

All of the sudden now they want to say they have discovered there is a surplus in Social Security. Well, to tell you the truth, we have always known there was a surplus in Social Security. In fact, the Republican Party over the last 5 years has taken \$650 billion out of the Social Security trust fund. And now they want to act like recent converts that we are going to keep the surplus for Social Security.

Democrats have said for well over 70 years, and as recently as 1998, save Social Security first. Do not go waste it on tax cuts for the wealthy. Do not waste that money. It is dedicated. It has been paid with the commitment for Social Security; and so now today under a new discovery, Republicans have realized that there is a surplus in Social Security. They are going to dedicate it, they say, to Social Security. But the problem is the President of the United States was in West Virginia just a short time ago, less than 2 months ago and said there is no surplus in Social Security.

I am sure within short order they will all collectively get their stories straight and figure out whether there is or is not a surplus. But whatever you do, do me one favor, just pay back the \$650 billion you have taken out of that Social Security trust fund that good, hard-working Americans who rely on it just like my colleague, the gentlewoman from Florida (Ms. ROSLEHTINEN), just a moment ago spoke about they rely on the Social Security checks. Forty percent of the households in America have no other retirement plan plus Social Security; 80 percent of small business employees in this country have no other retirement account plus Social Security. They rely on the checks they pay and the money they pay every month or bi-monthly into the trust fund.

□ 1930

So as you become recent believers that there is a surplus, you have been practicing some of the great absconding of resources; \$650 billion over the last 5 years you have taken out of that account.

I did not see anything about that in today's paper as some were touting that in their plan, but I am sure as they come to figure out their math that they will realize they owe some money back before they talk about integrity of the Social Security surplus.

Clearly, the American people understand that. So before we try to privatize Social Security or do anything fundamentally to alter the Social Security trust fund, the first thing we should do is guarantee that Social Security is there for future generations. To date, the President has yet to make a proposal, and the half-baked plan being out touted by the House and Senate today fundamentally misses the same objective.

The goal here is to strengthen Social Security. The head of the General Accountability Office, when testifying in

front of the Committee on Ways and Means, said the President's plan on privatization would actually exacerbate the issue of Social Security's solvency. The goal is not to change Social Security. The goal is not to exacerbate its solvency. The goal is to strengthen Social Security.

That is why the first order of business is return the \$650 billion. Both the President's past ideas and the plans talked about today would exacerbate the problem of Social Security solvency.

What we should deal with is the shortage of savings in this country, by the fact that Americans are stretched thin, they do not have the capability to save for their retirement because they are meeting their housing needs, their educational needs, their health care needs that are becoming more and more stressful on the paycheck, to get them from the 1st of the month to the 31st of the month.

There are ideas that exist out there. As I told you, 80 percent of all small business employees have no plan outside of Social Security. Social Security is their retirement plan. In 40 percent of all households in America, Social Security is the only retirement they can rely on, and I will tell you this as a Member of Congress, who represents people in the airline industry, specifically United Airlines, after what happened to their retirement plans that they saved for, one thing I can tell you about that is the United Airlines employees are happy Social Security is there. They like the security that comes with Social Security.

The ideas that we as Democrats have offered, let me run through them quickly, Mr. Speaker, if I can: automatic enrollment in 401(k)s for all Americans; direct deposit of tax refunds into personal savings accounts; a government match for the first \$2,000 you save, matching it 50 percent; a universal 401(k) to simplify the 16 different savings plans that exist on the Tax Code.

Mr. Speaker, the American people are not fools. They rejected the President's privatization of Social Security. They will reject this half-baked plan. To put it simply, people like the security that comes with Social Security.

The SPEAKER pro tempore (Mr. KUHLMANN of New York). Under a previous order of the House, the gentleman from Georgia (Mr. NORWOOD) is recognized for 5 minutes.

(Mr. NORWOOD addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES of North Carolina addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. WELDON) is recognized for 5 minutes.

(Mr. WELDON of Florida addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Michigan (Mr. STUPAK) is recognized for 5 minutes.

(Mr. STUPAK addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Georgia (Mr. GINGREY) is recognized for 5 minutes.

(Mr. GINGREY addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

SOCIAL SECURITY AND INEQUITIES TOWARD WOMEN

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) is recognized for 60 minutes as the designee of the majority leader.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise tonight to speak about the challenges women face to a safe and secure retirement. Without changes to the Social Security program, this Congress will continue to uphold outdated policies and programs that actually punish working women, divorced women, and widows.

Every Member of Congress, regardless of which side of the aisle they are on, have seen the statistics that Social Security will be bankrupt in 2041, and that if changes are not made, all Americans will have guaranteed benefit cuts of more than 25 percent. That is right; if no changes are made, guaranteed benefits will be cut by 25 percent.

However, what the media and political pundits have not touched on is the effect Social Security reform will have on women in particular.

To begin with, Mr. Speaker, I would like to stress three important facts about American women and their retirement years.

First, women are more likely to live in poverty during their retirement years than are men.

Second, women are also comparatively more likely to rely on Social Security for the majority of their retirement income.

Third, Social Security's future cash shortfalls pose a heightened and disproportionate threat to women's retirement security.

Social Security is a plan that actually was designed in a much different time, in a different era, and with a different set of American demographics in mind.

In 2005, women are stuck with a Social Security program that is inherently flawed and biased against their needs and concerns for the future.

In 1935, when the program was first enacted, the great-grandmothers of today's young working women were faced with different choices and different futures. Few women actually went to college. Even fewer went to medical school or law school. Most American women, like most of our moms and grandmothers, stayed at home, raised children and had their husbands go to the traditional 9-to-5 job. Obviously, that no longer is the case.

In 1935, when Social Security was created, women were not in a position to advocate for their interests in Congress. At that time, only seven women were serving in the U.S. House and just one in the U.S. Senate. Amazingly to today's generation of women leaders, American women had only had the right to vote for 15 years.

Today times have changed and changed for the better. Today we have 69 women Members of the House and 14 women Senators. Unlike in 1935, women as a group have the opportunity to affect the terms of debate over the future of Social Security, over the future of our retirement security.

When we discuss any reform of the Social Security system, we must keep these facts in mind to guarantee that American women have their unique concerns addressed by this Congress.

Now, Mr. Speaker, I yield to the gentlewoman from Illinois (Mrs. BIGGERT).

Mrs. BIGGERT. Mr. Speaker, I thank my colleague, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE), for organizing this important Special Order for this evening.

As co-chair of the Women's Caucus and founder of the Women's Action Public Affairs team, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) is a strong leader in this body, dedicated to improving the lives of women across the country.

Today, headlines in the newspapers across the country continue to address the issue of Social Security reform as they have for many months now. Here on the Hill, Members on both sides of the aisle continue to debate the nature of this crisis and argue what they think are the greatest problems within the current Social Security system and how they think we should best address the issues.

I do want to address the issue of women and retirement tonight, but first I would like to add a few comments based on our colleague from across the aisle who just gave a 5-minute about the state of Social Security.

He mentioned that in 1998 the Democrats took up the issue of Social Security. I was elected in 1998, and before I was even sworn in, which would have taken place in 1999, I was asked to join the Senators and House Members, both Democrats and Republicans, who were going to the White House Conference

on Social Security. There were 24 Senators and 24 House Members, and I was included as one of the 24, even though I had not been sworn in.

I was very proud to go, too, and we came down to Washington late in November. We were told we were going to solve Social Security that year, and by the next March we would have a bill to take to the House floor and to the Senate floor and we would do it early because this would be the first of the 106th Congress and we would have 3 months to do this. It would be before all of the election talks started, and we would be working together. I do think that Social Security reform needs to be bipartisan, and we are going to have to reach that in this debate at some time before we can find really meaningful reform.

What happened is we came down for 3 days to this great conference. We had speakers the first days and learned a lot about Social Security and reinforced what we had believed. Then the third day, we met with President Clinton. We sat over at Blair House, and we talked about how we were going to do this bill, who was going to do this bill, who would be the one to put it on the table.

The President said, I will do the bill and I will have it ready for you the end of December. There was a pause in my mind, because this is the one time that as an elected official you really have time to spend with your family, between Christmas and New Year's. I thought how am I going to go home and tell my family that I will have to be gone at that time, when we usually have taken our vacation, but for the good of the country, I will do this.

So I went home and then came back to Washington for orientation meetings as a freshman, and I asked one of my colleagues who I had worked with during this 3-day conference, Does the President have the bill ready yet; I have not received a time yet that we will be coming back. My colleague looked at me and said, Judy, are you naive? There is not going to be any bill. This has been a great PR campaign but nothing has been done yet. It is very difficult for somebody to come up with a bill, and the President is not working on it.

That was the last I ever heard of the Social Security reform for 1998. We are still working on it, and just a couple of other things.

Since 1935, this has been a pay-as-you-go system, and I always believed when I first started talking about Social Security that there was a little box that had my name on it and it had my benefits for when I retired. That is not true. We might talk about a trust fund, but this has been a pay-as-you-go system, and in fact the Federal Government cannot hold money like that in a bank account. So we have to deal with Treasury notes, and that is what we do now. That is what we have done.

I am here this evening because I think if the debate goes further than

whether or not we are going to implement personal accounts or raise the retirement age or have a pot of money there that we are going to be able to pay back now, and I think in the heat of debate that people fail to address the current inequities in this system that does single out one group of Americans, and the fact is that women, more than anyone else, continue to draw the short straw when it comes to Social Security benefits.

Right now, too many women who reach retirement age find themselves widowed or single, relying on their Social Security check for over half of their income. Women live an average of 5½ years longer than men, and consequently, they disproportionately rely on Social Security for their entire retirement income.

I can remember going door to door and going to the house of a woman who must have been about 95 at the time. She had been living on her Social Security check, which really did not give her even the money to be able to pay her rent and to be able to buy her food and such for a long retirement.

It is great that people are living longer, and this is what we want, but our Social Security system was not set up for that. It was set up at a time when people lived to be age 60 and the retirement age was age 65. It was easy to pay out the benefits then because there were not that many people that received them.

Now women represent 58 percent of all Social Security beneficiaries age 62 and older and approximately 70 percent of beneficiaries 85 and older, and I think these inequities are astounding.

The Social Security laws in the case of divorce are incredibly outdated. When Social Security was first created, few marriages ended in divorce. In fact, most of the women were nonworking. Fast forward to today, where the number of divorces has more than quadrupled since 1970 and under current Social Security rules must be married for at least 10 years to be entitled to the Social Security benefits of her husband, yet statistics tell us about one-third of all marriages end before 10 years has been reached. This translates into one-third of women who will receive zero Social Security benefits for those years that they were married.

We have all heard experts reference the fact that the number of divorces in our country is expected to continue rising, and almost half of marriages are expected to end in divorce. That is a pretty scary statistic, and we certainly hope that does not happen. But where does that leave women? Unfortunately, it leaves women, again, to bear the brunt of inequality.

We, as women, have fought for equal opportunity in the workforce for many years. Today, women have proudly gained a strong presence in the workforce. Now more women than ever are doctors, lawyers, CEOs, scientists, engineers and politicians, to name a few.

□ 1945

However, the current Social Security system continues to punish these working women. Our 1930s-style retirement system has led to an astonishing two-thirds of married women who do not receive additional benefits from their Social Security contributions. And when it comes to single- and dual-earner couples with identical incomes, the single-earner couple stands to receive the higher benefit.

Let me cite the Smiths and the Joneses. The Smiths have an income only from the husband of \$3,000. The Joneses have an income of \$3,000; but the husband earns \$1,500 and the wife earns \$1,500. What happens is only the higher income is considered for retirement. So if Mrs. Smith is widowed, she would receive \$3,000. And Mrs. Jones, if she is widowed, she receives the \$1,500, not both of those incomes.

And worst of all, the family of a single woman who dies before retirement age will not get back a single dollar from the Social Security system regardless of how much money she contributed to the system over the course of her working years. Widow benefits also favor single-earner households over dual-earner households, unnecessarily penalizing a woman who has chosen a life in the workforce and makes less than her spouse.

A widow is eligible for the greater of her husband's work benefit or her own, not both. And this translates into a potential cut in household income up to one-half after her husband's death.

So women here tonight stand together to call for changes to the system, changes that will ensure equal treatment for women under the law. The status quo of Social Security in this Nation today is unacceptable.

But in addition to all of the overall reforms, we need to encourage women from a young age to establish financial security and a sound plan for retirement. That is one of the reasons we have formed the Financial and Economic Literacy Caucus to promote financial and economic education. Women should be afforded the opportunities to learn the skills necessary to guide their financial futures and successfully manage their finances.

Surveys show that girls are less likely than boys to consider themselves very knowledgeable or confident about money management. In the United States, we live under the idea that all men are created equal; yet within the Social Security system, all men and women are not treated as equal. We need to work together to establish a system that creates equity among all Americans, individuals, men, women, divorced or widow; and we should not wait to do it until 2041 when we are faced with a largely depleted Social Security. So let us prepare for the future now. I urge all of my colleagues on both sides of the aisle to work together to help American women achieve financial certainty and equality. We must support the changes to the Social Security

system to bring it into a new millennium so women, and all Americans, are not left financially unequipped, but are financially secure. I thank the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) for leading this Special Order tonight.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, the gentlewoman from Illinois (Mrs. BIGGERT) made some excellent points about the need to ensure that women are better protected in any Social Security reform package that comes before us. I commend the gentlewoman for taking the lead in the financial literacy area. I know many Members have joined the gentlewoman in that effort. And the more we can educate people, particularly women, the better chance they are of having a nest egg when they retire.

Mr. Speaker, I yield to the gentlewoman from Virginia (Mrs. DRAKE), and I look forward to having the gentlewoman's participation in this.

Each of us brings a different view from their States. I have the highest number of Social Security recipients of any Member of Congress, and it is always good to hear about how women in their districts are affected by any changes, by the need for changes in Social Security.

Mr. Speaker, I yield to the gentlewoman from Virginia (Mrs. DRAKE).

Mrs. DRAKE. Mr. Speaker, I thank the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) and thank her for her leadership in the House of Representatives and especially on the issue of Social Security.

Mr. Speaker, I rise today to speak on an issue that affects millions of women in America. As a woman, a former business owner, now a near senior and soon-to-be beneficiary of the Social Security program, it is important to me that we have this discussion and that we take the steps necessary to protect women who are penalized under a system meant to protect them.

I know all too well the harsh realities of the current Social Security system. This is not to disparage the concept of Social Security or to minimize its importance to millions of Americans. To the contrary, it is because Social Security is such an important program to so many that we need to have this debate. Some claim we seek to dismantle the program entirely when, in fact, the reverse is true. We seek to strengthen it for future generations. We seek to increase its promise of retirement security.

Social Security is not an entitlement or welfare benefit that people receive for free, or worse, on the backs of other hard-working taxpayers. It is a retirement insurance that people pay into for their own future security. And as with every other type of insurance, people expect coverage when the time comes. They expect that when the going gets rough and the day arrives to call on the insurance for help, that help will come.

Theoretically, Social Security should pay for itself, but currently it does not

and costs are skyrocketing. Furthermore, I have a hard time even calling Social Security "insurance" because whether or not it is there for you and your loved ones seems so arbitrary today. There are so many contingencies and what-ifs. For example, here is a what-if, and it is all too real for too many women and it represents a flaw in the Social Security system:

If a spouse dies, the children are grown and the surviving spouse has not reached retirement age, Social Security is not available until she is old enough to retire. It is even worse if she has never been gainfully employed, she has no income and finds herself searching for employment. If she is employed, yes, she has a paycheck, but faces a huge reduction in income and the reality that at retirement either her Social Security payments go away or his do, all those payments into the system gone. This is unacceptable. We need to do something about this now.

First, we must enhance and strengthen Social Security by allowing people the opportunity to turn a small portion of their Social Security into a personal nest egg, one that they can leave to their family upon their death when their needs are the greatest.

Second, we must ensure that positive, concrete changes are enacted to fix Social Security permanently and make it a solvent program. As more and more women own small businesses, they are more heavily impacted by high Social Security taxes. Women own 9.1 million businesses in this country, employ 27 million people, and have a \$3.6 trillion impact on our economy.

But Social Security is a matching system which means that each of the millions of employers in this Nation pays into your Social Security what you pay into it. You pay 6.2 percent of your paycheck into the program, and your employer matches that 6.2 percent with money from his or her own pocket. So who matches the employer's 6.2 percent? Your employer does. So the owners of small businesses are not only paying their full 12.4 percent, but the 6.2 percent of each of their employees as well.

The first thing I was told as a new Realtor over 20 years ago was that Social Security would not fund my retirement. Today, that would mean the 12.4 percent into Social Security for myself, 6.2 percent for my assistant, plus the other retirement investments necessary to secure my golden years. These 9.1 million female business owners are strong, independent women. I was so proud to be among them for 20-plus years before coming to Congress.

But having been there, I know the struggle of paying higher and higher Social Security taxes each year. That is why we cannot allow the current Social Security system to stifle their entrepreneurship. We must act now to protect the tax hikes or benefit cuts that will be inevitable if we do not.

Mr. Speaker, I support preserving Social Security today, and I am pleased

that my colleagues have outlined a solid plan that we can begin debating openly before the American people. I would like to thank the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) for this opportunity to address the people and thank her for her service to our country.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I appreciate the fact that the gentlewoman brought up the fact that a Realtor with an assistant is not only paying the full 12.4 percent, but also paying half of any clerical assistants or any Realtor assistants he or she may have. We often forget the small business person, and I appreciate the gentlewoman bringing that up.

Now joining us, we have the gentlewoman from the great State of Tennessee (Mrs. BLACKBURN).

Mrs. BLACKBURN. Mr. Speaker, I thank the gentlewoman from Florida (Ms. GINNY BROWN-WAITE), and I thank her for her leadership on this issue. She mentioned earlier that she has one of the largest Social Security recipient populations in this country. She is passionate about being certain that Social Security is preserved, and I appreciate the attention that she puts on this issue every single day. She has been a champion of this, and her leadership means so much to so many of us, and I think to women in general.

It is so interesting that tonight we have had a female attorney, a female Realtor, a female college professor, and I am a small business owner. We all come from different walks of life; and I would venture to say, as we have our town hall meetings, that is the same mix we are seeing, women from all walks of life who are looking at how their family meets their financial goals and looking at their retirement security. They are serious about this. They want to be certain that they are planning ahead. And they know that, as they pull together what that template is going to be for their retirement, Social Security is an important part of that. So they are paying attention to what we do and what we do not do.

We know that the status quo is not acceptable for Social Security because we know what that means. We all have looked at the charts and at the figures, and we know we have to be aggressive and hard working to be certain that Social Security is stabilized, that solvency is guaranteed.

We know right now there are three workers for every retiree, and soon that is going to change. We know by the time we get to 2018, we are going to stop running that surplus each year and all of those IOUs that have been collected are going to come due. That requires action now and action on our part.

As the gentlewoman from Virginia mentioned, she was a Realtor and she looked at Social Security as she wrote that check for 12.4 percent: the individual share of 6.2 percent and the employer's share of 6.2 percent. That means all of our small businesses, and

female-owned small businesses are the fastest growing sector in the economy. Those women are writing that check for 12.4 percent. And then they come to the meetings, the town hall meetings that we hold, and they say if you do not do something soon, we are going to find out that we are paying this 12.4 percent, and it is our money. We have earned that money. We want to have our name on that money, not the government; and we know we are never going to see it in our retirement checks.

□ 2000

Women are many times not only the small business owner, they are the financial manager for their family and they are looking at that pay stub every month and they are looking at the amount that government is taking out in taxes, in Social Security, and they are expecting results and they are expecting action to be certain that there are more options for them to choose from in their retirement security.

As I said earlier, Social Security is a piece of that retirement security. They are also looking at long-term care. They are looking at long-term health care insurance. They are looking at pension plans and the solvency of those pension plans. They are looking at 401(k)s, and they want to be certain that the options are there. At the same time, they are wanting to be certain that it is not a burden to their children and grandchildren, not individually, not as we are looking at Social Security stabilization, not as we are looking at private accounts. They want to be certain that we are thoughtful, that we have generational fairness on the table as a component of that discussion.

Mr. Speaker, in the last few days, we have heard quite a bit of rhetoric about the Social Security debate. I would applaud some of our Members both on the Senate side and here on the House side that are looking at both components of this debate, the solvency issue and the personal accounts issue. I applaud the fact that they are looking to be certain that we are going to have individuals who get their money, that they get back what they have put into this system, and that they can depend on getting those benefits.

I think it is appropriate to know that we are really tuned toward being certain that Social Security meets its obligation, not only to today's seniors and today's near seniors but for American workers like my children who are in their early twenties who are looking at Social Security, they are paying into that system, and being certain that Social Security is there to meet its obligation to them.

This is an issue that does affect all Americans. It is an issue that affects families. It is an issue that we are appropriately focusing on to find solutions addressing retirement security for all Americans.

Mr. Speaker, I thank the gentlewoman from Florida for her leadership

on the issue and for organizing our time here on the floor tonight.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I thank the gentlewoman from Tennessee for coming down this evening to share her views with the viewers and with the Members of Congress, because she certainly brings a very unique perspective.

This brings me to the discussion of how women are treated under the current system. Under the current pay-as-you-go Social Security system, not one person is actually guaranteed benefits. Yes, you heard me right. Not one person is guaranteed access to the money that they contributed to the program over their working life. You might ask why, and it is actually because the United States Supreme Court has ruled that Social Security is not a guaranteed benefit and can be changed at any time by an act of Congress.

As you can well imagine, this ruling disproportionately affects women, especially those women who were not in the workforce and who rely on their spouse's income and savings for their retirement. If a woman did not work and have the opportunity to save and invest on her own throughout her lifetime, she is often totally reliant on her family and Social Security for her retirement years.

In fact, Social Security is the only source of income nationwide for 29 percent of unmarried elderly women. That includes many widows. In my district, it is even higher. It is somewhere around 34 percent. Let me repeat that: in my congressional district, the Fifth Congressional District in Florida, about 34 percent of the Social Security recipients are unmarried elderly women. And that is their only source of retirement income. Social Security should certainly be there for elderly women during their golden years. It should not be taken away by the government inaction of a stubborn and hardheaded minority.

As we have heard from the previous speakers who have been here, women deserve better from Social Security than what we are promised under the program in place today. In fact, for many women who work today, they are taxed their entire life without the possibility of seeing any of their hard-earned tax dollars returned to them.

How, you ask? Well, in many families throughout the United States, both the husband and wife work outside the home, with the husband being most of the time the primary breadwinner. If the woman is a widow, once she reaches retirement, she will receive the greater of either her husband's benefit or her own, but not both. In some cases, the loss in income can be as much as a third.

Let me just demonstrate that for you on the chart next to me of two families. We have two families here. We have the Smiths and we have the Greens. The Smiths happen to be a single-earner couple. Mr. Smith earns \$3,000 a month, and Mrs. Smith is a

stay-at-home mom and earns nothing. The total Smith income per month is \$3,000. When it comes time for retirement, Mr. Smith's monthly benefit is \$1,300 a month. Mrs. Smith's monthly benefit is \$650. The Smith's total benefit is \$1,950.

The dual-earner couple, Mr. Green, Mr. Green earns \$2,000 a month, Mrs. Green earns \$1,000 a month, so they have the same combined income as the Smiths. Their combined monthly income is \$3,000. The retirement benefit, however, Mr. Green's monthly benefit is \$1,000; Mrs. Green's monthly benefit is \$650. The Greens' total monthly retirement benefits are \$1,650.

But take these same couples, the Smiths and the Greens, to make matters worse, under our current system when one spouse dies, the remaining spouse receives 100 percent of the larger earner's benefit. So the survivor benefit is in the Smiths' case, her monthly benefit is \$1,300. In Mrs. Green's case, the monthly benefit is \$1,000. Because Mrs. Green worked outside the home, she is penalized by Social Security upon the death of her husband. Mrs. Green will receive \$300 less per month than Mrs. Smith just for working.

It all began, actually, during World War II and Rosie the Riveter. You saw women out in the workplace and women continued to work over time. As you can imagine for a woman whose family relied on two Social Security checks before her husband's death, this can be a harsh financial burden. More importantly, though, if the husband dies and she chooses to receive her husband's Social Security benefits instead of her own, that means she will never receive the benefits of her own taxes paid over her lifetime of work.

While women certainly have made great strides toward pay parity in the past 30 years, there is still a gap in earnings between men and women in equivalent professions. Naturally, this pay inequity will mean that millions of women are forfeiting their benefits that they have paid for and deserve. More and more women are also entering the workplace. In 1950, just about 30 percent of women over the age of 20 worked either full-time or part-time. Today, that number is 60 percent. The more full-time women in the American workforce, the harsher the treatment when it comes to their retirement years.

Despite dramatic and positive changes in the workplace, women on average still receive less income, have less non-Social Security pension coverage, and are more likely to miss productive working time while raising and caring for a family. These statistics highlight the need for equitable treatment of women in the Social Security system.

Times certainly have changed since our Social Security system began, and family life has, also. Marriage in America today faces many challenges. We have seen a dramatic rise in the num-

ber of marriages that fail, and today millions of Americans divorce each year. As you can imagine, there are many divorced women who did not work outside of the home and instead chose to raise a family, which, as every woman knows, is a full-time job in and of itself. The Social Security system of the 1930s and 1940s, however, does not recognize the new world in which American women live.

Let me give you a hypothetical example. Phyllis Smith was married in October of 1995 to Jim Franklin. Jim, a successful real estate agent in the suburbs, was able to bring home enough money so that Phyllis did not have to work outside the home. After some time, Phyllis and Jim had two children and a happy life-style. Unfortunately, as the years passed, the couple grew apart until they divorced in September 2005. In this case, Phyllis is entitled to absolutely none of Jim's Social Security benefits. However, had Phyllis and Jim waited to divorce until October, a mere 1-month difference, she would have been entitled to half of his Social Security benefit. Women should ask, how is this fair to Phyllis? She has a fair claim to half of every other marital asset, half of the house, half of his 401(k), but because Social Security has not addressed this problem since its inception, her retirement is anything but secure.

Mr. Speaker, this is a clear example of why Social Security is a bad investment for women. Each year, thousands of single women who have never married between the ages of 25 and 64 pass away. We all know that heart disease is a major contributing factor along with cancer for early death among women. In 2001, according to the Census Bureau, 77,851 women in this age category died. That was in 1 year alone.

Assuming that at least three-quarters of them earned income and paid into the Social Security system, the hundreds of millions of dollars paid to Social Security by more than 55,000 women are gone. These hardworking women paid millions of dollars in taxes and their heirs will never receive a single dime for all of their years at work. Unlike income taxes, which go to general revenue and are used for building roads, maintaining an army and educating our children, today's Social Security taxes go to today's retirees. Your Social Security taxes do not get earmarked for you. As the gentleman from Illinois (Mrs. BIGGERT) said, she thought that they were in a box somewhere with her name on it, all the money that she put into the Social Security system. It is not that way. You pay in today to pay the benefits of today's seniors.

□ 2015

The women who pass away before they receive Social Security, for them this is nothing but a tax from which they or their family will never receive a benefit. On the other end of the spectrum, these women who do live long

enough to collect Social Security face the challenge of being disproportionately dependent on the Social Security system for retirement income. Remember I cited facts of the percentage of women in our country who rely only on Social Security, and that number is much higher particularly in many areas in Florida. Women live an average of 5.5 years longer than men. Non-married women over 65 rely on Social Security for an average of 50 percent of their retirement income. Thirty-eight percent of unmarried women rely on Social Security for 90 percent or more of their retirement income.

These numbers make it clear that if a woman lives long enough to receive their benefits from Social Security that they are very likely to rely on that benefit as a major part of their monthly income. These facts are proof of the urgent need for this Congress to show some leadership necessary in a bipartisan manner to enact reforms that guarantee Social Security will be there for our future seniors and our current seniors when they need it the most.

In conclusion, Mr. Speaker, this Congress must recognize that the issue of Social Security reform is an important issue, and they must also realize how it affects women and that it is vitally important to the retirement of millions of American families.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 3010, DEPARTMENTS OF LABOR, HEALTH AND HUMAN SERVICES, AND EDUCATION, AND RELATED AGENCIES APPROPRIATIONS ACT, 2006

Mrs. CAPITO (during Special Order of Ms. GINNY BROWN-WAITE of Florida), from the Committee on Rules, submitted a privileged report (Rept. No. 109-148) on the resolution (H. Res. 337) providing for consideration of the bill (H.R. 3010) making appropriations for the Departments of Labor, Health and Human Services, and Education, and related agencies for the fiscal year ending September 30, 2006, and for other purposes, which was referred to the House Calendar and ordered to be printed.

CAFTA

The SPEAKER pro tempore (Mr. REICHERT). Under the Speaker's announced policy of January 4, 2005, the gentleman from Oregon (Mr. BROWN) is recognized for 60 minutes as the designee of the minority leader.

Mr. BROWN of Ohio. Mr. Speaker, I rise tonight to talk about the Central American Free Trade Agreement.

Before doing that, I would just like to make a couple of comments about what was said by my friend from Florida, who was joined by other members of the Republican Party to talk about their privatization plan, their plan to privatize Social Security. I applaud them for coming up with a plan. President Bush has for the last 4 months