



## The “COLAs Don’t Count Act”

Senator Peter Welch

---

### Legislation

The *COLAs Don’t Count Act* would exempt income received from annual cost-of-living adjustments (COLAs) under the Social Security Act from SNAP eligibility and benefit determinations. Railroad retirement and veterans' benefits, which are affected by the Social Security COLA and state supplementation program payments, would similarly be exempt.

### Background

Typically, the yearly addition of a cost-of-living adjustment (COLA) to Social Security benefits is viewed positively, as it raises the beneficiaries' monthly payout and ensures recipient's benefits are not eroded by inflation over time. However, this increased payout also raises the overall income of beneficiaries, including those receiving Supplemental Nutrition Assistance Program (SNAP) benefits. Approximately 9 million Social Security and Supplemental Security Income (SSI) beneficiaries are also SNAP recipients. SNAP is designed to help low-income households afford a nutritionally adequate low-cost diet.

When the income of a SNAP household rises, there's a potential reduction in SNAP benefits or even the risk of becoming ineligible, creating a "benefits cliff." For 2023, the Social Security and Supplemental Security Income (SSI) benefits increased to [8.7%, the largest increase in the past 40 years](#). The average Social Security check rose by more than \$140 a month, reaching an average monthly amount of \$1,781.63. An estimated 28,000 SNAP households completely lost their eligibility, and 36% of SNAP recipients saw a decrease of an average of \$32 a month from their SNAP benefits.

Any reduction in a SNAP beneficiary's access to food assistance exacerbates food insecurity and hardship. Addressing the "benefits cliff" is crucial due to the significant health benefits associated with SNAP, including enhanced food security, health, and overall well-being.

### Endorsing Organizations

The *COLAs Don’t Count Act* is endorsed by Hunger Free Vermont, Century Foundation and its Disability Economic Justice Collaborative, Feeding America Eastern Wisconsin, Food Research and Action Center, National Council on Aging, Social Security Works, and Strengthen Social Security Coalition.