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**Secret Christmas Wish For Majority of Social Security Recipients —**

**Making Ends Meet,**

**Says The Senior Citizens League**

**Alexandria, VA:** More than 90 percent of older Americans are likely to be making a secret Christmas wish for the New Year, says The Senior Citizens League (TSCL). “That’s to make ends meet,” says TSCL Chairman, Ed Cates. A national survey conducted by TSCL earlier this year found that 98 percent of Social Security recipients participating reported the annual cost-of-living adjustment (COLA) had increased their Social Security benefits by less than $39 a month in 2014, but 92 percent said their monthly expenses had increased by more than $39. “That disparity between COLAs and rising costs is the ‘Grinch that’s stealing Christmas’ for millions of older Americans this year,” Cates says.

 That’s the case for Ninon Ruscher and her husband John of Tuscon, Arizona, who rely on Social Security for all of their income. Mrs. Ruscher says that, *“seniors who rent their own homes are in a precarious financial situation.” “Once we pay the monthly bills, we sit at home. We don’t have the money to do anything or go anywhere. Once the food runs out we have to wait until our next Social Security payment,” she adds.* Mrs. Ruscher notes that even though her husband receives health benefits through the Veterans Administration, and she’s enrolled in a Medicare Advantage plan, they are still trying to pay off expenses from her recent surgery earlier this year.

 The number of people who rely on Social Security for 90% or more of their income is growing. In 1976 one in four Social Security recipients relied on Social Security for most of their income, today one in three do.[[1]](#endnote-1) “Those who do rely on Social Security for most, or all, of their income are living very close to the poverty level,” Cates says. The average Social Security benefit in 2014 was only $14,304 for the year. That’s just 18% above the U.S. poverty level — $11,670 for a household of one.

 TSCL supports legislation that would provide a more fair and adequate Social Security benefit by calculating COLAs using the Consumer Price Index for Elderly (CPI-E) to calculate the annual increase. How do low Social Security increases and rapidly rising costs affecting you? TSCL wants to hear from you! Visit [www.SeniorsLeague.org](http://www.SeniorsLeague.org).

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 With about 1 million supporters, The Senior Citizens League is one of the nation's largest nonpartisan seniors groups. Located just outside Washington, D.C., 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 TREA The Enlisted Association. Please visit www.SeniorsLeague.org or call 1-800-333-8725 for more information.

If you would like to continue receiving these press releases via email, please send your email address to sbenton@tsclhq.org.

1. “Social Security and Retirement Income Adequacy,” Virginia P. Reno and Joni Lavery, National Academy of Social Insurance, May 2007. “Income of the Aged Chartbook 2012,” Social Security Administration, 2014. [↑](#endnote-ref-1)