

ANNETTE STERN, Founder Operation Wake-Up
President, W.U.N.D.E.R. (Women UNITED to
Defend Existing Rights)
914-967-3431

SOCIAL SECURITY

With regard to Social Security as it effects the endangered species, the full time homemaker and her family;

We strongly oppose the concept of husbands paying social security on "assumed earnings" of wives.

Unemployed people normally do not pay taxes on income not received, and few families can afford as much as \$1,128.00 per year in extra Social Security taxes, as per Representative Barbara Jordans' Bill #HE 3009, setting up a mandatory system of payments and benefits for homemakers, which would force an unemployed wife, who is at home caring for her children, to pay Social Security on her assumed earnings instead of the present system of drawing on her husbands earnings.

Many women would be forced out of the home to work just to cover the extra expense, and many husbands struggling to provide for his family on only one income, would have to pay on his own, and on his wife's non-existing income, as if they had an employer-employee relationship, rather than a marriage partnership.

(According to noted economist, Sylvia Porter, E.R.A., if passed, would require this.)

We urge that the inadequacy in the law, whereby a woman married less than 20 years cannot draw on her former husbands income (if she does not re-marry or have her own) be corrected by a new formula adjusting the time period.

We oppose non-payment of benefits until age 68. We believe benefits should begin at age 65, regardless of income for men and would support an option so that working women and homemakers, could collect earlier (suggest age 62) perhaps at a slightly lower amount, as most women are younger than their husbands and this would allow them retirement together.

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Annette Stern

Annette Stern, who wrote an article on Social Security which appeared on Tuesday's Insight page, is a Harrison resident and founder of Wake-Up, an organization dedicated to preservation of the family. She is also president of Women United to Defend Equal Rights (WUNDER), a group which has opposed the proposed Equal Rights Amendment to the Constitution.

Insight

The public writes...

Our families are threatened

By ANNETTE STERN

Let's get ready. Here it comes again, another attack on an "endangered species," the full time homemaker and her family.

While the family is in trouble, the social re-structurists always seem to take the negative rather than positive corrective approaches.

Few families can afford as much as an additional \$1,128 per year in Social Security taxes. Yet many will have to, if the libbers and Representative Barbara Jordan's idea reaches fruition.

Normally unemployed people do not have to pay taxes on income they don't receive, but Representative Jordan has proposed a bill which would force an unemployed wife, who is at home caring for her children, to pay Social Security on her "assumed" (phantom) "earnings," instead of the present system of drawing on her husband's earnings.

According to the analysis by Representative Jordan's Washington office, the bill, HE 3009, would set up a "mandatory system of payments and benefits for homemakers." For payroll tax purposes, the unemployed homemaker is to be treated as a self-employed worker, and therefore, would have to pay 8% of an assumed salary.

THE TAX SCHEDULE offers 3 options from which the homemaker must choose. She may choose the assumed salary of \$14,000, 8% of which would be \$1,128 Social Security tax annually; or she may choose the assumed salary of \$7,000, 8% of which would be \$560; or she may choose the assumed salary of \$4,800, 8% of which would be \$384.

The more money a person paid in, the more money that person could eventually collect from Social Security.

The assumed earnings scale is subject to change depending on the determination of the Secretary of HEW, and what he considers median wages. It would be mandatory, and conceivable that the option levels could be eliminated or raised.

Many women could be forced out of the home to work, just to cover the extra expense.

The husband struggling to keep his family going on only one income would have to pay his own social security plus that of his wife, on her non-existing income, as if they had an employer-employee relationship; rather than a marriage partnership.

Representative Jordan has also introduced HR3010, which would give a tax credit to the low income worker, but only if the family wage earner makes under \$8,000 annually.

THERE IS NO doubt that under the Social Security System as presently constituted there are inadequacies and injustices, too numerous to go into in this limited space.

Many of those who presently pay into the system receive nothing but a \$300 burial benefit after 40 years of paying.

Present payments are already so heavy that many have nothing left over for savings or investments.

If a worker pays from age 20 until his death at 64, and has no legal dependents, all the money stays with the Government. Adult children cannot inherit it, and it cannot be left to anyone, or to a favorite charity. Seems rather unfair, and is in direct competition with private insurance companies that do not have the same restrictions.

There are many legitimate complaints, but we are hearing much of the hollow arguments.

For instance: Housewives are told that a woman who has been married less than 20 years cannot draw on her former husband's social security.

That is true, and perhaps an inadequacy in the law, (which can be corrected by a new formula adjusting the time period). However, while a woman without minor children who divorces her husband in less than 20 years cannot draw on his social security, the real truth is that a woman divorcing after 5, 10, 15 or 19 years, most likely is not going to be old enough to draw social security anyway, and she will probably not be idle for 20 or 30 years until she is 62.

SHE WILL BE either married again (80% do) and eventually collect on her new husband's salary, or get a job, pay into so-

cial security, and collect on her own when of age.

So, to try to remedy the above by forcing families now living on one income to pay on an imaginary second one would be hurting many more than those they are portending to help.

To put an extra burden on the many families already doing without, with women cutting corners, and men moonlighting so that the wives can stay home to love and nurture their children, and to compel mothers who are fulfilling their chosen roles in life to go out of the home, would certainly be a further assault on the beleaguered family.

There are changes indicated to correct injustices in the present law, but the approach thus far put forward would be like amputating an arm because of a hangnail.

To paint social security as discriminating against women is utterly false. Actually, social Security, with few exceptions, generally favors most women.

A WOMAN could collect on her husband's income, even if she never worked a day in her life. If she worked, she could choose benefits, whichever is higher.

Until recently, a woman could collect payments even earlier and pay less because her payments were computed over a shorter time period than that for men. Most women are younger than their husbands, therefore her collecting earlier enabled them to retire together. (the equality craze has already eliminated that advantage).

A woman can collect widow's benefits without having to prove her husband provided over 50% of support. A man cannot, and must prove same.

Whether this bill passes Congress or not remains to be seen, but it is interesting to note Sylvia Porter's comments regarding same. She stated in one of her columns that "if some change along these lines is not enacted soon, the ERA when finally passed will require it."

If so, surely the family will again be the innocent victim, paying the price for so-called equality.