



# FACEBOOK RANT ABOUT SOCIAL SECURITY IS ALL LIES - SOCIAL SECURITY AND YOU

*Posted on April 7, 2025 by Tom Margenau*



There are so many Social Security-bashing screeds floating around on the internet that are I could spend every one of my weekly columns just trying to set the record straight.

These things usually get passed around from one gullible and naive nitwit to the next. Today I'm addressing one that has been polluting the online world for almost a quarter century now. I wrote my first column about it in 1997, and it's still around spreading falsehoods. The only difference is the latest version that many readers have been asking me about is showing up on Facebook.

(By the way, I can give you a little clue about how to tell these diatribes are half-baked and splattered with lies. They are full of misspellings, run-on sentences, far too many capital letters and lots of exclamation points. You just know they are written by angry old goats sitting at a computer in their basements letting the government-hating venom ooze from their fingertips onto the keyboard!)

The Facebook version starts out with some babble (not worth repeating here) about the Social Security card. But then the real rants begin.

The author says that "Franklin Roosevelt, a Democrat, promised that participation in the program would be completely voluntary." That's not true. To make Social Security more palatable to Republicans in Congress, the original law excluded groups of traditional Republican voters, such as doctors, lawyers and other self-employed people. But they were all eventually brought into the fold. And just so you know, mandatory social insurance is not unique to the United States. There are 165 Social Security programs around the world. All of them are mandatory. That is the only way a nationwide social insurance system can work.

This half-baked harangue next alleges that FDR promised that "participants would only have to pay 1% of the first \$1,400 of their annual incomes into the program."

Once again, that's just an outright lie. The Social Security bill that FDR signed in 1935 taxed income up to \$3,000. That same law called for an incremental adjustment to the tax rate, climbing from 1% in 1936 to 3% by 1949. Roosevelt and all legislators knew that as the program grew in the future, its funding would also have to grow.

The wacky writer then falsely says that "the Social Security tax rate is now 7.65%." That's a common misperception. The Social Security tax rate is 6.2%. The other 1.45% is used to fund the completely separate Medicare program.

The last time the Social Security tax rate was increased was in 1983, during the administration of former President Ronald Reagan who was definitely not a Democrat!

And speaking of Reagan, he gets a pass on something that the internet diatribe blames on former President Bill Clinton. Specifically, the angry old goat wrote this. "Which political party started taxing Social Security? Answer: Clinton and the Democratic Party, with Al Gore casting the tie-breaking vote."

In truth, Social Security benefits were first made taxable during Reagan's administration in 1984. But I should point out here that the idea to tax Social Security benefits was one of the proposals of the 1982 National Commission on Social Security Reform. This was a bipartisan commission headed by Alan Greenspan that was charged with coming up with solutions to Social Security's impending financial woes. In addition to taxing benefits, some of their other proposals included increasing payroll taxes and raising the retirement age from 65 to 67.

Next, the author of this garbage trots out the time-worn argument that former President Lyndon Baines Johnson was the first chief executive to misuse Social Security funds and spend it on other purposes. I have explained what LBJ did about a hundred times in this column. So now here comes explanation number one hundred and one!

Because of the massive spending needed to fund the Vietnam War, Johnson's administration was racking up huge deficits in the 1960s. But LBJ came up with a clever way to hide some of those deficits from the American people. He noticed that the government kept a completely separate set of books for the Social Security Trust Funds, which were running big surpluses at the time. He decided to combine the Social Security accounts with the overall federal budget ledgers. This made the budget deficits appear much smaller. But it is important to note this was just a bookkeeping gimmick. He simply combined the accounts on paper. He did not take one nickel out of the Social Security Trust Funds and spend it for other purposes.

Back to this ridiculous rant. The author asks this question. "Which political party decided to start giving annuity payments to immigrants?" And he answers it this way. "That's right. Jimmy Carter and the Democratic Party. Immigrants moved into this country, and at age 65, began to receive Social Security payments. The Democratic Party gave these payments to them, even though they never paid a dime into it."

Once again, that is just absolutely false. The implication is that illegal immigrants can collect Social Security benefits. And that is just not true. In truth, actuarial studies have shown that workers living here illegally who manage to obtain false documents, including fake Social Security numbers, and who work "above the table," pump about \$2 billion per year into the Social Security system and never collect a dime in benefits.

Perhaps the author is talking about the fact that immigrants who have come to this country legally can obtain Supplemental Security Income benefits if they are poor and over the age of 65 or disabled. SSI is a federal welfare program that is funded out of general tax revenues, not Social Security taxes. The SSI program came about when Richard Nixon was president. And he was also not a Democrat!

Let me make this final point. People should stop trying to blame their perceived Social Security transgressions on one political party or another. Almost all Social Security legislation over the years has been the result of bipartisan efforts to make the program better for all of us.

If you have a Social Security question, Tom Margenau has two books with all the answers. One is called "Social Security — Simple and Smart: 10 Easy-to-Understand Fact Sheets That Will Answer All Your Questions About Social Security." The other is "Social Security: 100 Myths and 100 Facts." You can find the books at Amazon.com or other book outlets. Or you can send him an email at [thomas.margenau@comcast.net](mailto:thomas.margenau@comcast.net). To find out more about Tom Margenau and to read past columns and see features from other Creators Syndicate writers and cartoonists, visit the Creators Syndicate website at [www.creators.com](http://www.creators.com).