly check of $1,937.53. (This amount is higher for retired workers.)

If Congress fails to act to raise Social Security's revenue and the cuts take effect, the average beneficiary's check would decrease by $426.67. An income loss of that size would represent a tangible difference in the standard of living for millions of American seniors.

The SSA's hands are tied

On its own, Social Security has no power to avert this crisis. Real change must come from Congress. "To protect the promise of Social Security, it is important for lawmakers and the Social Security Administration to work together to ensure the trust funds continue to provide financial stability for now and for future generations," said SSA Commissioner Frank Bisignano in a press release accompanying the 2026 Trustees Report.

The key truth is that only legislation can fix the program. Congress must either increase revenue through raising the Social Security payroll tax or eliminating loopholes that allow higher-earning Americans to pay a lower share of their income into the program.

A new bill could save Social Security

Just weeks after the release of the Trustees' Report, a bipartisan group of Senators introduced the Protecting Retirement Opportunities and Maintaining Income Security for Everyone (PROMISE) Act. The legislation calls for the formation of an independent, bipartisan committee that would make recommendations to Congress and culminate in an up-or-down vote on policies to extend Social Security's solvency for at least 50 more years.

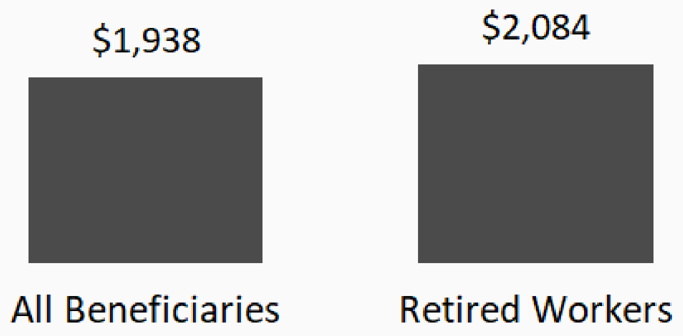
Other bills that would extend Social Security's solvency, such as the Social Security Expansion Act and the Social Security 2100 Act have previously failed to pass. The PROMISE Act would force Congress to take these proposals seriously, a priority for all American seniors.

COLA Watch

What will your benefits look like next year?

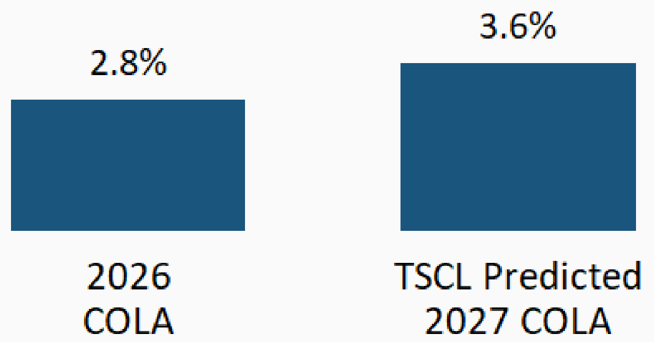
Average Social Security Benefit:

as of July 2026



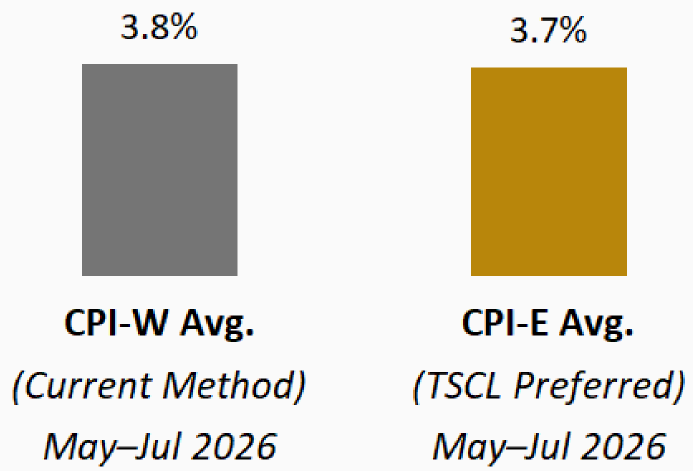
The 2027 COLA will be announced in

2 Months



A better inflation measure

would give you a better COLA.



Take a deep dive here.

Representatives Steven Horsford and Nicole Malliotakis Honored With the 2026 Senior Sentinel Awards

By Shannon Benton, Executive Director, TSCL

The Senior Citizens League (TSCL) recently recognized two members of Congress for their commitment to improving the lives of older Americans. TSCL Chairman John Adams, Legislative Assistant Ramatou Njoya, and I presented the organization’s 2026 Senior Sentinel Awards to Representative Steven Horsford (NV-1) and Representative Nicole Malliotakis (NY-04).

The Senior Sentinel Award is one of TSCL’s highest honors, recognizing lawmakers who have demonstrated exceptional leadership and a steadfast commitment to advancing policies that support America’s seniors.

Representatives Horsford and Malliotakis have each shown a strong dedication to protecting and enhancing the health, financial security, and overall well-being of older Americans. Through their work in Congress, they have helped elevate issues that matter most to seniors, including retirement security, healthcare affordability, and policies that promote independence and dignity in later life.

As the nation’s population continues to age, TSCL believes it is critical to recognize elected officials who understand the unique challenges facing older Americans and who work to ensure that seniors’ voices are heard in Washington. The efforts of Representatives Horsford and Malliotakis reflect a clear commitment to addressing those challenges and improving the quality of life for seniors in their districts and across the country.

“We are proud to honor Representatives Steven Horsford and Nicole Malliotakis with the 2026 Senior Sentinel Award,” said Chairman Adams. “Their bipartisan commitment to the needs of older Americans demonstrates the kind of leadership that helps strengthen retirement security and improve the lives of seniors nationwide.”

TSCL was honored to celebrate Representatives Horsford and Malliotakis for their contributions and their continued advocacy on behalf of America’s seniors and looks forward to working with their offices in the future.

Epidemic of Loneliness

By Susan Stewart, Licensed Insurance Agent

When deciding on a topic to write about for this month, I thought about the people I talk to through work. What are their common questions? Common needs? Where do they struggle, and how can we learn from each other?

The answer came. Loneliness. It is one of the most common threads in my daily calls. It's not gender- or locale-specific. It's a human condition that we need to address.

In 2023, the U.S. Surgeon General called loneliness an epidemic, warning that too many people feel disconnected from their families, friends, and communities. Congress has started paying attention, too, with bills that would encourage research, support local programs, and help bring people together, especially older adults who are more likely to experience social isolation. The idea is simple: When people feel connected, they're healthier, happier, and our communities are stronger.

Psychology Today defines loneliness as "the state of distress or discomfort that results when one perceives a gap between one's desires for social connection and actual experiences of it."

According to Science Insights, in November of 2023, the WHO declared loneliness as "a public health threat." Their final report, published in June 2025, states that the physical effects of loneliness are the long-term equivalent to smoking 15 cigarettes a day, including increased heart attack and stroke and even dementia. It's a worldwide epidemic. The report was shocking.

Why are we lonely? What is missing and what do we do about it?

It is my observation and opinion that the loneliness epidemic has grown slowly over the years, with the rise of social media. The necessary isolation of COVID resulted in decreased social interaction that, for many, never returned. Social media was our connection to others. I needed it too. We all did. It became easier to "attend" church online. To order groceries online. To use social media to stay in virtual contact. But it's not too late to create new rhythms. Generate new patterns of thinking and behavior.

Limit your social media use.

It seems so simple, but for most it's become a habit that requires intentional change. How do you feel as you scroll? Notice how people speak to each other. Notice the lack of accountability and respect. Yes, I like animal reels too and sending memes to friends, but do you really need to know what people in your city are complaining about? What did a friend from 7th grade do this weekend? Pay attention to how long you scroll. Set yourself a time limit. A literal timer. When it goes off, you're done for today. Reconnect with the life that is literally around you.

Limit messaging and text.

My daughter lives 75 minutes away. We text,connect with her little sister in a group messaging chat, sending photos and sharing bits of life. Recently, I drove to her house. For two glorious hours, I looked at her face. I heard her beloved voice. I heard about her continuing education, the puppy... her Life from her own lips. I have tears in my eyes. Do you? Text and messages with dog reels can't replace those things. My advice? Pick up the phone. Make a call. Get in the car. Make an "appointment" for coffee. Take personal responsibility to connect voice-to-voice or face-to-face with the people you care about.

Get out of the house.

Leave your phone at home and go for a walk. Go to the library. Sit in a park. Nod and say hello. Go back to church. Volunteer your time. Join a club with people of like interests. Ask a cashier how she is today. Next time a neighbor is outside, go say hello. See, hear, touch and even smell things that are real and not virtual. It's become too easy to be so self-absorbed that we don't even see the people around us.

I know this is a challenge. It may feel uncomfortable at first. Like going to the gym after years of being a couch potato. Will you accept it? Can you be intentional and take just one small step to connect with the people in your personal life, your church, your neighborhood, and your city? You may make new friends. Deepen existing relationships. Even smiling at another human will lift your spirits! Easing loneliness begins with your own behavior. C'mon, let's go get a coffee and talk. It'll be fun.

Protect Yourself Online With 2-Factor Authentication

By Alex Moore, Editor

Shoring up your online security to prevent hackers targeting your personal information online has never felt more important for seniors. About two-thirds of Americans 65 and older have experienced at least one online scam or cyberattack, while 15 percent report losing money to such a scam, according to Pew Research Center. Among those affected, 30 percent say it hurt their personal finances a great deal.

Luckily, one method for reinforcing your online security can reduce the chance of your accounts being compromised by 99 percent, according to the Cybersecurity and Infrastructure Security Agency (CISA). Called 2-Factor Authentication (2FA), it works by adding an extra layer to your security by asking you to confirm your sign-in. After first logging into a website with your username and password, it sends you a code via email, text message, or smartphone app. To proceed, you must enter the code on the website to prove it's you by showing you can also access your other accounts.

At TSCL, we recommend setting up 2FA on all online accounts and logins that allow it to protect your safety online. The service is widely available; 80 percent of companies had adopted 2FA as of 2023, according to WorldMetrics.org.

The Basic Steps of Setting Up 2FA for Your Accounts

To protect your online data with 2FA, you'll want to set it up for each of your online accounts, especially those that might have data on your finances, health, or other private information. Start by making a list of all your accounts, putting the most important ones on top.

Then, follow this general process to set up the 2FA protection:

1. Log in to your account and enter its options for security and data privacy.

2. Find and click the button that says, "Set up two-factor authentication" (sometimes called two-step "verification").

2. Follow the instructions on the page to connect your phone, email, and ideally, an authenticator app for your smartphone (this writer uses Microsoft Authenticator).

4. Test the authentication in a separate web browser or private browsing window before signing out.

This process varies slightly from website to website, but the overall idea remains the same.

Example: Setting Up 2FA for Your Gmail

Gmail is one of the most popular applications on the web, so let’s use it as an example to show what a typical 2FA setup process looks like. As explained on the [Google website](), you just follow these steps:

1. **Enter your account.** Log into your Gmail with your username and password.

2. **Navigate to the Security Center.** In the top right corner of your inbox screen, click the menu block that looks like a small grid of nine gray dots. From there, click the “Account” option, and then click “Security & Sign In.”

3. **Start 2FA Setup:** Click the “2-Step Verification” option, under the page’s “How you sign into Google” header.

4. **Set up all verification methods available.** Find the list that says “Second steps” about halfway down the screen. Here are the ways you can verify your identity during the 2FA process.

   For each step:
   a. Click on the verification method.
   b. Follow the on-screen instructions to set it up.
   c. For the authenticator app option, remember to download an authenticator tool to your phone.

5. **Click “Turn on 2-Step Verification.”** Gmail, like some other websites, requires you to confirm before finalizing your 2FA settings so you don’t accidentally lock yourself out of your account.

6. **Test that it works before signing out.** Stay signed in to Gmail on your current browser, but try signing in with 2FA through an incognito window or another web browser.

Best Ways to Save: The Library Can Save You on More Than Books

By Alex Moore, Editor

The U.S. is home to more than 125,000 libraries, including more than 17,000 public libraries. And while we all know that libraries serve as a fantastic, free way to pick up some vacation reading, they also provide many other valuable community resources. These can range from offering loaner computers to digital literacy classes, from tax preparation services to foreign language classes. Many libraries also have programs specifically tailored to help the senior community.

For example, take my local library system in Alexandria, Virginia. Just a few of the services it has on offer include:

- Book discussion groups
- Computer and tech classes
- English language learning classes
- Meeting room space for community events
- Public notary services
- Loaner laptops
- Free on-site Wi-Fi and Internet access
- Thermal camera rentals
- Wireless printing
- GED test prep courses
- Citizenship test prep services
- Music streaming.

Like many other libraries, all of these services are available for free or at a steep discount from what you'd pay for them at a private business. Some, such as computer rentals, might not replace purchasing something for yourself, but at the very least, they can provide relief in times of financial duress.

Yet, many Americans do not take advantage of their local libraries. According to the Institute of Museum and Library Sciences, just 155 million people—less than half the country's population—visited a library in 2023, the last year with data available. Even fewer people, just 93 million (or about a quarter of the U.S. population) took advantage of a library's community assistance programs.

So, how can you find out what services your library offers that could provide relief for your pocketbook? Start by visiting its website. If you get stuck, pay a visit to your local branch and ask a librarian—most will be happy to help.