

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. BIGGER) 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