

Social Security And You

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Facts, Myths, And Threats

Social Security is an “entitlement” program, meaning everyone eligible is entitled to Social Security payments.

It’s a “mandatory” item in the federal budget, which means the government is required to make those payments.

Social Security makes up about 21% of the federal budget.

Myths and Misinformation

Social Security wasn’t supposed to be taxed: False.

- The Social Security Act allowed the taxation of payments. In 1983, Congress taxed 50% of benefits for high earners, increasing to 85% in 1993.

The Social Security trust fund is part of the general fund: False.

- Social Security appears in the federal budget for accounting purposes, but those funds are not part of the general fund and cannot be used for other needs.

Undocumented immigrants receive Social Security: False.

- Undocumented immigrants cannot obtain a Social Security number and so cannot receive payments. Yet they contribute to Social Security through the FICA tax deducted from their paychecks—over \$25 billion every year that they will never get back as benefits

(continued on the other side)



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Social Security pays people who are 150 years old or dead: False.

- By law, Social Security cannot pay anyone over 115 years old. If no date of death is available, the system assigns an age of 150 to prevent accidental payments.

Threats to Our Social Security

- **Social Security Funding:** Social Security has enough funds to cover benefits at current levels until 2035. Then, unless funding is increased, benefits will decrease to about 83%, backed by a tax on earnings up to \$176,100. Congress considered raising the income cap to \$400,000 but hasn't approved it. Alternatives include increasing the eligibility age or reducing benefits.
- **Staffing and Offices:** The current Congressional budget bill calls for Social Security to reduce costs by firing about 7,000 employees this year and closing regional offices. In addition, DOGE has proposed shutting down phone services at Social Security offices.
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What Can You Do?

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