



# The Phyllis Schlafly Report



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## Changing Social Security to Hurt the Homemaker

**The Women's Lib Plan to Drive All Wives and Mothers Out of the Home  
By Placing Financial Penalties on the Traditional Family Unit**

The Women's Lib Movement and the Federal Bureaucrats have joined together in a plan to drive all wives and mothers out of the home and into the work force. The Women's Lib Movement and the Federal Bureaucrats have joined in a plan to eliminate the Traditional Family from our society by making economic survival impossible for the traditional one-income couple where the wife is the Homemaker and the husband is the Breadwinner.

The weapon to achieve these anti-family goals is the proposed changes in Social Security. The plan is spelled out in the 323-page volume called "SOCIAL SECURITY AND THE CHANGING ROLES OF MEN AND WOMEN" published in February 1979 by the U.S. Department of Health, Education and Welfare (hereinafter called the HEW CHANGING-ROLES REPORT).

### Who Will Be Penalized?

Here is how to figure out if YOU have been targeted by the Women's Lib Movement and the Federal Bureaucrats to have your Social Security benefits slashed:

1) Estimate the husband's total income from paid employment over the estimated years of your married life.

2) Estimate the wife's total income from paid employment over the estimated years of your married life.

3) If the wife's total income is less than one-fourth of the husband's, then YOU are the type of Traditional Family which Women's Lib is out to eliminate. Women's Lib and the HEW Department are promoting changes in Social Security which will EITHER cut your retirement benefits up to \$100 a month OR tax you an additional approximately \$1,000 a year during the husband's wage-earning years. The result will be that economic necessity will, in most cases, force the wife and mother out of the home to take a paying job. The lower the family income, the more these changes will discriminate against the Traditional Family.

### Let's Define Our Terms

Many words have several meanings and all may be

correct. In order to avoid misunderstanding and repetitious explanations, we will first define the terms used in this newsletter. We do not claim that the following are the only possible definitions. They are provided simply so that it will be clear what we are talking about.

"Traditional Family": consists of a lifelong wife/mother (Homemaker) who spends all or most of her married life in the home, and a lifelong husband/father (wage-earner) who spends all or most of his married life in the work force, plus children. This is the traditional one-income couple.

"Homemaker": the traditional wife/mother who spends all or the majority of her married life in homemaking duties instead of in paid employment.

"Women's Lib Movement": the association of persons who generally advocate ratification of the Equal Rights Amendment, the Plan of Action passed in Houston in 1977 by the Commission on International Women's Year, and the elimination of traditional sex "roles" for men and women and their replacement with Gender-Free (or Unisex) laws, language, education, employment, and attitudes. It is usually easy to identify advocates of the Gender-Free Society by their conspicuous use of such sex-neutral words as person and spouse in place of the more customary man, woman, husband, and wife. Women's Lib advocates spend much time talking about "changing roles of men and women" and about the need to eliminate "sex-role stereotyping."

### The Goals of HEW and Women's Lib

Why do the Women's Lib Movement and the Federal Bureaucrats want to drive the Homemaker out of the home and eliminate the Traditional Family unit from our society? Different people may have different motives, but the end result is the same.

1) The Federal Bureaucrats want to move all or most of American women into the work force because this is the only way that Federal taxes can be realistically increased or even maintained at their present level -- in the present tax-cutting mood of the American people (since Proposition 13). The only way the Federal Bureaucrats can keep the bureaucracy growing (and have control of so many billions of tax funds) is to convert millions more women into taxpayers. As mill-

ions of women move out of the home and into the work force, the Federal Government gets its big bite of taxes, not only out of women's wages, but also out of all the increased consumer goods and services they buy. In the last five years, millions of wives have gone out of the home and into the work force because of choice, divorce, or inflation. The Federal Bureaucrats want to push tens of millions more women into the work force because of the billions of new tax revenues this will bring.

2) The Women's Lib Movement is determined to change us into the Gender-Free (or Unisex) Society, in which there will be no traditional or "stereotyped" roles for men or women. Women's Lib advocates do not want it to be considered any more natural for a woman to be a Homemaker than for a man to be a House-husband.

3) Women's Lib advocates are green with envy at the present Social Security system under which the Homemaker receives as much in Social Security benefits when she retires as the woman in the work force. Women's Lib advocates think the Homemaker is worth nothing because she isn't paid a money wage, and Women's Lib is determined to wipe out the Homemaker's benefit OR make her pay a heavy new tax in order to continue receiving the Social Security benefits Homemakers now receive in the present system.

## The Proposed Changes

In the 323 pages of the HEW CHANGING-ROLES REPORT, dozens of various proposed major and minor changes in the Social Security system are presented, explained, and described with statistical tables. However, the HEW CHANGING-ROLES REPORT presents three principal plans (called Options), each of which would bring about a major reorganization of the entire system.

All the Options are designed to discriminate against the Traditional Family -- that is, the one-income couple where the husband is the breadwinner and the mother is at home taking care of her children. Under all three Options, the Traditional Family will EITHER be cut up to 19 percent in retirement benefits (p. 48) OR be charged about double in payroll taxes paid before retirement. (p. 105)

OPTION #1, called the "Earnings Sharing" plan, would divide the total annual earnings of a married couple upon death, divorce or retirement, and then credit half to each spouse no matter which one was the wage-earner. That may sound equal, but the net result will be drastically to cut the cash benefits to the Traditional Family because it completely wipes out the Homemaker's benefit which is now paid in addition to the wage-earner's benefit. (p. 39, 46)

Here is the cash difference. A one-income couple whose Social Security retirement benefits would be \$288 monthly under the present system would be cut to \$244. A one-income couple which would receive \$528 monthly under the present system would be cut to \$464. A one-income couple which would receive \$648 monthly under the present system would be cut to \$544. (p. 49)

An Earnings Sharing plan was introduced in Congress by Congressmen Donald Fraser and Martha Keys, both defeated in 1978.

OPTION #2, called the "Double Decker" plan, would provide a flat-rate benefit to all Americans, re-

gardless of marital or employment status, and a second tier of benefits payable only to those who work in covered employment. (p. 71) This plan also wipes out the Homemaker's benefit because she is not working in paid employment. The Traditional Family would thus be cut in cash benefits much like under Option #1. Under Option #2, the one-income couple which would receive \$648 in monthly retirement benefits under the present system would be cut to \$544. (p. 75-77)

Both Options #1 and #2 provide a built-in incentive to the wife to divorce her husband rather than stay married, which certainly ought to be against public policy in itself. The divorce incentive is built into the statistical tables for Options #1 and #2; the woman would receive a higher benefit if she divorced her husband. (p. 40 & 81) The present high divorce rate is already one of the results of Women's Lib.

## The Proposed Homemaker's Tax

OPTION #3 uses an entirely different approach. Instead of cutting the cash after retirement, it would impose a new tax on the Traditional Family of about \$1,000 a year during its wage-earning years before retirement. Under this Option, the working husband in a one-income couple would be required to pay a second full Social Security tax on the "imputed value" (assumed value) of his wife's work at home. (p. 105) Depending on which formula would be used, the tax could be computed at the combined employer-employee rate of 12.26 percent of assumed earnings, or at the employee rate alone of 6.13 percent, or at the self-employed rate of 8.10 percent. (The husband and wife would have an employer-employee relationship.)

Option #3 would, therefore, place an exorbitant new tax on every husband whose wife is a fulltime Homemaker and Mother. Homemakers would receive no greater benefits under Option #3 than they receive under the present law; but, of course, the proposal would be far more costly to the one-income family. In fact, Option #3 would be prohibitively costly for most one-income families and would push the wife out of the home just to pay the taxes.

Option #3 is the same plan which was originally unveiled by financial columnist Sylvia Porter in her syndicated column of April 9, 1975. She argued that, if a husband hired a housekeeper, he would be required to pay Social Security taxes on her earnings; therefore, why shouldn't the husband do the same for a wife who performs household duties? Ms Porter then concluded, "If some change along these lines is not enacted sooner, the Equal Rights Amendment, when finally passed, will require it."

No one knows whether ERA will "require" such an outrageous result. But when a leading ERA proponent says this, it indicates that the ERA proponents will agitate to get Congress to enact legislation requiring this result, or will litigate to get the courts to hold this result. According to the HEW CHANGING-ROLES REPORT, legislation to achieve this result was introduced at different times by former Congresswomen Bella Abzug, Barbara Jordan, and Martha Griffiths. The same line of reasoning was supported by the Commission on International Women's Year. After President Carter appoints a few dozen Affirmative Action female judges to the Federal Courts, it might be easy to find a Women's Lib judge who would make such an outrageous anti-family ruling.

## Trying to Fool the Homemaker

Obviously, if Homemakers and their husbands realize that Women's Lib and HEW are planning to impose such severe financial penalties on the Traditional Family, they will be up in arms and calling their Congressmen every day. So the HEW CHANGING-ROLES REPORT was written in highly deceptive language, and issued only in limited quantities to carefully selected persons, in the hope that these changes can be written into law before Homemakers and their husbands find out how they will be ripped off.

*Deceptive Language #1:* The HEW CHANGING-ROLES REPORT throughout its 323 pages skillfully uses the word "dependent" instead of the words Homemaker or Wife or Mother, and uses the word "dependency" to describe the Wife's status under which she receives Social Security benefits in the present system. Those words were carefully and deliberately chosen as a put-down of the Homemaker, to make her feel inferior or second-class. "Dependent" and "dependency" are used as though they are lowly and loathsome, from which Homemakers would naturally want to escape. This semantic trickery is an attempt to make the Homemaker believe she is getting the short end of the stick, which she is not.

For example, the statement that "many married women get Social Security benefits only as a result of being or having been considered dependents of their husbands" (p. 4) is legally, factually, and historically false. Homemakers receive Social Security benefits under the present system NOT because they are "dependents" of their husbands, but because they are wives. Because of the high value we place on Homemakers and their contribution to society, married women receive Social Security benefits because of their status as wives and mothers, even though they pay little or no Social Security taxes.

The fact is that Social Security is one of the most pro-women and pro-family institutions this country has ever had. In 1976, of the 24.5 million beneficiaries, 14.4 million were women. Women receive about half the benefits but pay only about one-fourth the taxes. Women are not penalized even though their retirement benefits cost more because women live longer. Homemakers receive benefits even though they never paid Social Security taxes; this is our society's recognition of the high value of the wife and mother.

*Deceptive Language #2:* The "carrot" which the HEW CHANGING-ROLES REPORT holds out to Homemakers to entice them into swallowing the hurtful Options #1, #2, or #3 is the semantic trickery that a wife "should have equal Social Security protection in her own right rather than as a dependent" of her husband, and that each spouse should be "an equal partner in marriage." (p. 35) Few women would swallow the bait of having Social Security "in her own right" if they knew it would mean a cut in retirement benefits of up to \$100 a month or a heavy additional tax. Few wives would swallow the bait of having the Social Security bureaucrats label her an "equal partner" if they knew that this means she loses her Homemaker's benefits and cannot get full retirement benefits unless she takes paid employment like her husband.

Options #1 and #2 take away the Homemaker's cash benefits and then tell the Homemaker she should rejoice because the pittance that remains is "in your own right" as an "equal partner." Option #3 makes Homemakers or their loving husbands pay about

\$1,000 a year extra tax for the privilege of having Social Security "in her own right." (This is sometimes called the "dignity tax.")

*Deceptive Language #3:* The HEW CHANGING-ROLES REPORT describes the cash cuts like this: "reductions were provided in other areas." (p. 37) How do you "provide" reductions? You must study the statistical tables to discover that "providing" reductions means slashing the cash benefits, and that the sole "other area" is the Traditional Family.

*Deceptive Language #4:* The HEW CHANGING-ROLES REPORT states that one of its purposes is "to eliminate sex discrimination" in Social Security. (p. 1) The three Options described above do not have anything whatever to do with sex discrimination, and it is a fraud on the public to imply that they do. The U.S. Supreme Court, in several important cases of the last few years, has made Social Security sex-neutral for all practical purposes. The HEW REPORT admits that the very minor gender-based distinctions still in the Social Security law "are very technical and have limited applicability." (p. 129)

*Deceptive Language #5:* The Women's Lib sex-neutral language is skillfully used to demean the Homemaker role and to con the Homemaker into accepting the Women's Lib changes without realizing the personal cost. Another example of the offensive Women's Lib rhetoric is the patronizing reference to a Homemaker's "childcare dropout years." (p. 115) "Dropout" is a word calculated to demean and belittle. Try telling any mother looking after her children that she is merely in her "childcare dropout years"!

## HEW Report Promotes Hostility

The HEW CHANGING-ROLES REPORT is designed to create and promote hostility between the Homemaker and the woman in the work force, as though they are natural enemies, which they are not. The HEW REPORT tends to polarize the two groups and make them feel they are competing against one another. The HEW REPORT tried to make the woman in the work force feel that she is the victim of "unfair" treatment because the Homemaker, who has no paid job, may receive the same Social Security retirement benefits. (p. 29) There is no reason why a Homemaker and a woman with a job should be enemies; often they are one and the same person! Most women have a paid job at some time in their lives.

For example, the HEW CHANGING-ROLES REPORT makes this statement: "Even women who worked for many years in paid jobs may find that their benefits as dependents are higher than their benefits as workers." (p. 4-5) To understand this sentence, first replace the negative word "dependent" with the positive word "wife." Second, you must understand how the present system operates. When a woman reaches retirement age (62 or 65), the Social Security office figures her retirement benefits both as a wife and as a worker in paid employment, and the retiring woman receives whichever is the larger benefit. Why should any woman be bitter because her years as a Homemaker entitle her to a larger benefit than her years in paid employment -- unless she has been brainwashed by the Women's Lib Movement to think that her homemaking years were worthless?

But the woman with a paid job says, "But I've paid Social Security taxes all those years." That's right;

everyone who takes a paid job must pay taxes; and the larger your employment income, the more taxes you have to pay. That is the tax system in the United States. The Homemaker doesn't have to pay taxes because she is not holding a paid job (and she isn't competing with workers in trying to get a job). Social Security was not intended to be, and has never been, an insurance plan. It is a tax on present workers to pay benefits to present retirees.

Is it fair to the single man or woman paying Social Security taxes for the Homemaker to receive Homemaker's benefits? Yes, it is. In fact, the single man or woman has a tremendous stake in preventing the HEW-Lib elimination of the Traditional Family one-income couple. Social Security is NOT an insurance system into which you pay premiums which will be paid out in benefits later. Social Security is a pay-out-of-current-income system. The benefits that you, as a single man or woman, will receive when you retire are WHOLLY dependent on the taxes paid by young workers THEN paying taxes into the system. If Homemakers aren't producing and raising enough young workers, there won't be enough money to pay your Social Security benefits when YOU retire.

Furthermore, if the HEW-Lib plan succeeds in forcing all wives and mothers out of the home and into the work force, this means millions more women will be competing for available jobs against the single men and women who must support themselves.

The preservation of the economic integrity of the Traditional Family unit is a social good from which all Americans benefit, including those who do not live in the Traditional Family unit.

## Other Social Security Problems

This newsletter is not designed to be a comprehensive report on the merits and faults of Social Security. Many people have a variety of legitimate criticisms of the system, such as its high cost, its impending insolvency, the age at which benefits are paid, the earnings limitations for those over age 65, and many other problems. This newsletter is a critique of the HEW CHANGING-ROLES REPORT, and that report does not address ANY other issues. The HEW CHANGING-ROLES REPORT is designed specifically to accommodate the goals of the Women's Lib Movement; and so it recommends only changes which will serve those goals.

There are many financial problems in the Social Security system. But the women who have been doing their jobs as fulltime wives and mothers should not have to pay the costs of defects in the system.

## Input From The Public

The HEW CHANGING-ROLES REPORT states that HEW wanted "to have the benefit of public views." How did the Department get the views of the public? HEW Secretary Califano requested "comments from about 400 individuals and groups who were considered to have an interest in and knowledge about the subject area." (p. 163) We do not know anyone who received such a request.

As a result of Secretary Califano's letter plus a notice in the Federal Register, HEW received 103 letters. An additional 552 letters were sent to the Advisory Council on Social Security. (p. 165) That is all! It is an insult to public intelligence for the HEW CHANGING-ROLES REPORT to give the impression that these 655 letters, out of the 215 million Americans who have a stake in Social Security, indicate that the public wants a drastic reorganization of Social Security in order to discriminate against the Homemaker.

The Department of Health, Education and Welfare has already moved into what it calls its "ACTION" phase to implement SOCIAL SECURITY AND THE CHANGING ROLES OF MEN AND WOMEN. Although this has not been publicly announced, the Social Security Administration has been quietly making plans to hold "national forums" and "regional town meetings" to which selected persons, media and organizations will be specially invited and given advance

notice, and which will afterwards be described as "public meetings." Then Congress will be asked to change the Social Security law based on what the "public" wants. Here is the text of the Social Security Administration Memorandum dated May 11, 1979 which was circulated among Social Security officials:

"As you know, SSA will conduct a series of regional town meetings on Social Security and the changing roles of men and women. The general public will be invited to participate, with particular emphasis on including a broad spectrum of organizations (labor, retirement, women, etc.) and the academic community. The first of these forums will be held in the Washington area in June. SSA will then conduct two national forums, one on the East Coast and one on the West Coast in September. In addition, there will be 10 regional forums held during October and November.

"The forums will be a useful way to educate the public both on the present benefits they receive under the various Social Security programs and to begin a dialogue on the problems under the present system and the trade-offs involved in their resolution.

"I would like you to provide a list of names of people in the media in your service area who have written about or would be interested in writing about this issue. We will provide these people with material and in some cases invitations to the National Meetings. Please submit these names, organization, and their address to Morris Ordover, Director External Affairs, Room 4034, 26 Federal Plaza, New York, New York 10007. Replies will be appreciated by May 25th. (Signed) Joseph J. Kelly."

## What You Can Do

1) Ask your U.S. Congressman to get you a copy of the 323-page volume called SOCIAL SECURITY AND THE CHANGING ROLES OF MEN AND WOMEN, published by the Department of Health, Education and Welfare in February 1979. Study it in connection with this newsletter, so that you can be familiar with the objectives and the tactics of those who want to reorganize Social Security to promote the goals of Women's Lib.

2) Prepare yourself to speak at any of the regional or national forums on Social Security. Try to find out when and where they will take place so you can get other Homemakers to attend and defend their rights.

3) Send your opinions to the "Advisory Council on Social Security", which has been given the task of examining "the treatment of women under Social Security." According to the HEW CHANGING-ROLES REPORT, the Advisory Council on Social Security "is expected to make use of this REPORT in its deliberations. The Council is expected to make recommendations in its report, which is due by October 1979." (p. 158)

The Social Security law is one of the most complicated laws in our country today, and the HEW CHANGING-ROLES REPORT is very difficult to read and understand. But there should be enough subscribers to this newsletter in different parts of the country to study this subject and exert the leadership necessary to protect the economic integrity of the Traditional Family. That is what is at stake in these proposed Social Security changes.

Everyone should write your own U.S. Senators and Congressmen and say: "Don't make any changes in Social Security which take benefits away from the wife or from the traditional one-income couple."

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