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# Companies shortchange singles, group claims

There are 82 million single men and women in the United States, and some aren't too happy.

They're upset they pay higher insurance premiums and miss out on the tax breaks that married folks get, and they're really ticked off at company benefit plans.

Singles simply aren't treated equitably, said Thomas F. Coleman, executive director of the American Association for Single People, an advocacy group.

I received a news release from Mr. Coleman several days ago publicizing National Unmarried and Single Americans Week, which is Sept. 15-21. Wondering what all the hubbub is about, I dialed him up at his office in Glendale, Calif.

He said single people have been



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largely ignored by the "family friendly" work policies created during the 1980s and '90s. He said single people get shortchanged on benefits because employers spend more on workers with spouses and children.

Consider two employees - one single and one married with three children - working side-by-side and receiving equal paychecks. Mr. Coleman says the married employee, who has multiple dependents on the company health plan, receives a larger percentage of benefits than the single worker.

"Medium and large companies are

subsidizing spousal and dependent benefits," said Mr. Coleman, who started the singles-rights movement in 1972 when he was a student at Loyola Law School in Los Angeles. "So, if we subsidize one employee, we should subsidize all employees to that tune."

In other words, companies should spend the same on single employees as they do on married employees, he said. Mr. Coleman advocates a "cafeteria" style benefits plan in which each employee, regardless of marital status, receives the same amount of "credits."

Married workers could use their credits on health insurance for themselves and their dependents, while single workers could use the credits on their health plan, and use whatever is leftover on other needs. Or they could simply plunk

the money into their 401(k).

Instead of offering day-care assistance, which benefits only workers with children, companies also should allow elder-care benefits as an option for childless single workers, he said.

Sounds fair enough, but there's a potential snag.

A company would spend more money on employee benefits if it raised benefit-spending for single workers. To keep costs from rising, a company could equalize the disparity by reducing the amount of money it spends on its married employees.

If that happens, you can bet some people in the nation's 54 million married households won't be too happy.

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