

Mr. COHEN. Certainly if the age were going to be lowered, it would be much more costly than paying young widowed mothers who work.

Representative GRIFFITHS. And they are not going to get enough money anyhow, but they are going to try to live on it and they are going to die from malnutrition diseases.

Mr. COHEN. Is it your point they should receive benefits irrespective of the amount of money—

Representative GRIFFITHS. The \$368 that women should receive no matter what she makes. What you are trying to do is to replace the husband's income. What you have never noticed in the Social Security system is that women are now working. If you reduced the amount she could earn, but also looked at the fact that a family works and didn't tax the woman at all, I might go with it. But the only time you are observing that the woman works is when you are reducing the amount you pay her. You aren't saying, "Well, a whole family is paying in and you are never going to get any money out of it." You don't object to her paying the money, but you object to paying her.

This is one of the things that I think would be very helpful, and I would like to ask you this: One of the real problems that you have, even with ADC, is that you aren't training these women; you aren't helping women. We have a whole system set up here that is keeping them from getting jobs. We are penalizing them, just as you are penalizing this woman from getting a job, and as long as the only thing that is available to that woman to get money is to have children, she is probably going to have them.

Mr. COHEN. Might I say on the ADC, Mrs. Griffiths, I think you are quite right. We are recommending a change in the law this year. There has been under this program a policy in the law of not recognizing that when the mother goes out to work she now has to give up her benefits dollar for dollar under AFDC and that acts as a disincentive to work.

We think there should be in effect an exemption or an incentive so that when she goes out to work, she can keep some of that money and raise her standards, so that she not only has work experience, but that her attempt to meet the level of her family is—

Representative GRIFFITHS. How many States refuse to permit a person any money who is drawing welfare?

Mr. COHEN. Quite a number of States, where we permitted disregarding the first \$20 of earned income of aged people who work plus one-half of the remainder up to \$80. I have a list here of 28 States that have said that they will not implement this for the aged, and 9 in which they have no intention of implementing it. In other words in subtracting these from the 50 States there are only 15 States that even did it for the aged, for which of course there was the greatest political and social interest in doing it.

Even with regard to disregarding income for the disabled, where in a rehabilitation program you want to encourage the disabled to work so they can get back to work, I have a list here of 35 States that have not implemented it.

Then there is one in connection with children for exemption of income of children.

We have a provision that was put in the law a couple of years ago, where a child under age 18 could go out to work, let's say a job on