



## Single Adults: The New AARP

A group claiming to speak for the country's 82 million unmarried adults is pressuring Congress for a 'marital status neutral' tax code.

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WASHINGTON — The latest civil rights movement fomenting in Southern California will bring its new millennium message to the nation's capital next week: Equal rights under tax law for the country's 82 million "unmarrieds."

Call it the revenge of the Bridget Jones brigade, or a backlash to married and married-with-kids tax and workplace benefits. The non-profit American Association for Single People is vowing to "break the silence" about discrimination against those without a marriage certificate.

"Something is bubbling up here," said Thomas F. Coleman, the fledgling association's director. "People are getting sick of hearing about 'working families.' Employers don't hire working families, they hire working people."

That sounds a bit more harsh than Coleman, a single lawyer, says he intends. Since his days as an activist law student in the early 1970s, he has made a career of speaking for the rights of individuals as well as those of the changing American family.

It was a landlord's refusal to rent to him, a single college student, that began his crusade.

Coleman now is focusing on tax rules that he believes discriminate against single people as well as couples — gay and straight, with children or not — living together but unmarried.

The association is calling for changes in tax law that would allow unmarried couples to file joint tax returns and to qualify for tax deductions for children they may be rearing. It also wants Congress to ease taxes on the estates of single people and to revise the Social Security tax structure to give a break to single people.

"We're not trying to tell Congress what to do, we just want to focus on the concerns of unmarried people," he said, while legislators are considering tax reforms that include the repeal of the so-called marriage penalty and an examination of the Social Security system.

The association spent \$62,000 Monday to run a nearly full-page ad in the Washington Post seek-

ing members and outlining its concerns under the headline, "82 Million Unmarried Americans Deserve to Know Why."

But tax experts say that some of the assertions made by the association are overblown, and that making generalizations about how any particular group is taxed is risky.

"Nothing is absolute — it's all gray," said Robert Fochi, a certified public accountant from South Glastonbury, Conn. "That's the way taxes are, and that's the way life is."

"There are so many variables that you can say just about anything, and you can be correct," he said.

For example, the association's assertion that the estates of unmarried people are taxed up to 60 percent while the estates of married people can pass tax-free to a surviving spouse is true, Fochi said.

However, the typical estate tax kicks in only when estate assets hit \$675,000 or more, he said. For estate taxes to approach the 60 percent mentioned in the association's ad, the assets left would have to be in the range of \$10 million to \$17 million.

"We're not talking a lot of people," Fochi said. But Coleman argues that to avoid inequities, the tax code, as well as benefits plans offered by employers, should be "marital status neutral."

That argument in recent years has begun to resonate in the workplace, where the number of businesses offering domestic partner benefits has climbed quickly. And the most notable achievement so far is the civil unions measure in Vermont that last year gave legal, marriage-like recognition to same-sex couples. States including Connecticut and Rhode Island are considering similar legislation.

More common, however, are companies deciding on their own to change their traditional views of family. Twenty-five percent of companies now offer benefits to opposite-sex partners, and 16 percent to same-sex partners, according to the Society for Human Resource Management. In 1997, only 6 percent offered benefits to domestic partners.

With the number of unmarried adults doubling over the past 30 years, Coleman says he hopes the association grows to become a voice for single people in much the same way the 34 million-member American Association for Retired People represents the elderly.

"Even AARP started around a kitchen table in Ojai, Calif.," he said, acknowledging, however, that unmarried people are a "moving target, a little harder to capture."