

One of the real shocks that I have heard this year is that in Fall River, Mass., 90 percent of all married women work. It has the lowest juvenile delinquency rate in Massachusetts. Maybe we ought to reverse this. Maybe we ought to keep the fathers at home and pay them. What kind of nonsense is it that says that a woman has to live on \$368, when she makes 1 cent over \$1,500, she is taxed 100 percent on it?

Mr. COHEN. Above \$1,500—

Representative GRIFFITHS. Yes, she is taxed 100 percent.

Mr. COHEN. No.

Representative GRIFFITHS. She has to give up \$1 for every dollar.

Mr. COHEN. No; she only gives up 50 percent for the next \$1,200. Your point, despite that, is still germane.

Representative GRIFFITHS. The real truth is that the system would be taking in money if the woman worked, wouldn't it?

Mr. COHEN. There would be an additional cost to the system of full benefits were made payable to women who work regularly, but a woman who worked would pay contributions.

Representative GRIFFITHS. Of course, she makes a contribution. So you really couldn't have any objection.

Mr. COHEN. No, I don't think—

Representative GRIFFITHS. You are operating on a myth, the whole thing. How many women are drawing under this?

Mr. COHEN. How many women are drawing benefits?

Representative GRIFFITHS. Yes, how many families where the father is deceased? How many families draw?

Mr. COHEN. I don't know that I have it right here, Mrs. Griffiths. Do you want to make an estimate, Mr. Myers?

Mr. MYERS. There are approximately 1 million survivor families, and of those about 700,000 of the mothers are drawing benefits. The other 300,000 are working in full-time employment and are not.

Representative GRIFFITHS. Now how much does it cost the social security system to pay to the mother as long as the children remain in school to 22, what is the cost of that between 18 and 22?

Mr. MYERS. In those cases, there are no benefits for the mother.

Representative GRIFFITHS. The benefits though is paid for the child, but the mother gets that money.

Mr. COHEN. You want to know what the cost for the child is?

Representative GRIFFITHS. What was the cost to the social security system of that?

Mr. MYERS. The cost of that change in the law, which was made in 1965, was 10 percent of the taxable payroll, represents about \$300 million a year.

Representative GRIFFITHS. Now one of the problems that you have in the whole system is that once you keep these women home, once they are not permitted to earn beyond a certain amount without losing money, then they arrive in their 50's and you hear from them. We should reduce the age at which women draw social security. They haven't worked throughout the whole time. Why don't you withdraw this penalty against them? They are not getting too much anyhow, and they are not going to earn too much, and they are going to pay into the system, and keep those women working, and stop lowering the age at which people can draw social security.