

Representative GRIFFITHS. If the mother were working in covered employment and passed away, what is the maximum that the father and children could draw?

Mr. COHEN. Generally the father could not draw any benefits, but the family could draw \$368 if there were three children.

Representative GRIFFITHS. If there were three children?

Mr. COHEN. Yes.

Representative GRIFFITHS. If the mother takes a job, how much can she earn without giving up any of the social security?

Mr. COHEN. At the present time? If she has earnings up to \$1,500 per year, she can continue to draw her full benefit.

Representative GRIFFITHS. If the father continues to work, how much social security does he get with three children?

Mr. COHEN. Mr. Myers can answer that.

Mr. MYERS. Mrs. Griffiths, if there is a father with three children, who can draw the \$368, it does not matter whether he works or not, since the children draw that much by themselves. If there is a mother with two children—

Representative GRIFFITHS. She can draw it.

Mr. MYERS. She would have to give up some of it if she works. But if she has three children, the full \$368 is paid regardless of her working.

Representative GRIFFITHS. But if she has two children and works, she has to give up or she can only make \$1,500, can she?

Mr. MYERS. That is correct.

Representative GRIFFITHS. What is the average mean wage of women? Isn't it about \$3,000?

Mr. MYERS. The average wage for what you might say is a full-time woman worker under the system, who works in all four quarters of the year, is now about \$3,600 a year.

Representative GRIFFITHS. What is the average for men?

Mr. MYERS. It is about \$6,000.

Representative GRIFFITHS. So what real objection do you have to that woman worker drawing \$368? She is going to be paying into the system. What objection do you have? Why is she treated like a retired worker? This is simply income that is taking the place of the father's income, and obviously he made much more money. Why do you want to take that money away from her?

Mr. COHEN. I think your question really goes basically to the question of whether you should have any type of retirement test at all where there are young children. Now I think that is worthy of exploration. That is different from the kind of question that Mr. Widnall asked me, because I think you should make the presumption, where there are children, that the mother ought to be able to stay home with the children if she elects to do so.

Representative GRIFFITHS. Not only the presumption—pardon me, do you think the presumption should be that she should stay home with the children?

Mr. COHEN. Yes, I would say.

Representative GRIFFITHS. Of the women in this country, 56 percent aren't staying home with the children; 81 percent of the college educated aren't staying home with the children.