TSCL—Defending Your Earned Benefits For Over 27 Years

THE SENIOR CITIZENS LEAGUE
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THE SOCIAL SECURITY & MEDICARE
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SOCIAL SECURITY COLA

How Much Will You Get?

Watch your mail! The Social Security Administration is mailing out "Your New Benefits Amount" statements that detail how much you will be getting in your 2022 Social Security checks. With a Cost-of-Living Adjustment (COLA) of 5.9% you should wind up with a little more this year. Maybe enough to get through the month without cutting groceries. Or enough to cover (part of) a worrisome rent increase.

But the standard monthly Medicare Part B premium increase from $148.50 to $170.10 ($21.60) will take an exceptionally large chunk of your COLA this year. Your effective COLA, after deducting for Part B premiums will be less than 5.9% and, depending on the size of your monthly Social Security check, may be a lot less. Those with the lowest benefits won't see as much left over.

As so many of you pointed out in your emails, even a 5.9% COLA won't come close to keeping up with your actual cost increases. According to consumer price data through November 2021, inflation was up 6.8%, already exceeding the COLA. Even more troubling, the annual adjustment

continued on page 5

FAQs

Would the 5.9% COLA Cause Social Security to Go Bankrupt Sooner?

Q: When is the Social Security Trust Fund estimated to go bankrupt, and would the 5.9% Cost-of-Living Adjustment (COLA) cause it to be depleted sooner than forecast?

A: Last August, the Social Security Trustees released the 2021 annual report, estimating that the combined Social Security Retirement and

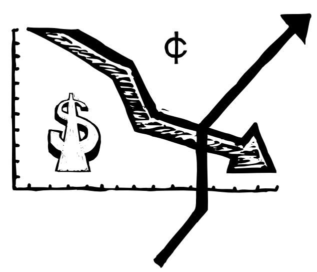
continued on page 9

Special Issue!
2022 Senior Survey—
starting on page 6

IN THIS ISSUE:

WE ALWAYS WANT TO LIVE IN A MANNER WE'RE UNACCUSTOMED TO...

Just Not Like This.



By Mary Johnson, editor

Judging by my email, many of you are living in a manner that you're unaccustomed to—and not in a good way. Since 2021, higher prices on everyday essentials like housing, heating, food, and prescription medication, has almost everyone anxious about where the money will come from to pay all the bills.

C.A. of Michigan expresses it well:

There has been much done for families to pull them out of poverty and rightly so, but what about seniors living in poverty? Medicare rates are going up $21 a month and the cost-of-living adjustments come nowhere near to making up for years of low increases. My check is $955 a month.

continued on page 10

Will a 5.9% COLA Cause More of Your Social Security Benefits to Be Taxable?

By Rick Delaney, Chairman of the Board

Rick Delaney,
Chairman of the Board, TSCL

This month your Social Security benefits increase by the highest Cost-of-Living Adjustment (COLA) of practically any time since most beneficiaries living today have received Social Security. The COLA has been anxiously awaited as household budgets have taken a pummeling from rapidly rising prices over the past year. But with an increase in Social Security income of 5.9%, higher taxes on Social Security benefits could follow for the 2022 tax year.

In a typical year, more than half of all Social Security recipients pay income taxes on a portion of their benefits. But TSCL's surveys in recent months indicated that the 2020 tax year was anything but typical. The number reporting that they paid taxes on Social Security benefits *fell by roughly 10 percent* from 2019 tax year to 2020. Now we are surveying again to learn how you expect to fare in the 2021 tax year, and if you think there is a change in the amount of taxes you owe.

In a recent memo to Representative Jason Smith, Ranking Member of the House Committee on the Budget to Congress, Phillip L. Swagel, the Director of the Congressional Budget Office wrote that inflation would cause a greater share of Social Security benefits and investment income to be subject to taxation in the 2022 tax year, the taxes for which will be due April 15, 2023. Up to 85% of Social Security benefits may be taxable for single taxpayers with adjusted gross incomes of more than $25,000, or $32,000 or more for married taxpayers filing joint returns. These income thresholds have never been adjusted for inflation, subjecting a growing number of Social Security recipients to taxation over time as incomes rise.

Another problem is the inflation adjustment for income brackets, and the standard deduction. The index used to adjust those parameters of our income taxes tends to grow more slowly than overall inflation, especially this year. Because it tends to grow more slowly than the COLA, older taxpayers might get bumped into higher tax brackets and find that the standard deduction doesn't provide quite as much tax relief as it has in previous years.

In the meantime, it's important that you plan ahead for the 2022 tax year, and you may want to increase your withholdings from Social Security benefits or retirement account checks, or make quarterly estimated tax payments. If you need help, we urge you to talk this over with your tax advisor! Check with your local Senior Center to learn if there is free or low-cost tax preparation for seniors in your area.

Your answers to these questions about the taxation issues get attention from journalists, the public and from Members of Congress. Please take time to take our 2022 Senior Survey. ■

Your Opinion Counts!

We can strengthen Social Security, Medicare and Medicaid programs without the need for deep cuts and higher out-of-pocket costs. The Senior Citizens League needs your opinions and ideas to share with Members of Congress on the issues. Make sure they hear your concerns. Take a survey, sign a petition, read about the latest legislative action in Congress, or send us an email. Visit The Senior Citizens League's website at www.SeniorsLeague.org/2022survey.

Legislative Update

Congress May Be Divided—Their Constituents Are Not

Shannon Benton, Executive Director

Shannon Benton, Executive Director

Over years of conducting surveys, TSCL has discovered something totally unexpected. Although partisan politics often divides Congress and has done so for years, there's a surprising level of agreement and consensus among older Americans, no matter what the political leaning, on a number of the most important issues.

With this issue of the *Advisor,* we are launching our 2022 Senior Survey.

Here are 8 issues for which our 2021 surveys found the highest level of consensus:

- Annual Cost-of-Living Adjustments (COLAs) that don't adequately keep pace with rising costs—98%.
- Rising cost of healthcare and prescription drugs—89%.
- Living longer and spending more time in retirement creating the need for greater retirement resources, over a longer period of time—88%.
- Lack of affordable senior living options and the rising cost of long-term care—87%.
- Inadequate Social Security benefits at retirement—86%.
- Lack of retirement savings—83%
- Fewer people have pensions through employers—82%.
- Rising debt in retirement—74%.

With this issue of the *Advisor,* we are launching our 2022 Senior Survey. For those of you who have taken our surveys before, please take this year's survey. This is one of our most important activities of the year, and a way for you to influence lawmakers in Congress and to educate the public about issues affecting you.

Some of the questions are familiar ones. We ask how cost-of-living adjustments increased your benefits, and how rising costs are impacting your budgets. We ask about taxation of Social Security benefits, or financial actions you have taken over the past year. We ask questions about proposals under debate in Congress that would change benefits. And we compare your answers against findings from previous surveys which allows us, among other things, to spot trends and changes in opinion.

The past 12 months brought a number of deeply difficult challenges and difficult decisions that have escalated anxiety and tensions throughout our nation. But we are very grateful for your willingness to share your stories, take our surveys, support our petition initiatives and most of all, for your financial support which helps TSCL represent all Social Security recipients in Congress. Thank you! ■

Make your voice heard
Take our survey!
www.SeniorsLeague.org/2022survey

***The Social Security & Medicare Advisor* © 2022** is published by The Senior Citizens League (TSCL). TSCL is an organization of active seniors concerned about the protection of their earned Social Security, Medicare, military, and other retirement benefits. TSCL's supporters participate in a number of grassroots lobbying and public education campaigns to help ensure governmental bodies live up to their commitments. Current active contributors to The Senior Citizens League are entitled to receive *The Social Security & Medicare Advisor* for no additional charge. Readers wishing to contact TSCL should address correspondence to The Senior Citizens League, 1800 Diagonal Road, Suite 600, Alexandria, VA 22314. TSCL website: www.SeniorsLeague.org. Editor: Mary Johnson.

CONGRESSIONAL CORNER

Strengthening Social Security Act of 2021

By Representative Linda T. Sanchez (CA-38)

Representative Linda T. Sanchez (CA-38)

For over 80 years, Social Security has been the bedrock of the American retirement system. The program ensures our mothers, fathers, grandmothers, and grandfathers do not fall into poverty during their golden years.

Now more than ever, retired Americans rely on Social Security for most, if not all, of their retirement income. I hear stories every day about seniors who cannot make ends meet because the current system is not built to meet their needs. Social Security's modest earned benefits have not kept up with the rising costs in today's economy.

As a member of the House Ways and Means Committee's Social Security Subcommittee, I am fighting to fix these shortcomings and ensure every American can retire with dignity after a lifetime of hard work. That is why I recently re-introduced the Strengthening Social Security Act. My bill would provide a much-needed increase in Social Security benefits, for seniors, survivors, and disabled individuals while ensuring everyone pays their fair share.

If enacted, nearly 59 million Americans who rely on Social Security would see an increase in benefits. The Strengthening Social Security Act notably includes an alternative benefit for widows and widowers that I have long championed in Congress. It is devastating to lose a partner, much less face financial ruin after losing part of your spousal benefit. This provision would protect widows and widowers by ensuring they receive the greater of 75% of the combined benefits they received when both spouses were alive.

More broadly, my bill would increase monthly benefits for current and future retirees. It would shore up the Social Security Trust Fund by phasing out the taxable cap of $142,800 and ensuring the Cost-of-Living Adjustment (COLA) adequately reflects the real cost of living today.

Now more than ever, retired Americans rely on Social Security for most, if not all, of their retirement income.

These changes are just the first step. My colleagues and I are working tirelessly to guarantee all seniors retire with financial security. As Americans, we have a responsibility to take care of those who can no longer work and deserve to retire in peace. That is why I will continue to fight for the Strengthening Social Security Act's passage and other legislation that improves the livelihoods of our seniors.

When President Franklin Delano Roosevelt signed the Social Security Act into law in 1935, he stated that the law "represents a cornerstone in a structure which is being built but is by no means complete." I consider it one of my duties as a member of the House of Representatives to fulfill this mission and continue to build upon this sacred trust. ■

The opinions expressed in "Congressional Corner" reflect the views of the writer and are not necessarily those of TSCL.

WE HEAR YOU

Comments from One of our Supporters

The more I read about the new Build Back Better plan, the more I agree that our government has, indeed, forgotten us. This plan is really only going to help those citizens that can work, do work, and have children. There is only a marginal piece that would help those of us on Social Security benefits, even if barely. They say that it will give them a chance to negotiate medicine prices and such, but how does that help us with all the other areas of inflation?

I'll tell you… it doesn't. It still leaves us fending for ourselves and cutting corners on our meals, meds, and daily lives. How can the government even justify that as helping us?

continued on page 10

ASK THE ADVISOR

Why Is There No Action to Repeal the Windfall Elimination Provision?

Q: Why is there NO action to repeal the Windfall Elimination Provision forced upon federal retirees? This has cost me something in excess of $36,000 (in Social Security benefits) since my retirement in 2009 under the Civil Service Retirement System. The Government is shortchanging those who have paid into Social Security and we are denied the full amount of the Social Security benefits that we are entitled to.
—C.B., Portland, OR.

A: In recent months, TSCL has been inundated with email from our grass roots supporters on a number of key Social Security issues including questions about the status of legislation that would end the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions reduce the earned Social Security benefits of federal employees and other public sector workers, such as police, fire fighters and teachers.

According to the Congressional Research Service, a worker's employment or self-employment is considered covered by Social Security if the services performed in that job result in earnings that are taxable and creditable for program purposes. However, the WEP is a modified benefit formula that reduces the Social Security benefits of certain retired or disabled workers who are *also* entitled to pension benefits based

continued on page 9

Social Security COLA: How Much Will You Get? continued from page 1

doesn't fully account for any increase in the Medicare premium. The COLA is calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which surveys the cost of goods and services used by younger working adults who spend a significantly lower portion of their income on healthcare than do older adults. Even worse, the CPI-W only includes the costs of households with people who are still working and under the age of 62. Most people don't even qualify for Medicare until age 65.

How much did you wind up with? Please take our annual Senior Survey and let us know www.SeniorsLeague.org/2022survey. ■

MEDICARE PART B DEDUCTION TAKES MOST FROM THOSE WITH LOWEST BENEFITS

Gross benefit in 2021 *(mo.)*	Net benefit in 2021 after Part B deduction of $148.50 *(mo.)*	5.9% COLA in 2022 *(rounded)*	Gross benefit in 2022 *(mo.)*	Net COLA increase after Part B increase of $21.60 *(standard)*	Net Benefit in 2022 after Part B deduction of $170.10 *(mo.)*	Effective COLA rate in net benefit
$366.00	$217.50	$21.60	$387.60	$0.00	$217.50	0%
$790.00	$641.50	$46.60	$836.60	$25.00	$666.50	3.8%
$1,442.00 *(average benefit includes retirees, disabled, widows)*	$1,293.50	$85.10	$1,527.10	$63.50	$1,357.00	4.9%
$1,565.00 *(average new retirees)*	$1,416.50	$92.30	$1,657.30	$70.70	$1,487.20	5.0%
$2,730.00	$2,581.50	$161.10	$2,891.10	$139.50	$2,721.00	5.4%

Source: The Senior Citizens League (TSCL)

2022 Senior Survey

Tell Congress What You Think!

You play an important role in informing the public and members of Congress about issues affecting older Americans. Your responses to this survey help millions of others understand issues of importance to Social Security and Medicare beneficiaries, and to evaluate popular support for solutions to some of our stickiest problems. Your answers also help The Senior Citizens League (TSCL) bring you better services to meet your needs and priorities. The results will help craft TSCL's legislative agenda and represent your interests on Capitol Hill. Your answers are vitally important and will be kept anonymous. Thank you!

If you want to save money on postage, TSCL's 2022 Senior Survey may also be taken online at SeniorsLeague.org/2022survey

Or mail to:
The Senior Citizens League
1800 Diagonal Road, Suite 600
Alexandria, VA 22314

1. Which of the following amounts of money most closely represents the amount that your total monthly household expenses increased over the past 12 months, (from 2021 to 2022)?
   - ❑ *Less than $48.00 per month*
   - ❑ *$48.01–$96.00 per month*
   - ❑ *$96.01–$144.00 per month*
   - ❑ *More than $144.00 per month*

2. Which of the following levels of monthly Social Security benefits is the closest to the gross amount that you receive BEFORE deduction for Part B premiums?
   - ❑ *Less than $794.00 per month*
   - ❑ *$794.01–$1,657.00 per month*
   - ❑ *$1,658.00–$2,729.00 per month*
   - ❑ *$2,730.00 or more per month*
   - ❑ *Does not apply. Haven't started benefits yet.*

3. Which of the following amounts most closely matches the dollar amount of your monthly Social Security Cost-of-Living Adjustment (COLA) increase for 2022, AFTER the deduction for the Medicare Part B and other automatically deducted health and drug plan premiums? (Please do not include deductions for federal withholding taxes, if any.)
   - ❑ *Does not apply, I don't receive Social Security benefits yet.*
   - ❑ *No increase. My net Social Security benefit in 2022 is less than received in 2021.*
   - ❑ *No increase. My net Social Security benefit in 2022 is the same as received in 2021.*
   - ❑ *$.01–$25.00 per month*
   - ❑ *$25.10–$70.70 per month*
   - ❑ *$70.80–139.50 per month*
   - ❑ *More than $139.50 per month*

4. How much did you spend per month on healthcare costs in 2021? Please include the following: premiums for Medicare Part B, Medigap or Medicare Advantage and Part D plans, dental, vision and audio insurance (if any). Also include all out-of-pocket costs and co-pays for doctor visits, labs, special procedures and diagnostics, prescription drugs, exams by the dentist and optometrist. Please include spending for glasses, hearing aids, and durable medical equipment such as wheelchairs.
   - ❑ *Less than $160 per month*
   - ❑ *$161–$375 per month*
   - ❑ *$376–$495 per month*
   - ❑ *$496–$750 per month*
   - ❑ *$751–$1,000 per month*
   - ❑ *More than $1,000 per month*

5. How much did you spend per month for all out-of-pocket costs for Part D prescription drugs in 2021? Please DO NOT include what you pay for Part D premiums.
   - ❑ *Less than $40 per month*
   - ❑ *$40.01–$100 per month*
   - ❑ *$100.01–$608 per month*
   - ❑ *More than $608 per month*
   - ❑ *Not applicable*

6. Will you pay income taxes on a portion of your Social Security benefits for the 2021 tax year?
   - ❑ *Yes*
   - ❑ *No*
   - ❑ *Not sure*
   - ❑ *Not applicable, have not started Social Security*

continued on page 7

YOUR Opinion Counts!

2022 Senior Survey; continued from page 6

7. If you think you will pay income taxes on a portion of your Social Security benefits for 2021 tax year, do you think your tax obligation will be higher or lower than in 2020?

   ❏ *Higher* ❏ *Lower* ❏ *Not sure*

   ❏ *Not applicable, won't pay taxes on Social Security benefits, or I don't receive benefits yet.*

8. How has the economy affected your retirement savings in value from January 1, 2021 through December 31, 2021?

   ❏ *Stayed about the same as the value on December 31, 2020.*

   ❏ *Down by more than 10%* ❏ *Down by less than 10%*

   ❏ *Increased by less than 10%* ❏ *Increased by more than 10%*

   ❏ *Not applicable, no retirement savings*

9. To strengthen the finances of the Social Security Trust Fund, which of the following approaches would you support? Please check all that apply.

   ❏ *Very gradually increase the Social Security payroll tax rate paid by workers and matched by employers.*

   ❏ *Apply the Social Security payroll tax to all earnings instead of just the first $147,000*

   ❏ *Apply the Social Security payroll tax to earnings from investment income not held in retirement accounts.*

   ❏ *I would not support any of these choices.* ❏ *Uncertain.*

10. To strengthen Social Security benefits, which of the following approaches do you support? Check all that apply.

    ❏ *Provide a boost of 2% in benefits (about $30/month on average) for all retirees.*

    ❏ *Tie the annual COLA to the Consumer Price Index for the Elderly (CPI-E) which grows about 0.2% more quickly in most years.*

    ❏ *Guarantee that the Social Security COLA will never be lower than 3%.*

    ❏ *I would not support any of these choices.* ❏ *Uncertain.*

11. When a spouse dies, under current law survivors have the option of choosing 100% of the benefit of their deceased spouse or their own retirement benefit, whichever is highest, leading to a substantial reduction in Social Security income. How do you feel about the following proposal? Widows or widowers should receive no less than 75 percent of the total amount of Social Security received by both spouses when their spouse was still alive. Or, if higher, the survivor may choose to receive 100% of the amount of the benefit of their deceased spouse, or their own retirement benefit.

    ❏ *Support* ❏ *Not sure* ❏ *Oppose*

12. What sources do you have available for retirement income? Please check all that apply.

    ❏ *Social Security.* ❏ *Pension from former employment.*

    ❏ *Retirement savings accounts, such as a 401(k), Keogh, SIMPLE, IRA, or Roth.*

    ❏ *Taxable individual stock or mutual fund investments.*

    ❏ *Certificates of deposit, money market accounts, U.S. Treasuries and bonds*

    ❏ *Equity in your own home.* ❏ *Earnings from a job or business.*

    ❏ *Annuities or insurance payouts.* ❏ *Other*

13. How did inflation from 2021 to the present affect your housing costs? Please indicate the actions you took over the past 12 months. Please check all that apply.

    ❏ *Postponed routine home maintenance, repairs, including replacing major appliances due to higher costs.*

    ❏ *Paid significantly higher costs for home maintenance, repairs and/or replacing one or more major appliance.*

    ❏ *Shopped for lower costing homeowners insurance.* ❏ *Applied for real estate tax relief program.*

    ❏ *Applied for heating and cooling assistance.* ❏ *Rent increased by more than 5%.*

    ❏ *Shopped for housing with lower monthly rent.* ❏ *Had trouble locating affordable rental housing.*

    ❏ *Got evicted from a home due to inability to pay rent.*

continued on page 8

2022 Senior Survey; continued from page 7

14. Which of the following financial actions have you taken over the past 12 months from 2021 to the present? Check all that apply.
    - ❏ *Spent emergency savings.*
    - ❏ *Drew down retirement savings more than usual.*
    - ❏ *Depleted a retirement or savings account.*
    - ❏ *Refinanced a home mortgage.*
    - ❏ *Carried debt on a consumer credit card for more than 90 days.*
    - ❏ *Went back to work or took a new job.*
    - ❏ *Applied for a pharmacy assistance program for one or more expensive prescription drugs.*
    - ❏ *Applied for Medicare Savings Program or Medicare Extra Help to assist with medical and/or prescription drug expenses.*
    - ❏ *Visited a food pantry or applied for SNAP benefits.*
    - ❏ *Applied for rental assistance.*
    - ❏ *Applied for real estate tax relief program.*
    - ❏ *Applied for assistance with heating and cooling costs.*
    - ❏ *Provided room and board, childcare or other assistance for adult children and grandchildren.*

15. Over the past 12 months, which of the following budget categories increased the fastest in your household? Please check only one.
    - ❏ *Housing (rent or costs associated with owning, repairs and maintenance)*
    - ❏ *Transportation* ❏ *Medical* ❏ *Food* ❏ *Recreation*
    - ❏ *Communication* ❏ *Apparel* ❏ *Other*

16. What portion of your total household budget do you spend on total healthcare costs?
    - ❏ *Less than 15%* ❏ *16%–29%*
    - ❏ *30%–44%* ❏ *45%–59%*
    - ❏ *Over 60%* ❏ *Uncertain*

17. How would you characterize your political leanings?
    - ❏ *Democrat* ❏ *Republican*
    - ❏ *No party affiliation* ❏ *Other*

18. Are you a military retiree?
    - ❏ *Yes* ❏ *No*

You're almost finished.

TSCL's 2022 Senior Survey may be taken online at SeniorsLeague.org/2022survey. Or you may print and complete the survey. Put it in an envelope, add first-class postage and mail your responses directly to us at:

The Senior Citizens League, 1800 Diagonal Road, Suite 600, Alexandria, VA 22314.

TRUSTEE ESTIMATES OF SOCIAL SECURITY TRUST FUND DEPLETION DATES VARY

Year of Estimate	Estimated Depletion Date
2010	2037
2011	2036
2012	2033*
2013	2033
2014	2033
2015	2034
2016	2034
2017	2034
2018	2034
2019	2035
2020	2035–2034**
2021	2034

* The big drop was due to a temporary reduction in payroll tax revenues in 2011 and 2012.

** The Social Security Trustees released a revised solvency estimate in November of 2020 to reflect the impacts of COVID-19 economy.

FAQs: Would the 5.9% COLA Cause Social Security to Go Bankrupt Sooner? continued from page 1

Survivors Trust Fund, as well as the Disability Insurance Trust Fund, will be depleted by 2034. That wasn't a new estimate, however. While it was one year earlier than the trustees had forecast in April of 2020, the Social Security Actuaries adjusted their forecast in November of 2020 to account for the impacts of COVID-19 on Trust Fund solvency. At that time, the actuaries moved the insolvency date forward one year from 2035 to 2034.

Q: Is the change in solvency date a big change?

A: We don't think so. In the past, the Trustees have estimated the insolvency date could be even sooner than 2034. Since 2010, Trustee estimates of the Social Security Trust Fund depletion date have ranged from as late as 2037, to as soon as 2033, and that was just during a three-year period. **The table, left, illustrates.**

Q: Would the 5.9% COLA worsen that forecast?

A: Not by much. First of all, both the Social Security Trustees, and the Congressional Budget Office, tend to *overestimate* the rate of inflation and the COLA, at around 2.2% to 2.8% in their budget projections. From 2010 to 2021 however, COLAs averaged just 1.4%, and that low inflation may have *added* some solvency to the program. The Centers for Retirement Research at Boston College has estimated that the 5.9% COLA would erode trust fund solvency by only two months.

Let us know what you think. Please take our 2022 Senior Survey: www.SeniorsLeague.org/2022survey. ■

Why Is There No Action to Repeal the Windfall Elimination Provision? continued from page 5

on earnings from jobs that were *not covered* by Social Security and thus not subject to the Social Security payroll tax.

Does that sound fair?

In December 2020, about 1.9 million people (or about 3% of all Social Security beneficiaries) were affected by the WEP. Those workers mainly include state and local government employees covered by alternative staff-retirement systems as well as most permanent civilian federal employees hired before January 1, 1984, who are covered by the Civil Service Retirement System (CSRS).

The Government Pension Offset reduces Social Security survivors' benefits for spouses, widows and widowers who also receive government pensions of their own. As of December 2020, about 716,662 Social Security beneficiaries had spousal or widow(er)s benefits reduced.

TSCL supports several bills that would repeal these two provisions, including the "Social Security Fairness Act of 2021" which was introduced by Representative Rodney Davis (R-IL) and Representative Abigail Spanberger (D-VA) and has 231 cosponsors in the House. But despite the bipartisan support in the House, enacting the legislation is still tricky. Social Security legislation that affects program funding requires Congress to use special rules, and sixty votes would be needed in the divided Senate for passage.

"Repealing these provisions that unfairly penalize public employees would provide more certainty to retirees and it's the fair thing to do," says TSCL Executive Director, Shannon Benton. "We urge Members of both sides to work together on a compromise bill that provides the benefits which these retirees earned and paid." ■

We Always Want to Live in a Manner We're Unaccustomed To… Just Not Like This. *continued from page 1*

I will always have to work to afford to live. Seniors were promised to be brought out of poverty and those of us at the lower end promised an increase. Seniors deserve better. High drug costs, housing costs, insurance costs, food costs. Why are we always left behind?

Thank you for continuing to advocate for the seniors.

According to the Social Security Administration, today's 65-year-olds can expect to spend another 20 years in retirement, but how can we afford our retirement when prices spiral into outer space? Here's an important fact to keep in mind: while the price inflation we are witnessing today is the highest seen in 4 decades, and may last into part of this year, it won't last forever. At some point price increases will start moderating and might even start coming down. In fact, after a period of high inflation, *deflation* can occur. Demand for goods weakens, and prices could eventually come down as companies lower prices and start competing more for business.

Deflation comes with its own set of anxiety-causing problems. Rapid deflation could cause prices to dip so low that no Cost-of-Living Adjustment (COLA) would be payable at all. This happened in 2009 when a 5.8% COLA became effective. Deflation was so low that, in both 2010 and 2011, no COLA was payable. But at the same time, Medicare Part B premiums climbed by 14.6% and 4.2% respectively. The **table** illustrates COLA increases since 2009. Take a look at the years when the COLA was highest—2009, 2012, and 2019—and notice how the COLA was significantly lower or even completely non-existent, in the following year, signifying a drop in the rate of inflation.

Deflation comes with its own set of anxiety-causing problems. Rapid deflation could cause prices to dip so low that no Cost-of Living Adjustment (COLA) would be payable at all.

What are the chances of inflation dropping to zero? It's still too early to say if inflation is done with us yet. As of this writing, inflation is still rising, up 6.8% through November 2021. But whether we face fierce inflation or the problems of deflation and low COLAs, more than 62 million people depend on Social Security and need their annual COLA to do a better job of keeping pace with prices experienced by retired and disabled Americans.

AFTER A 5.8% COLA IN 2009—ZERO COLA IN 2010 AND 2011

Year	COLA
2009	5.8%
2010	0%
2011	0%
2012	3.6%
2013	1.7%
2014	1.5%
2015	1.7%
2016	0%
2017	0.3%
2018	2.0%
2019	2.8%
2020	1.6%
2021	1.3%
2022	5.9%

What can you do to help change the situation? Your opinion matters and it can change votes in Congress. Please take our 2022 Senior Survey at www.SeniorsLeague.org/2022survey. ■

We Hear You: Your Comments;. *continued from page 4*

I'm pretty sure that we are a fairly substantially sized group of citizens that are, basically, being tossed to the wayside and left to defend ourselves, with many of us unable to do even that. I don't know what needs to be done to show our government that without more help from them, we will continue down a spiral of debt and less value in our quality of life. If things continue this way, I'm afraid that many of us will really end up paying with our lives because our income can't.

I would like to thank TSCL in their continued efforts to make our lives matter to the government that is supposed to help and protect us in the first place. I just hope it's not too late before we matter to them.

—C. J., MN

THE SOCIAL SECURITY & MEDICARE ADVISOR©

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Special Issue!
2022 Senior Survey

Social Security COLA, How Much Will You Get?

Watch your mail! The Social Security Administration is mailing out "Your New Benefits Amount" statements that detail how much you will be getting in your 2022 Social Security checks. With a cost-of-living adjustment of 5.9% you should wind up with a little more this year. Maybe enough to get through the month without cutting groceries. Or enough to cover (part of) a worrisome rent increase.

But the standard monthly Medicare Part B premium increase from $148.50 to $170.10 ($21.60) will take an exceptionally large chunk of your cost-of-living adjustment (COLA) this year. Your effective COLA, after deducting for Part B premiums will be less than 5.9% and, depending on the size of your monthly Social Security check, may be a lot less. Those with the lowest benefits won't see as much left over.
Here are some examples:

Medicare Part B Deduction Takes Most From Those With Lowest Benefits

Gross benefit in 2021 (mo.)	Net benefit in 2021 after Part B deduction of $148.50 (mo.)	5.9% COLA in 2022 (rounded)	Gross benefit in 2022 (mo.)	Net COLA increase after Part B increase of $21.60 (standard)	Net benefit in 2022 after Part B deduction of $170.10 (monthly)	Effective COLA rate in net benefit
$366.00	$217.50	$21.60	$387.60	$0.00	$217.50	0%
$790.00	$641.50	$46.60	$836.60	$25.00	$666.50	3.8%
$1,442.00 (average benefit includes retirees, disabled, widows)	$1,293.50	$85.10	$1,527.10	$63.50	$1,357.00	4.9%
$1,565.00 (average	$1,416.50	$92.30	$1,657.30	$70.70	$1,487.20	5.0%

new retirees)						
$2,730.00	$2,581.50	$161.10	$2,891.10	$139.50	$2,721.00	5.4%

*Source: The Senior Citizens League (TSCL)

As so many of you point out in your emails, even a 5.9% COLA won't come close to keeping up with your actual cost increases. According to consumer price data through November 2021, inflation was up 6.8%, already exceeding the COLA by nearly a whole percentage point. Even more troubling, the annual adjustment doesn't fully account for any increase in the Medicare premium. The COLA is calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which surveys costs of goods and services used by younger working adults who spend a significantly lower portion of their income on healthcare than do older adults. Even worse, the CPI-W only includes the costs of households with people who are still working and under the age of 62. Most people don't even qualify for Medicare until age 65.

How much did you wind up with? Please take our annual Senior Survey and let us know: www.SeniorsLeague.org/2022survey.

FAQ: Would The 5.9% COLA Cause Social Security To Go Bankrupt Sooner?

Q: When is the Social Security Trust Fund estimated to go bankrupt, and would the 5.9% COLA cause it to be depleted sooner than forecast?

A: Last August, the Social Security Trustees released the 2021 annual report, estimating that the combined Social Security Retirement and Survivors Trust Fund, as well as the Disability Insurance Trust Fund, will be depleted by 2034. That wasn't a new estimate, however. While it was one year earlier than the trustees had forecast in April of 2020, the Social Security Actuaries adjusted their forecast in November of 2020 to account for the impacts of COVID-19 on Trust Fund solvency. At that time, the actuaries moved the insolvency date forward one year from 2035 to 2034.

Q: Is the change in solvency date a big change?

A: We don't think so. In the past, the Trustees have estimated the insolvency date could be even sooner than 2034. Since 2010, Trustee estimates of the Social Security Trust Fund depletion date have ranged from as late as 2037, to as soon as 2033, and that was just during a three-year period. The table below illustrates:

Trustee Estimates of Social Security Trust Fund Depletion Dates Vary

Year of Estimate	**Estimated Depletion Date**
2010	2037
2011	2036
2012	2033*
2013	2033
2014	2033
2015	2034
2016	2034
2017	2034
2018	2034
2019	2035
2020	2035-2034**
2021	2034

* The big drop was due to a temporary reduction in payroll tax revenues in 2011 and 2012.
** The Social Security Trustees released a revised solvency estimate in November of 2020 to reflect the impacts of COVID-19 economy.

Q: Would the 5.9% COLA worsen that forecast?

A: Not by much. First of all, both the Social Security Trustees, and the Congressional Budget Office, tend to *overestimate* the rate of inflation and the COLA, at around 2.2% to 2.8% in their budget projections. From 2010 to 2021 however, COLAs averaged just 1.4%, and that low inflation may have *added* some solvency to the program. The Centers for Retirement Research at Boston College has estimated that the 5.9% COLA would erode trust fund solvency by only two months.

Let us know what you think. Please take our 2022 Senior Survey:
www.SeniorsLeague.org/2022survey. (suggested url.)

We Always Want to Live in a Manner We're Unaccustomed Too. Just Not Like This.

By Mary Johnson, editor

Judging by my email, many of you are living in a manner that you're unaccustomed to — and not in a good way. Since 2021, higher prices on everyday essentials like housing, heating, food, and prescription medication, has almost everyone anxious about where the money will come from to pay all the bills.

C.A. of Michigan expresses it well:

There has been much done for families to pull them out of poverty and rightly so, but what about seniors living in poverty? Medicare rates are going up $21 a month and the cost-of-living adjustments comes nowhere near to making up for years of low increases. My check is $955 a month.

I will always have to work to afford to live. Seniors were promised to be brought out of poverty and those of us at the lower end promised an increase. Seniors deserve better. High drug costs, housing costs, insurance costs, food costs. Why are we always left behind?

Thank you for continuing to advocate for the seniors.

According to the Social Security Administration, today's 65-year-olds can expect to spend another 20 years in retirement, but how can we afford our retirement when prices spiral into outer space? Here's an important fact to keep in mind: while the price inflation we are witnessing today is the highest seen in 4 decades, and may last into part of this year, it won't last forever. At some point price increases will start moderating and might even start coming down. In fact, after a period of high inflation, *deflation* can occur. Demand for goods weakens, and prices could eventually come down as companies lower prices and start competing more for business.

Deflation comes with its own set of anxiety-causing problems. Rapid deflation could cause prices to dip so low that no cost-of-living adjustment (COLA) would be payable at all. This happened in 2009 when a 5.8% COLA became effective. Deflation was so low that, in both 2010 and 2011, no COLA was payable. But at the same time, Medicare Part B premiums climbed by 14.6% and 4.2% respectively. The following table illustrates COLA increases since 2009. Take a look at the years when the COLA was highest — 2009, 2012 and 2019 — and notice how the COLA was significantly lower or even completely non-existent, in the following year, signifying a drop in the rate of inflation.

**After a 5.8% COLA In 2009 —
Zero COLA in 2010 and 2011**

Year	COLA
2009	5.8%
2010	0%
2011	0%
2012	3.6%
2013	1.7%
2014	1.5%
2015	1.7%
2016	0%
2017	0.3%
2018	2.0%

2019	2.8%
2020	1.6%
2021	1.3%
2022	5.9%

What are the chances of inflation dropping to zero? It's still too early to say if inflation is done with us yet. As of inflation through November 2021, inflation is still rising, up by 6.8%. But whether we face fierce inflation or the problems of deflation and low COLAs, more than 62 million people depend on Social Security and need their annual COLA to do a better job of keeping pace with prices experienced by retired and disabled Americans.

What can you do to help change the situation? Your opinion matters and it can change votes in Congress. Please take our 2022 Senior Survey at www.SeniorsLeague.org/2022survey. (suggested URL.)

Benefit Bulletin

Will A 5.9% COLA Cause More of Your Social Security Benefits To Be Taxable?
By Rick Delaney, Chairman of the Board

This month your Social Security benefits increase by the highest Cost of Living Adjustment (COLA) of practically any time since most beneficiaries living today have received Social Security. The COLA has been anxiously awaited as household budgets have taken a pummeling from rapidly rising prices over the past year. But with an increase in Social Security income of 5.9%, higher taxes on Social Security benefits could follow for the 2022 tax year.

In a typical year, more than half of all Social Security recipients pay income taxes on a portion of their benefits. But TSCL's surveys in recent months indicated that the 2020 tax year was anything but typical. The number reporting that they paid taxes on Social Security benefits *fell by roughly 10 percent* from 2019 tax year to 2020. Now we are surveying again to learn how you expect to fare in the 2021 tax year, and if you think there is a change in the amount of taxes you owe.

In a recent memo to Representative Jason Smith, Ranking Member of the House Committee on the Budget to Congress, Phillip L. Swagel, the Director of the Congressional Budget Office wrote that inflation would cause a greater share of Social Security benefits and investment income to be subject to taxation in the 2022 tax year, the taxes for which will be due April 15, 2023. Up to 85% of Social Security benefits may be taxable for single taxpayers with adjusted gross incomes of more than $25,000, or $32,000 or more for married taxpayers filing joint returns. These income thresholds have never been adjusted for inflation, subjecting a growing number of Social Security recipients to taxation over time as incomes rise.

Another problem is the inflation adjustment for income brackets, and the standard deduction. The index used to adjust those parameters of our income taxes tends to grow more slowly than overall inflation, especially this year. Because it tends to grow more slowly than the COLA, older taxpayers might get bumped into higher tax brackets and find that the standard deduction doesn't provide quite as much tax relief as it has in previous years.

In the meantime, it's important that you plan ahead for the 2022 tax year, and you may want to increase your withholdings from Social Security benefits or retirement account checks or make quarterly estimated tax payments. If you need help, we urge you to talk this over with your tax advisor! Check with your local Senior Center to learn if there is free or low-cost tax preparation for seniors in your area.

Your answers to these questions about the taxation issues get attention from journalists, the public and from Members of Congress. Please take time to take our 2022 Senior Surveywww.SeniorsLeague.org/2022survey. (suggested URL.)

Legislative Update

Congress May Be Divided. Their Constituents Are Not.

Shannon Benton, Executive Director

Over years of conducting surveys, TSCL has discovered something totally unexpected. Although partisan politics often divides Congress and has done so for years, there's a surprising level of agreement and consensus among older Americans, no matter what the political leaning, on a number of the most important issues.

Here are 8 issues for which our 2021 surveys found the highest level of consensus:

1. Annual cost-of-living adjustments (COLAs) that don't adequately keep pace with rising costs — 98%.
2. Rising cost of healthcare and prescription drugs — 89%.
3. Living longer and spending more time in retirement creating the need for greater retirement resources, over a longer period of time — 88%.
4. Lack of affordable senior living options and the rising cost of long-term care — 87%.
5. Inadequate Social Security benefits at retirement — 86%.
6. Lack of retirement savings— 83%
7. Fewer people have pensions through employers — 82%.
8. Rising debt in retirement — 74%.

With this issue of the Advisor, we are launching our 2022 Senior Survey. For those of you who have taken our surveys before, please take this year's survey. This is one of our most important activities of the year, and a way for you to influence lawmakers in Congress and to educate the public about issues affecting you.

Some of the questions are familiar ones. We ask how cost-of-living adjustments increased your benefits, and how rising costs are impacting your budgets. We ask about taxation of Social Security benefits, or financial actions you have taken over the past year. We ask questions about proposals under debate in Congress that would change benefits. And we compare your answers against findings from previous surveys which allows us, among other things, to spot trends and changes in opinion.

The past 12 months bought a number of deeply difficult challenges and difficult decisions that have escalated anxiety and tensions throughout our nation. But we are very grateful for your willingness to share your stories, take our surveys, support our petition initiatives and most of all, for your financial support which helps TSCL represent all Social Security recipients in Congress. Thank you!

[Keep scrolling to next page photo break.]

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Photo Caption: Representative Linda T. Sanchez (CA-38)

Congressional Corner

Strengthening Social Security Act of 2021

By Representative Linda T. Sanchez (CA-38)

For over 80 years, Social Security has been the bedrock of the American retirement system. The program ensures our mothers, fathers, grandmothers, and grandfathers do not fall into poverty during their golden years.

Now more than ever, retired Americans rely on Social Security for most, if not all, of their retirement income. I hear stories every day about seniors who cannot make ends meet because the current system is not built to meet their needs. Social Security's modest earned benefits have not kept up with the rising costs in today's economy.

As a member of the House Ways and Means Committee's Social Security Subcommittee, I am fighting to fix these shortcomings and ensure every American can retire with dignity after a lifetime of hard work. That is why I recently re-introduced the Strengthening Social Security Act. My bill would provide a much-needed increase in Social Security benefits, for seniors, survivors, and disabled individuals while ensuring everyone pays their fair share.

If enacted, nearly 59 million Americans who rely on Social Security would see an increase in benefits. The Strengthening Social Security Act notably includes an alternative benefit for widows and widowers that I have long championed in Congress. It is devastating to lose a partner, much less face financial ruin after losing part of your spousal benefit. This provision would protect widows and widowers by ensuring they receive the greater of 75% of the combined benefits they received when both spouses were alive.

More broadly, my bill would increase monthly benefits for current and future retirees. It would shore up the Social Security Trust Fund by phasing out the taxable cap of $142,800 and ensuring the cost-of-living adjustment (COLA) adequately reflects the real cost of living today.

These changes are just the first step. My colleagues and I are working tirelessly to guarantee all seniors retire with financial security. As Americans, we have a responsibility to take care of those who can no longer work and deserve to retire in peace. That is why I will continue to fight for the Strengthening Social Security Act's passage and other legislation that improves the livelihoods of our seniors.

When President Franklin Delano Roosevelt signed the Social Security Act into law in 1935, he stated that the law "represents a cornerstone in a structure which is being built but is by no means complete." I consider it one of my duties as a member of the House of Representatives to fulfill this mission and continue to build upon this sacred trust.

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The opinions expressed in "Congressional Corner" reflect the views of the writer and are not necessarily those of TSCL.

Ask the Advisor

Why Is There No Action To Repeal the Windfall Elimination Provision?

Q: Why is there NO action to repeal the Windfall Elimination Provision forced upon federal retirees? This has cost me something in excess of $36,000 (in Social Security benefits) since my retirement in 2009 under the Civil Service Retirement System. The Government is shortchanging those who have paid into Social Security and we are denied the full amount of the Social Security benefits that we are entitled to. C.B., Portland, OR.

A: In recent months, TSCL has been inundated with email from our grass roots supporters on a number of key Social Security issues including questions about the status of legislation that would end the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions reduce the earned Social Security benefits of federal employees and other public sector workers, such as police, fire fighters and teachers.

According to the Congressional Research Service, a worker's employment or self-employment is considered covered by Social Security if the services performed in that job result in earnings that are taxable and creditable for program purposes. However, the WEP is a modified benefit formula that reduces the Social Security benefits of certain retired or disabled workers who are *also* entitled to pension benefits based on earnings from jobs that were *not covered* by Social Security and thus not subject to the Social Security payroll tax.

Does that sound fair?

In December 2020, about 1.9 million people (or about 3% of all Social Security beneficiaries) were affected by the WEP. Those workers mainly include state and local government employees covered by alternative staff-retirement systems as well as most permanent civilian federal employees hired before January 1, 1984, who are covered by the Civil Service Retirement System (CSRS).

The Government Pension Offset reduces Social Security survivors' benefits for spouses, widows and widowers who also receive government pensions of their own. As of December 2020, about 716,662 Social Security beneficiaries had spousal or widow(er)s benefits reduced.

TSCL supports several bills that would repeal these two provisions, including the "Social Security Fairness Act of 2021" which was introduced by Representative Rodney Davis (R-IL) and Representative Abigail Spanberger (D-VA) and has 231 cosponsors in the House. But despite the bipartisan support in the House, enacting the legislation is still tricky. Social Security legislation that affects program funding requires Congress to use special rules, and sixty votes would be needed in the divided Senate for passage.

"Repealing these provisions that unfairly penalize public employees would provide more certainty to retirees and it's the fair thing to do," says TSCL Executive Director, Shannon Benton. "We urge Members of both sides to work together on a compromise bill that provides the benefits these retirees earned and paid for."

Pages 6-8

2022 Senior Survey

Tell Congress What You Think!

TSCL's 2022 Senior Survey may be taken online at SeniorsLeague.org/2022survey

Tell Congress What You Think!

You play an important role in informing the public and members of Congress about issues affecting older Americans. Your responses to this survey help millions of others understand issues of importance to Social Security and Medicare beneficiaries, and to evaluate popular support for solutions to some of our stickiest problems. Your answers also help The Senior Citizens League (TSCL) bring you better services to meet your needs and priorities. The results will help craft TSCL's legislative agenda and represent your interests on Capitol Hill. Your answers are vitally important and will be kept anonymous. Thank you!

1. Which of the following amounts of money most closely represents the amount that your total monthly household expenses increased over the past 12 months, (from 2021 to 2022)?

   Less than $48.00 per month
   $48.01 - $96.00 per month
   $96.01-$144.00 per month
   More than $144.00 per month

2. Which of the following levels of monthly Social Security benefits is the closest to the gross amount that you receive BEFORE deduction for Part B premiums?

   Less than $794.00
   $794.01-$1,657.00
   $1,658.00-$2,729.00
   $2,729.00 or more
   Does not apply. Haven't started benefits yet.

3. Which of the following amounts most closely matches the dollar amount of your monthly Social Security cost of living adjustment (COLA)increase for 2022, AFTER the deduction for the Medicare Part B and other automatically deducted health and drug plan premiums? (Please do not include deductions for federal withholding taxes, if any.)

Does not apply, I don't receive Social Security benefits yet.
No increase. My net Social Security benefit in 2022 is less than received in 2021.
No increase. My net Social Security benefit in 2022 is the same as received in 2021.
$.01 - $25.00
$25.10 - $70.70
$70.80 – 139.50
More than $139.50

4. How much did you spend per month on healthcare costs in <u>2021</u>? Please include the following: premiums for Medicare Part B, Medigap or Medicare Advantage and Part D plans, dental, vision and audio insurance (if any). Also include all out-of-pocket costs and co-pays for doctor visits, labs, special procedures and diagnostics, prescription drugs, exams by the dentist and optometrist. Please include spending for glasses, hearing aids, and durable medical equipment such as wheelchairs.

Less than $160
$161 - $375
$376 - $495
$496 - $750
$751 - $1,000
More than $1,000

5. How much did you spend per month for all *out-of-pocket costs* for Part D prescription drugs in <u>2021</u>? Please DO NOT include what you pay for Part D premiums.

Less than $40 month
$40.01 - $100 month
$100.01- $608 month
More than $608 per month
Not applicable

6. Will you pay income taxes on a portion of your Social Security benefits for the 2021 tax year?

Yes
No
Not sure
Not applicable, have not started Social Security

7. If you think you will pay income taxes on a portion of your Social Security benefits for 2021 tax year, do you think your tax obligation will be higher or lower than in 2020?

Higher
Lower
Not sure
Not applicable, won't pay taxes on Social Security benefits, or I don't receive benefits yet.

8. How has the economy affected your retirement savings in value from January 1, 2021 through December 31, 2021?

Stayed about the same as the value on December 31, 2020.
Down by more than 10%
Down by less than 10%
Increased by less than 10%
Increased by more than 10%
Not applicable, no retirement savings

9. To strengthen the finances of the Social Security Trust Fund, which of the following approaches would you support? Please check all that apply.

Very gradually increase the Social Security payroll tax rate paid by workers and matched by employers.
Apply the Social Security payroll tax to all earnings instead of just the first $147,000
Apply the Social Security payroll tax to earnings from investment income not held in retirement accounts.
I would not support any of these choices.
Uncertain.

10. To strengthen Social Security benefits, which of the following approaches do you support? Check all that apply.

Provide a boost of 2% in benefits (about $30/month on average) for all retirees.
Tie the annual cost-of-living adjustment (COLA) to the Consumer Price Index for the Elderly (CPI-E) which grows about 0.2% more quickly in most years.

Guarantee that the Social Security COLA will never be lower than 3%.
I would not support any of these choices.
Uncertain.

11. When a spouse dies, under current law survivors have the option of choosing 100% of the benefit of their deceased spouse or their own retirement benefit, whichever is highest, leading to a substantial reduction in Social Security income. How do you feel about the following proposal? Widows or widowers should receive no less than 75 percent of the total amount of Social Security received by both spouses when their spouse was still alive. Or, if higher, the survivor may choose to receive 100% of the amount of the benefit of their deceased spouse, or their own retirement benefit.

    Support
    Not sure
    Oppose

12. What sources do you have available for retirement income? Please check all that apply.

Social Security.
Pension from former employment.
Retirement savings accounts, such as a 401(k), Keogh, SIMPLE, IRA or Roth.
Taxable individual stock or mutual fund investments.
Certificates of deposit, money market accounts, U.S. Treasuries and bonds
Equity in your own home.
Earnings from a job or business.
Annuities or insurance payouts.
Other

13. How did inflation from 2021 to the present affect your housing costs? Please indicate the actions you took over the past 12 months. Please check all that apply:
    Postponed routine home maintenance, repairs, including replacing major appliances due to higher costs.
    Paid significantly higher costs for home maintenance, repairs and/or replacing one or more major appliance.
    Shopped for lower costing homeowners insurance.
    Applied for real estate tax relief program.
    Applied for heating and cooling assistance.

Rent increased by more than 5%.
Shopped for housing with lower monthly rent.
Got evicted from a home due to inability to pay rent.
Had trouble locating affordable rental housing.

14. Which of the following financial actions have you taken over the past 12 months from 2021 to the present? Check all that apply.

Spent emergency savings.
Drew down retirement savings more than usual.
Depleted a retirement or savings account.
Refinanced a home mortgage.
Carried debt on a consumer credit card for more than 90 days.
Went back to work or took a new job.
Applied for a pharmacy assistance program for one or more expensive prescription drugs.
Applied for Medicare Savings Program or Medicare Extra Help to assist with medical and/or prescription drug expenses.
Visited a food pantry or applied for SNAP benefits.
Applied for rental assistance.
Applied for real estate tax relief program.
Applied for assistance with heating and cooling costs.
Provided room and board, childcare or other assistance for adult children and grandchildren.

15. <u>Over the past 12 months,</u> which of the following budget categories increased the fastest in your household? Please check only one:

Housing (rent or costs associated with owning, repairs and maintenance)
Transportation
Medical
Food
Recreation
Communication
Apparel
Other

16. What portion of your total household budget do you spend on total healthcare costs?

Less than 15%
16%-29%
30%-44%

45%-59%
Over 60%
Uncertain

17. How would you characterize your political leanings?
Democrat
Republican
No party affiliation
Other

18 Are you a military retiree?
Yes
No