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Media Contacts:
Shannon Benton 1-800-333-TSCL (8725)
sbenton@tsclhq.org

Mary Johnson: (540) 832-5513
mary.johnson.nld@gmail.com

Lines at Food Pantries Swell as Older Consumers Run Out of Emergency Savings

New Survey by The Senior Citizens League

Washington, DC – For every 2 retired or disabled Social Security recipients, one of them may not be getting enough to eat. That startling finding is from a new online survey from The Senior Citizens League (TSCL). The percentage of older Americans reporting that they have recently applied for SNAP (food stamps) or visited a food pantry has dramatically increased over the last three months. The survey of more than 1,780 Social Security recipients found that 48 percent of respondents reported that they visited a food pantry or applied for SNAP benefits over the past 12 months — more than double the 22 percent who reported doing so in October of last year.

“This should not be happening,” said Mary Johnson, Social Security, and Medicare policy analyst for The Senior Citizens League. “It’s a terrible thing to watch those numbers tick upward, knowing this big jump in food insecurity occurred during Thanksgiving and Christmas holidays of 2021,” she adds. The 48 percent who say they have visited a food pantry or applied for SNAP closely corresponds with the 45 percent who also report having no savings to draw from,” Johnson notes.

The majority of survey respondents cite food costs as their fastest-growing budget category over the past 12 months. Survey participants were asked what financial actions they have taken during the past 12 months in response to the largest rise in inflation in 40 years. Here are the top 7 responses:

How Record-Setting Inflation Impacts Older and Disabled Consumers		
Rank	Action	Percentage of sample
1	Spent emergency savings.	50%
2	Visited a food pantry and/or applied for SNAP	48%
3	Carried debt on a consumer credit card for more than 90 days.	44%
4	Applied for assistance with heating and cooling costs.	23%
5	Applied for Medicare Savings Programs or Medicare Extra Help.	20%
6	Applied for rental assistance.	14%
7	Applied for pharmacy assistance programs.	13%

Source: The Senior Citizens League, January 20, 2022. Sample size 1,780 responses.

Even if they qualify for SNAP, low-income seniors face even more challenges in 2022. There are very stringent federal poverty guidelines for SNAP, Medicare Savings Programs, and other safety-net programs. Those income limits are adjusted each year, but the limits in 2022 did not increase as much as the 5.9% cost of living adjustment (COLA) increased Social Security benefits. “That means that many lower-income people, who qualified for benefits in 2021, might not qualify for as much assistance this year. They are likely to see adjustments to the level of benefits that they receive,” Johnson explains. The federal poverty income limits for individuals increased by just 5.5 percent, and the limits for two-person households increased by only 5.1 percent.

And it’s not just the low-income who are struggling to make ends meet. All Social Security recipients are facing a cost-of-living shortfall in 2022 and, with it, continued erosion in the buying power of their benefits. Inflation as measured by the CPI-W, the same index used to calculate the COLA, was up almost 2 percent more than the COLA — by 7.8 percent through December of 2021 versus the 5.9 percent that Social Security beneficiaries actually received.

The Senior Citizens League is working to get Congress to enact a \$1,400 stimulus payment to help Social Security recipients address the shortfall. Because stimulus payments are treated as an advance refundable tax credit, the payments are not considered income and do not further exacerbate the problem of benefit adjustments when incomes rise in means-tested programs. Those interested can join the effort by [signing TSCL’s petition](#) to Congress.

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With 1.2 million supporters, The Senior Citizens League is one of the nation’s largest nonpartisan seniors’ groups. Its mission is to promote and assist members and supporters, to educate and alert senior citizens about their rights and freedoms as U.S. Citizens, and to protect and defend the benefits senior citizens have earned and paid for. The Senior Citizens League is a proud affiliate of The Retired Enlisted Association. Visit www.SeniorsLeague.org for more information.