

February 2009



DCSD
Debt Counsel for Seniors & the Disabled

Special Message **From:** Jerome Lamet DCSD Supervising Attorney

WE ARE WISHING 2009 IS BETTER FINANCIALLY FOR OLDER PEOPLE

We should be as concerned about older Americans, most of whom don't have stocks and suffer mostly in silence from poverty and worse. In fact, thousands of our older brothers and sisters are going hungry. Oops, we don't call it hunger anymore. According to the Department of Agriculture, the administration's statisticians decided in 2006 to call hunger by another name, "low food security," and "very low food security."

Whatever the euphemism, Agriculture's latest report, "Household Food Security in the U.S." for 2007 found that 36.2 million Americans struggled with hunger during the year, that is they reported that "consistently," they did not get enough to eat. And of those, nearly 1.8 million were people over 65, including 700,000 elderly (mostly women) who lived alone. And 700,000 were children. The old and the young, going hungry in the richest of all nations.

These sad statistics are 50 percent increases over 1998, when the number of people experiencing hunger began climbing. And alarming as the 2007 numbers are, they don't take into account the current economic recession-cum depression. You can read the full report at ers.usda.gov/Publications/ERR66/.

It's been a mark of national pride that the poverty rate among people over 65 has been under 10 percent for the past decade or so, thanks largely to Social Security and Medicare. That compares with more than 12 percent for the rest of the population. Now experts suggest that for the first time in years, the poverty rate among people over 65 will increase.

"Recent data show poverty is already rising quite substantially," said Robert Greenstein, executive director of the nonpartisan Center on Budget and Policy Priorities. In a report last month, the center predicted the current slump, with unemployment nearing 9 percent, "is likely to cause significant increases in the number of Americans who are poor and the number living in 'deep poverty' with incomes below half of the poverty line."

The current poverty line is \$21,203 for a family of four, \$10,590 for a single person, and \$9,944 for a person over 65 (based on the supposition that older people need less to live on). An estimated 37 million Americans lived below the poverty line in 2007, including 3.6 million over 65. That number is expected to climb by as many as 10.3 million based on projections for the depth and duration of the recession, Greenstein said.

Already those on food stamps is up 9.6 percent, or by nearly 3 million people since August. One sign of the hard times: 40,000 mobbed a [Colorado](#) farm whose owner invited area neighbors to come pick at leftover crops. In nearly half of 22 states, including much of the South, the formerly industrial Midwest and [New York](#), one in 10 residents receives food-stamp benefits, according to the Food Research and Action Center.

There may be better news ahead: I doubt President-elect Obama and his Democratic Congress will be as penurious on social and domestic spending as the departing administration. [President George W. Bush](#) reluctantly agreed to extend unemployment benefits, but the next Congress is expected to expand these benefits and provide further relief to besieged homeowners, middle-class taxpayers and the poor.

Social Security benefits continue through wars and recessions. No matter what happens with the economy, Social Security will continue to provide nearly 40 percent of pre-retirement income for the average beneficiary, as intended when the program became law 72 years ago. Social Security benefits have kept millions of older Americans from falling into deep poverty. Social Security payments account for more than half the income of most beneficiaries and 90 percent of the income of 16 million people.

Social Security will continue to provide survivor benefits for 6.5 million children. Supplemental Security Income, or SSI, is still available for the very poor. Social Security Disability Insurance payments will continue for 9 million disabled workers and dependents.

And the second pillar of the nation's social insurance system, Medicare, will continue its health protections for 45 million older and disabled Americans despite hard economic times and the failures of private insurance.

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Midwestern Telecommunications, Inc.

Phone: 877-567-3722

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