

# 3 MYTHS OF SOCIAL SECURITY

***“Only teachers & government workers have their spouse’s benefits offset.”***

*Wrong.* Every two-income family has an offset for spousal benefits.

In fact, workers under the Government Pension Offset keep the same or more of their spouse’s Social Security.

GPO workers are treated better, not worse.

Social Security Family: **“Dual Entitlement” = 100% Offset**

Government Worker in Non-Social Security Plan: **GPO = 2/3 Offset**

***“Private pensions aren’t offset, just government pensions.”***

Government pension plans that don’t pay into Social Security are not private plans, they are legal substitutes for Social Security.

Government workers pay into their own plans in lieu of Social Security, so these plans are treated like Social Security.

GPO plans are offset by only 2/3 while Social Security workers with private plans have a larger offset, 100%.

Each has one offset, which is fair.

***“When my spouse dies, I won’t see a penny of their Social Security.  
But if I’d stayed home all my life, I could keep all of it.”***

False argument. Only 6% of Social Security recipients are stay-at-home moms all their life, and it is getting even rarer. Besides, this should be no surprise. “Dependency” has been a staple of Social Security since its creation in 1933.

Source: Committee on Ways and Means, Subcommittee on Social Security.