

# Here's where to turn for help when a raw deal is illegal bias

**C**ONSUMER ALERT ... A report out of Smog Angeles says single people there suffer widespread and often illegal bias ranging from rental discrimination to restricted hospital visits. The Consumer Task Force on Marital Status in LA found landlords who refuse singles or unmarried couples, auto insurers that levy higher premiums or refuse policies for singles, higher health club dues and airlines that limit sharing of frequent-flier awards to spouses or relatives.



**Susan M. Barbieri**

SINGLES

Discrimination against the unmarried in Los Angeles may reflect a national trend, says lawyer Thomas F. Coleman, head of the task force. But he told me that singles needn't be victimized if we know how to take action and protect ourselves.

**Rental discrimination.** Federal law — as well as some state statutes — prohibits housing discrimination on the basis of marital status. If you think a landlord has refused you because you are unmarried, Coleman recommends that you contact your local fair housing commission or the American Civil Liberties Union.

**Hospital visits.** Visitation rules vary from hospital to hospital. If, for example, you are cohabiting and wish to ensure that this loved one is the primary medical decision-maker in the event you are incapacitated, get a "durable power of attorney for health care" form. Available in all states from your local medical association, the form gives your partner access to hospi-

tal visits and medical records. Without the form, authority goes to spouse, parent, child and next of kin — in that order.

**Auto insurance.** Males under age 25 have long been charged high premiums because of higher accident statistics in this group. Females under 25 pay less. "Gender-based" rating has been dumped in some states in favor of unisex rating. Either way, one sex loses. An advantage of unisex laws, however, is that marital status is not a factor. Address comments to your state insurance commissioner or legislator, and ask your agent for money-saving tips. For example, women ages 30 to 49 who are sole household drivers may be given a 10 percent discount.

**Health club dues.** Charging singles higher rates seems like an imprudent business move to me, yet many health clubs do it. Take your money elsewhere, get a friend to join the facility with you, or complain to the management. You're

the customer, and you know the old saw about who's right.

**Hotel rooms, cruise ship cabins.** Here's another area where singles get socked. Tour operators such as Singleworld of Rye, N.Y., can save you money on accommodations by matching you with a same-sex roommate. It is in their interest to try for a compatible match according to age and smoking habits — but keep in mind that tour services are not dating services. Ask your travel agent about room-sharing options.

**Frequent-flier awards.** Most airlines limit the use of these bonuses to spouses or relatives — a policy that Coleman calls unfair and that the International Airline Passengers Association for frequent-fliers calls a non-issue. A spokesman for the group told me the programs would be difficult for airlines to administer because beneficiaries would vary according to the romantic whims of the single flier. (He admits that marital partnerships can be as tenuous as single ones.) Your best outlet for complaints may be the ACLU.

Coleman is interested in your experience with marital status discrimination. Write Spectrum Institute/Singles Project, P.O. Box 65756, Los Angeles, Calif. 90065.

Let's hear it for singles' rights.

Write to *Singles*, The Orlando Sentinel, MP-6, 633 N. Orange Ave., Orlando, Fla. 32801. For information about Central Florida singles activities, call the Singles Group-Vine, (407) 855-6621.

Corrections & Clarifications

■ The "Singles" column in Tuesday's Style section incorrectly reported that federal law forbids landlords from discriminating against renters based on marital status. The law forbids discrimination on the basis of "race, color, religion, sex, handicap, familial status or national origin," but not marital status.