



November 4, 2013 E-Newsletter

Social Security to Give Small 1.5% Increase in 2014

Some want the chained CPI, which would mean even smaller increases



The year 2014 will bring another small raise for millions of people in earned Social Security, veterans' and federal pension benefits. Next year's cost-of-living adjustment (COLA) increase will be 1.5%, the U.S. Department of Labor and the Social Security Administration announced today. The increase is based on the current CPI (Consumer Price Index) calculation, calibrated specifically for working Americans. Several proposals exist to change this formula – for the better and the worse. The “chained CPI,” which would lower future increases, was proposed by the 2011 deficit commission, included in the President’s budget proposal and included in the Republican Study Committee budget proposal in the House.

Just this month, 51 Republican members of the House, led by Rep. Reid Ribble (R-WI) signed a letter to Speaker Boehner supporting COLA cuts. On the other hand, S. 567 sponsored by Sen. Tom Harkin (D-IA) and HR 3118 sponsored by Rep. Linda Sanchez (D-CA) would help seniors by switching to the CPI-E: a formula that takes into account the items on which seniors typically spend their money.

“I hope this news about next year’s Social Security COLA will cause politicians in Washington to reconsider their support for the chained CPI,” said Edward F. Coyle, Executive Director of the Alliance. “How can anyone look at an increase of around 1.5% and think ‘That’s too big?’ Clearly, these politicians need to spend more time talking to seniors who are struggling.”

“Next year’s increase will be 1.5%. Imagine if it were even less,” added Mr. Coyle. “Then imagine if that smaller increase were to be compounded over time. That is the chained CPI.”

A study showed that, if the chained CPI were to take effect, a worker retiring this year at age 65 would lose more than \$6,000 in benefits by age 80 (<http://tinyurl.com/kxywnow>). In 2013, the increase was 1.7 percent. There was no COLA in 2010 or 2011 because inflation was too low.

“Retirees spend those increases in our communities,” said Coyle. “Everyone benefits from a generous COLA formula. That’s why the Alliance supports the Harkin/Sanchez legislation that would improve the formula for seniors as well as improve Social Security’s solvency. It would lift the cap on earnings subject to FICA, so that all Americans pay the same rate. We need a better COLA formula, not a worse one.”



Take Action: Defend Social Security, Medicare, and Medicaid



The Alliance has partnered with Senator Bernie Sanders (I-VT), Social Security Works, and a diverse coalition on a massive petition effort to demand “No grand bargain in exchange for cuts to Social Security, Medicare and Medicaid.” After launching this weekend, we already have nearly 300,000 signers on the petition.

Stand with Senator Bernie Sanders and our coalition partners in demanding, “No grand bargain in exchange for cuts to Social Security, Medicare and Medicaid benefits.”

Bernie is serving on the Budget Conference Committee which will be negotiating a new federal budget over the next few months -- and where a deal could be struck to slash Social Security, Medicare and Medicaid.

As the founder of the Defending Social Security Caucus, Bernie is fighting every day to protect our earned benefits. Stand with Senator Bernie Sanders and a diverse coalition of thousands of fellow progressives now and demand that Congress and the President oppose any grand bargain which cuts Social Security, Medicare and Medicaid benefits. Add your name today!

RI Senator Sheldon Whitehouse is also on the Budget Conference Committee.

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Send a LOUD & CLEAR message to protect Social Security & Medicare to:

RI Senator Jack Reed @ <http://www.reed.senate.gov/contact/>

RI Senator Sheldon Whitehouse @ <http://www.whitehouse.senate.gov/contact>

Ma. Senator Elizabeth Warren @ http://www.warren.senate.gov/?p=email_senator

Ma. Senator Edward Markey @ <http://www.markey.senate.gov/contact.cfm>

Ct. Senator Richard Blumenthal @ <https://www.blumenthal.senate.gov/contact>

Ct. Senator Chris Murphy @ <http://www.murphy.senate.gov/contact>

NH Senator Kelly Ayotte @ <http://www.ayotte.senate.gov/?p=contact>

NH Senator Jeanne Shaheen @ <http://www.shaheen.senate.gov/contact/>

VT Senator Patrick Leahy @ <https://www.leahy.senate.gov/contact/>

Maine Senator Susan Collins @ <http://www.collins.senate.gov/public/index.cfm/email>

Maine Senator Angus King @ <http://www.king.senate.gov/contact>



Social Security Getting Questions About Returning to Work

Also questions about disability, benefits for children and working for federal government



The questions this week for Oscar Garcia, Informational Specialist with the Social Security Administration seem to indicate at least some seniors are considering returning to work. And, as always, many have questions about benefits for their family members.

Question:

Will my benefit amount be reduced if I return to work part time and pay less into Social Security?

Answer:

If you are currently receiving benefits and you work, your benefit amount may be lower than it would if you had continued in your previous job paying the maximum. But remember, we calculate your benefit based on the highest 35 years of earnings.

If you do not have 35 years of earnings, we will use all of the earnings on your record. We will factor in an annual earnings total of \$0.00 for each remaining year. Therefore, higher lifetime earnings result in higher benefits.

If you do not currently receive Social Security benefits and begin receiving benefits at age 62, the earliest possible age you can receive retirement benefits, your benefit amount will always be lower than it would if you had waited until full retirement age.

For more information, read our publication “Your Retirement Benefit: How It Is Figured” or call us at 1-800-772-1213 (TTY 1-800-325-0778) 7 a.m. to 7 p.m., Monday through Friday. The publication can be accessed by using the “Search” box on our website at www.socialsecurity.gov. [Read More](#)

Senior Citizens Most Likely to Favor Slumping Tea Party in New Pew Study

Despite giant swing away from favorable view of political rebels, seniors emerge from government shutdown as still its biggest supporters

By Tucker Sutherland, editor, SeniorJournal.com

The popularity of the Tea Party has plummeted following the government shutdown, according to an extensive research report by the Pew Research Center. This study also finds senior citizens are one of the two age groups leading the swing away from a favorable opinion of the political group, yet, surprisingly, still its biggest supporter.

“The Tea Party is less popular than ever, with even many Republicans now viewing the movement negatively,” according to the report, **Tea Party’s Image Turns More Negative.**

“Overall, nearly half of the public (49%) has an unfavorable opinion of the Tea Party, while 30% have a favorable opinion.”

“The balance of opinion toward the Tea Party has turned more negative since June, when 37% viewed it favorably and 45% had an unfavorable opinion. And the Tea Party’s image is much more negative today than it was three years ago, shortly after it emerged as a conservative protest movement against Barack Obama’s policies on health care and the economy,” says the Pew analysis...[Read More](#)



No Increase in Cost of Medicare Part B in 2014; More Savings in Drug Program

CMS says major savings for Medicare beneficiaries next year; good news for seniors facing small Social Security increase



Senior citizens facing a projected small increase in Social Security for next year got some good news today from the Centers for Medicare & Medicaid Services. CMS says that health care reform efforts are eliciting significant out-of-pocket savings for Medicare beneficiaries, pointing to zero growth in 2014 Medicare Part B premiums and deductibles, and more than \$8 billion in cumulative savings in the prescription drug coverage gap known as the “donut hole.” ...[Read More](#)

Part B Premium remains at \$104.90

Families brace as billions in food stamp cuts set in



Benefit cuts to food stamp recipients kick in Friday, a move by Congress that will siphon \$5 billion off a program that helps one in seven Americans put breakfast, lunch and dinner on the table.

As president of the Food Bank for New York City, Margaret Purvis expects those cuts will draw even more people to organizations that already provide 400,000 meals a day to hungry city folks.

"Our members are panicking," she said as time wound down before the benefit decreases go into effect. "We're telling everyone to make sure that you are prepared for longer lines."

Needy Americans who receive food stamps through the SNAP (**Supplemental Nutrition Assistance Program**) are expected to suffer an average loss of \$36 a month from a \$275.13 per household benefit. There are a near-record 47.6 million Americans, representing 23.1 million households, on the program. The cost of the program will hit \$63.4 billion in 2013.

SNAP allocations built into President Barack Obama's 2009 stimulus bill are coming to an end, leading to the cuts. Over the past few years, a bipartisan group of Democrats and Republicans have voted in favor of the cuts in exchange for increased education funding and school nutrition programs.

At a protest Tuesday on Capitol Hill, a group of Democratic lawmakers who opposed the cuts to food stamps demanded that the funding be reinstated.

"It was a piece of legislation that said let's change nutrition standards, let's get junk foods out of our schools, and let's make sure that our kids can have those fruits and vegetables," Connecticut Rep. Rosa DeLauro told the Huffington Post regarding the nutrition bill.

"There was no money for it (the nutrition bill). The price of it was \$2.2 billion. That came from the food stamp program and all of us here complained," the congresswoman said. "And we were opposed to that but we knew that it was a good first step in getting the Hunger-Free Kids Act."

There appears to be little organized effort to prevent the cuts from going into effect, however, despite the political protest and the worries of charity leaders like Purvis...[Read More](#)

Elderly Heart Patients Deserve Preventive Care: American Heart Association Scientific Statement

**"Preventive care should not be set aside simply because you're getting older;"
statement focuses on patients age 75 and older**

Strategies to prevent heart attack, stroke and other major cardiac events should be individualized for older adults - age 75 and older - who should also play a role in choosing their therapies, according to an American Heart Association scientific statement published in its journal *Circulation*.

The statement is a comprehensive review of the benefits and risks of medical and lifestyle interventions for cardiovascular disease patients age 75 and older. It addresses obesity, high blood pressure, cholesterol, diabetes, inadequate nutrition, physical inactivity and tobacco use. It also includes the value of cardiac rehabilitation, revascularization techniques and implantable cardioverter defibrillators...[Read More](#)



Eye Exams Emphasized for Seniors with Diabetes to Avoid Common Vision Loss

**National Diabetes Month emphasized by National Eye Institute
to highlight a leading cause of vision loss in U.S.**

Diabetic retinopathy damages the tiny blood vessels inside your retina. A healthy retina - the light-sensitive tissue at the back of your eye - is necessary to see clearly. The symptoms that develop slowly, according to the National Institute of Diabetes and Digestive and Kidney Diseases, are the following:

- **Blurry or double vision**
- **Rings, flashing lights, or blank spots**
- **Dark or floating spots**
- **Pain or pressure in one or both of your eyes**
- **Trouble seeing things out of the corners of your eyes**

Treatment often includes laser treatment or surgery, with follow-up care...[Read More](#)

