

Showdown Over Social Security and Medicare?

By Mary Johnson, Editor

Concern is growing that Social Security benefits could be affected by negotiations over lifting the federal debt limit later this year. Sound familiar? Many of you have heard it before. The strategy was used in the past to extract deficit reduction concessions that included some changes to Social Security and led to automatic annual Medicare cuts.

Debt limit budget negotiations can become a game of Debt Limit Chicken and the risks are serious. Social Security benefit checks can't be paid in full or on time unless Congress comes to an agreement on how budget matters will proceed once the debt limit is lifted. But failure to do so in a timely fashion would hurt about 66 million Social Security recipients.

In fact this strategy backfired in the past when negotiators appeared to be unable to come to an agreement. That led to a costly downgrade in U.S. credit ratings on August 5, 2011, when the rancorous debt limit negotiations got within days of default. Lower credit scores can increase

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HOW MUCH WILL YOUR HEALTHCARE COSTS BE IN 2023?

Older Americans can look forward to a few modest wins on reducing healthcare costs this year. Congress enacted legislation that lowers some prescription drug costs, particularly a \$35 per month, per insulin prescription cap. In addition, Medicare reduced the amount of the Part B premium to \$164.90 from \$170.10. Yet



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2023 Senior Survey—
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Number of Seniors Living in Poverty Grows

According to new data from the U.S. Census Bureau, the poverty rate among older Americans grew during 2020 to 2021. Seniors were the only age group to experience an increase in poverty. The share of older adults in the U.S. living below the poverty line rose from 8.9% in 2020 to 10.3% in 2021. In total, almost 6 million older adults lived below the federal poverty level in 2021.

As disturbed as we were to learn this, the data confirm findings of recent TSCL surveys in 2021 and 2022 which indicated there was a significant jump in the percentage of older adults who report turning to low-income assistance programs such as SNAP and Medicare Extra Help in 2021 and 2022. Inflation is pushing more older households into poverty.

TSCL shared these findings with dozens of news outlets last year, warning that we believed that the number of older adults living in poverty was rapidly rising due to inflation. The Census Bureau data simply back up what your survey responses have been showing.

Seniors have not fared as well as other groups through the pandemic. They were not eligible for much of the tax relief for families with children.

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Edward Cates,
Chairman of the Board, TSCL

How Inflation Is Taking a Toll on Older Americans

Edward Cates, Chairman of the Board, TSCL

Your participation in our online surveys drew widespread attention in 2022. Journalists used the findings of our surveys to publicize our growing concern that inflation has pushed more seniors into poverty and threatening the income stability of all retired and disabled Social Security recipients. No findings drew greater interest than our question that asks, “Which of the following financial actions have you taken over the past 12 months?”

Journalists were able to see the erosion in finances that occurred between late summer and early fall of 2021 and the first three months of 2022. Our late summer results in 2022 show a pattern of a lower percentage of people who reported filing for low-income assistance programs. But that was not caused by an improvement in buying power since prices were continuing to spiral upward at the time of this survey. What these results point to instead is how

many of our survey participants have been impacted by adjustments and trims to low-income benefits as an impact of the 5.9% Social Security Cost-of-Living Adjustment in 2022. See the table, below.

Our new summer survey asked a key question to explore whether

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WHICH OF THE FOLLOWING FINANCIAL ACTIONS HAVE YOU TAKEN OVER THE PAST 12 MONTHS?

(Survey participants were told to check all that apply.)

Action	2020–2021	Q1 2021–2022	Q3 2021–2022
Spent emergency savings	36%	50%	38%
Drew down retirement savings more than usual	19%	20%	Not asked
Made changes to my retirement savings investments	20%	Not asked	Not asked
Depleted a retirement or savings account	Not asked	21%	21%
Refinanced a home mortgage	10%	7%	6%
Moved to an area with lower rent or cost of living	Not asked	Not asked	9%
Carried debt on a consumer credit card for more than 90 days	Not asked	43%	36%
Went back to work or have taken a new job	10%	9%	9%
Applied for a pharmacy assistance program for one or more expensive prescription drugs	9%	15%	11%
Applied for Medicare Savings Program or Medicare Extra Help to assist with medical and/or prescription drug costs	11%	20%	13%
Visited a food pantry or applied for SNAP benefits	22%	47%	33%
Applied for rental assistance	5%	13%	9%
Applied for real estate tax relief program	Not asked	6%	6%
Applied for assistance with heating and cooling costs	10%	25%	17%
Provided room and board, childcare, or other assistance for adult children and grandchildren	13%	10%	10%
Provided food, transportation, cash, or other assistance to family members or others who need help	Not asked	Not asked	22%

Responses from TSCL Retirement Surveys 2021 and 2022—TSCL Senior Survey 2022.

Worry About Proposals to Cut Benefits Highest in Decade

By Daisy Brown, TSCL Legislative Liaison



Daisy Brown,
TSCL Legislative Liaison

How have you fared through the past year of record inflation? Karen K. of FL recently told us,

“My income has been stretched to the limit. I no longer have the little extra dollars to buy a treat for myself each month. I can’t afford to splurge any longer. It makes me uneasy when I see politicians want to decrease my benefits. I think our elected officials should be supporting senior citizens, not turning their back to us.”

Other older Americans nationwide share this unease and uncertainty as well as all of us here at TSCL. We recently reviewed a *budget blueprint* released by the Republican Study Committee in the fall of 2022 which contains proposals for an array of benefit cuts for both Social Security and Medicare.

While TSCL feels that the time has come for Congress to get going on strengthening the programs, finding balanced *bipartisan* plans that can be enacted in our very divided new Congress will be enormously challenging. With our benefits at stake, we will need each and every one of you to help with

contacting legislators in the coming months.

Our most recent surveys found time and again that older Americans reject Social Security reform proposals that cut benefits. Retired or disabled, our survey participants have told us that they want program reforms to focus on revenue changes that would make the payroll tax system more equitable by requiring the application of the 12.4% Social Security payroll tax on all earnings instead of just the first \$160,200. A CEO making \$650,000 should pay into Social Security for every dollar earned, just the same as the guy making \$65,000. Our surveys have also found that the majority of our respondents also favor similar revenue changes for Medicare.

But this path is on a collision course with those in Congress who have put forward plans that focus on cutting benefits. They favor lowering the amount of wages subject to payroll taxes, to levels below that set under current law. Their plans favor allowing employers and employees to divert payroll taxes meant to pay benefits for current retirees out of the Social Security Trust Fund for investing in private retirement accounts. How will legislators keep

the program strong for all without cutting the benefits of today’s beneficiaries? There are also concerns that efforts may be made in the House to repeal new legislation that gives Medicare the authority to negotiate drug prices and caps the price of insulin covered by Part D plans at \$35 per prescription per month.

TSCL has not lost sight of the crumbling financial situation of Social Security beneficiaries.

Most importantly of all, we are vigilantly watching for proposals that would cut Cost-of-Living Adjustments (COLAs). Provisions that would cut the growth in COLAs have formed the basis of virtually every plan to reform

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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*. 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.

ASK THE ADVISOR

How Important Is Benefit Taxation to Social Security and Medicare Financing?

Q: How important is benefit taxation to social security and medicare financing?

A: The proceeds from the taxation of Social Security benefits are credited to the Social Security and Medicare Trust Funds and currently form a growing portion of the income received by the programs. In 2023, the Social Security Trust Fund is estimated to receive \$48.8 billion in revenues from the taxation of Social Security benefits, accounting for 4.5% of total program income. Medicare is estimated to receive \$34.9 billion accounting for 8.5% of the funding for the Hospital Insurance Trust Fund.

In 2020, the average federal income tax liability on Social Security benefits was an estimated \$3,200 per taxpayer household. Approximately half of Social Security beneficiaries pay federal income taxes on a portion of their Social Security benefits—roughly double the number of Social

Security beneficiaries affected by the tax since 1998. A report from the Congressional Research Service says that the number of households affected by taxation of benefits will continue to rise over time, because the income thresholds to determine tax liability are fixed and have never been adjusted for inflation. In addition, the report says that when “non-Social Security income” remains constant as Social Security benefits increase due to Cost-of-Living Adjustments, the taxable amount of Social Security benefits increases.

Calculation of taxable Social Security benefits depends on the benefits received and other income.

Taxpayers with “provisional” income of less than \$25,000 (single filers) or less than \$32,000 (joint) do not pay federal income taxes on their Social Security benefits.

Up to 50% of Social Security benefits are taxable when

“provisional” income is between \$25,000 and \$34,000 (single filers), or \$32,000 and \$44,000 (joint filers). The proceeds from this tier are credited to the Social Security Trust Fund.

Up to 85% of Social Security benefits are taxable when “provisional” income is greater than \$34,000 (single filers), or \$44,000 (joint filers). Proceeds from this tier are credited to the Medicare Hospital Insurance Trust Fund.

Should Congress change the taxation of Social Security to allow beneficiaries to keep more of their income?

Let us know whether you support or oppose ideas to adjust income thresholds and how to ensure continued funding for Social Security. Take TSCL’s new 2023 Senior Survey—www.SeniorsLeague.org/2023seniorsurvey. ■

Source: Social Security Benefit Taxation Highlights, Congressional Research Service, June 12, 2020.

Showdown Over Social Security and Medicare?; continued from page 1

the cost of the federal government debt.

What does the debt limit have to do with Social Security benefits to begin with? Don’t payroll taxes take care of it? Not directly. In fact, the Social Security Trust Fund is the single biggest holder of debt that the government owes to itself.

The Social Security Trust Fund currently holds more than \$2.7 trillion in special non-marketable federal bonds which essentially

are I.O.U.s from the U.S. Treasury. When payroll taxes and revenues from the taxation of Social Security benefits are sent into the Treasury, the special obligation bonds are issued and credited to the Social Security Trust Fund. The special obligation bonds pay interest which amounted to an estimated \$64.6 billion in 2022.

Social Security and Medicare benefits are paid for in large part through withholdings from earnings when beneficiaries were working. The non-marketable

bonds held by the Social Security and Medicare Trust Funds are for revenues that have already been collected to pay benefits for today’s retirees and Medicare recipients.

Our Social Security and Medicare benefits are not to be played with. Should Social Security and Medicare benefits be trimmed? What do you think of proposals to change the programs? Learn more and tell us by taking our 2023 Senior Survey www.SeniorsLeague.org/2023seniorsurvey. ■

How Much Will Your Healthcare Costs Be in 2023? continued from page 1

seniors still face high uncertainty over their costs this year; Medicare helps to reduce the risk, but premiums take a significant portion of income, and the program does not cover a surprisingly high amount of out-of-pocket expenses.

Older Americans can look forward to a few modest wins on reducing healthcare costs this year.

According to TSCL Senior Surveys, we are forecasting that in 2023:

- 50% of our members and supporters will spend up to \$4,800 for premiums, out-of-pocket costs, and for services such as dental and eye exams that are not covered by Medicare.
- 30% will spend more than \$4,800 up to \$12,828.

- 20% will spend more than \$12,828—particularly those who need costly longterm care, hospitalization, or to undergo therapies for very serious chronic health conditions.

Our estimates are based on answers provided by more than 3,000 participants in our 2022 Senior Survey. As people age, healthcare costs not only take a significant portion of retiree income, but the portion grows deeper over time with the development of new health conditions. This occurs at the same time retirees spend down their savings, which can leave

those who have been retired the longest without adequate income, even for essentials.

These findings are critical to helping TSCL make the case to Congress why older Americans need a more secure Social Security income, and to defend Social Security and Medicare benefits from legislative proposals that would cut benefits or increase beneficiary costs.

You can participate by telling us about your healthcare costs in 2022 in our 2023 Senior Survey www.SeniorsLeague.org/2023seniorsurvey. ■



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 <https://seniorsleague.org/2023-retirement-survey/>. ■

Number of Seniors Living in Poverty Grows; continued from page 1

About one-out-of-five participants in TSCL's surveys last year said they depleted a retirement or savings account during the 2021–2022 period. Nearly one third say they have applied for SNAP (food stamps) or have visited a food pantry over the past 12 months. And 120,000 have signed TSCL's

petition to provide a one-time \$1,400 stimulus payment for Social Security recipients.

How have you been affected by rising prices? Take TSCL's new 2023 Senior Survey at www.SeniorsLeague.org/2023seniorsurvey. ■

Source: Current Population Survey, 2021 and 2022 Annual Social and Economic Supplements, U.S. Census Bureau.

The share of older adults in the U.S. living below the poverty line rose from 8.9% in 2020 to 10.3% in 2021.

How Inflation Is Taking a Toll on Older Americans; continued from page 2

the 5.9% COLA did, in fact, lead to benefit adjustments and trims. Many of our respondents said yes. We found that 38% of those who said they received low-income assistance in 2021 reported adjustments to benefits in 2022, and 16% reported that, because their income was so close to the eligibility line, their COLA made them ineligible for at least one benefit program. TSCL was able to report this to the media this fall, thanks to your participation in our summer survey, and to show data suggesting that more seniors may be falling into poverty. Now new U.S. Census Bureau data for 2021 confirms that more seniors were indeed pushed into poverty in 2021, the most recent year for which our federal government has data. TSCL expects this trend to

continue as the impact of inflation in 2022 becomes better understood.

We found that 38% of those who said they received low-income assistance in 2021 reported adjustments to benefits in 2022, and 16% reported that, because their income was so close to the eligibility line, their COLA made them ineligible for at least one benefit program.

This information is important because it helps Congress better understand the scope of the needs

of older Americans, to craft legislation that addresses these problems, and to establish appropriate funding levels. Your survey responses matter, and they have a long reach. The top question that journalists and Members of Congress want to know is “What we are hearing from seniors?” This year, they wanted to know what we were learning about inflation’s impact on older Americans.

Please take time to participate in these surveys. Even if you have answered the same question before, know that your input is getting attention and having an impact! Take TSCL’s new 2023 Senior Survey www.SeniorsLeague.org/2023seniorsurvey. ■

Worry About Proposals to Cut Benefits Highest in Decade; continued from page 3

Social Security since 1983. With the help of our members and supporters, TSCL has been fighting off such measures for the past 28 years.

TSCL has not lost sight of the crumbling financial situation of Social Security beneficiaries. We will be working to get legislation re-introduced that would provide:

- A \$1,400 payment for Social Security recipients drowning in a flood of rising prices.
- A fairer COLA, by tying the annual adjustment to a

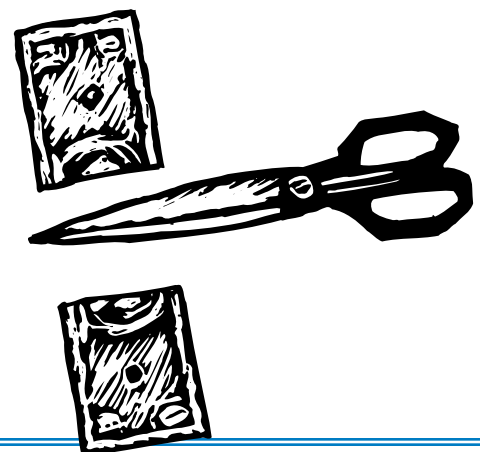
senior’s price index like the Consumer Price Index for the Elderly (CPI-E) and backing it up with a 3% minimum COLA guarantee.

- Social Security tax fairness by adjusting income thresholds that subject Social Security benefits to taxation for inflation.

We will need everyone on board this year to defend Social Security and Medicare from cuts, and to strengthen the program for everyone.

What do you think of proposals to change Social Security and Medicare benefits? Take TSCL’s new 2023 Senior Survey www.SeniorsLeague.org/2023seniorsurvey. ■

SeniorsLeague.org/2023seniorsurvey. ■





2023 Senior Survey

Tell Congress What You Think!

Please 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 2023 Senior Survey may also be taken online at SeniorsLeague.org/2023survey

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

- 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 2022 to 2023)?
 - \$0—stayed same or went down
 - \$48.01–\$92.00 per month
 - More than \$185.00 per month
 - \$.01–\$48.00 per month
 - \$92.01–\$185.00 per month
 - Not sure.
- Which of the following levels of monthly Social Security benefits is the closest to the gross amount that you receive in 2023 BEFORE deduction for Part B premiums?
 - Less than \$863.00
 - \$1,829.01–\$2,966.00
 - Does not apply. I have not started benefits yet.
 - \$863.01–\$1,829.00
 - More than \$2,966.00
- Which of the following amounts most closely matches the dollar amount of your monthly Social Security Cost-of-Living Adjustment (COLA) increase for 2023, 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 do not receive Social Security benefits yet.
 - No increase. My net Social Security benefit in 2023 is less than received in 2022.
 - No increase. My net Social Security benefit in 2023 is the same as received in 2022.
 - \$.01–\$78.00
 - \$140.01–152.00
 - \$78.01–140.00
 - More than \$152.00
- Social Security recipients are receiving the highest COLA in 42 years this year. Which of the following statements most closely expresses how you feel about the 8.7% increase? Please check all that apply:
 - I am pleased and satisfied with my 2023 COLA.
 - I worry that my 2023 COLA will continue to fall short of inflation in 2023.
 - My 2023 COLA will help me catch up (example: make delayed household and auto repairs).
 - My household costs rose more than 8.7% in 2022.
 - The 2023 COLA increase is so high that it will further increase inflation.
 - The 2023 COLA might increase what I pay in income taxes.
 - The 2023 COLA increased my income. Now my low-income assistance might be trimmed.
 - The COLA overpays seniors because it overstates the rate of inflation.
 - I don't receive Social Security yet.
- Currently the Social Security COLA is tied to the price index which measures inflation experienced by younger working adults. Do you think the system should be changed to base the COLA on the cost of living in the area where you live instead?
 - Yes
 - No
 - Not sure. Need more information.

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6. How much did you spend per month on healthcare costs in 2022? 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 \$170* *\$170.10–\$400*
 \$401–\$530 *\$531–\$800*
 \$801–\$1,069 *More than \$1,069*
 Have not started Medicare yet.
7. How much did you spend per month for all out-of-pocket costs for prescription drugs in 2022? Please DO NOT include what you pay for Part D or Medicare Advantage plan premiums.
- Less than \$50.00 month* *\$50.01–\$97.00 month*
 \$97.01–\$673 month *More than \$673 per month*
 Not sure.
8. If you received low-income assistance in 2022, such as SNAP (food stamps), rental subsidies, or help with Medicare costs, are you worried that your benefits will be trimmed in 2023 due to the 8.7% COLA pushing your income above the eligibility limits?
- Yes* *No* *I do not receive low-income benefits.* *Not sure.*
9. Social Security recipients can owe taxes on a portion of their Social Security benefits when their “provisional” income is greater than \$32,000 when married and filing a joint return, or \$25,000 for individuals. Provisional income includes your adjusted gross income, plus one half of Social Security benefits, and certain non-taxable interest. Which of the following statements most closely resembles your tax situation for the upcoming tax season?
- My household usually pays taxes on a portion of Social Security income and might pay a higher amount in taxes for 2022.*
 Until now my household income has been low enough that I never paid taxes on a portion of my Social Security benefits, but I am worried that I may have to pay the tax for the first time for 2022 due to the 5.9% COLA.
 My household income is too low, and I am not required to file a tax return.
 Don't receive Social Security yet.
 Not sure.
10. Under current law, the income thresholds that subject up to 85% Social Security benefits to taxation have never been adjusted for inflation. The revenues go to funding Social Security and Medicare benefits. If Congress were to change these thresholds which of the following approaches is your preference? Please select only one answer:
- The current thresholds which became effective in 1983 should be indexed to today's dollars. For example, the single filer level of \$25,000 raised to \$73,000. The joint filer level is \$32,00 raised to \$93,600. No further annual adjustment for inflation.*
 Adjust from \$25,000 to \$73,000 (single filers). From \$32,000 to \$93,600 (joint filers) then adjust annually for inflation.
 Keep current law thresholds the same as today. The Trust Funds need it.
 Not sure.
11. Should Congress enact legislation to prevent Social Security and Medicare benefits from non-payment or automatic cuts due to failure to lift the debt limit or come to a federal budget agreement?
- Support* *Oppose* *Not sure.*

12. Social Security is forecast to become insolvent in 13 years. Currently, employees pay 6.2% on all wages up to \$160,200 in 2023, matched 6.2% by employers. To raise more revenue should the payroll tax be applied to wages above \$160,200, as well as on stock options or any other fringe benefits?
- Support Oppose Not sure.
13. A recent proposal in the House affecting future retirees would change the Social Security benefit formula. Those earning lower wages would see slightly higher benefits relative to current law, but average to higher wage earners would receive lower benefits. What do you think of this approach?
- Support Oppose Not sure.
14. Under current law, Social Security benefits can be started as early as age 62, but benefits are reduced by as much as 30%–35%. The benefit reductions lessen with each year individuals delay starting benefits until they reach the eligibility age for full, unreduced Social Security benefits. In 2023, the full retirement age for people born in 1960 and thereafter is 67. Should the age for full unreduced benefits continue to be increased until it reaches age 70? This would reduce benefits for those who retire prior to age 70 even more than under current law.
- Support Oppose Not sure.
15. The Medicare Hospital Insurance Trust Fund is forecast to become insolvent in 5 years. Under current law, the eligibility age for Medicare is 65. A proposal in Congress would raise the Medicare eligibility age to coincide with the full benefit eligibility age for Social Security which is 67 for people born in 1960 and thereafter. What do you think of this proposal?
- Support
- Support only if individuals have other affordable health insurance choices such as through Medicaid or through employers.
- Oppose
- Not sure.
16. Has your Medicare Advantage plan ever contacted you or a family member offering an in-home visit from a nurse or to survey you over the phone to assess your health?
- Yes No Not sure.
- Does not apply. Not enrolled in Medicare Advantage plan.
17. Which of the following financial actions have you taken over the past 12 months from 2022 to the present? Check all that apply.
- Spent emergency savings.
- 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.
- Used Good Rx coupons when cheaper than filling prescription through Part D or health plan.
- 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.
- Moved in with family or shared housing costs with friend or family.
- Provided food, transportation, cash, or other assistance to family members or others who need help.

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18. 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*

19. What portion of your total household budget do you spend on healthcare costs including premiums and out-of-pocket costs?

- Less than 15%* *16%–29%*
- 30%–44%* *45%–59%*
- Over 60%* *Not sure.*

20. How would you characterize your political leanings?

- Democrat* *Republican*
- No party affiliation* *Other*

You're almost finished.

**TSCL's 2023 Senior Survey may be taken online at SeniorsLeague.org/2023survey.
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.