

The Unmarried

BY MICHAEL STEEL ■

What do White House press secretary Ari Fleischer, former Secretary of State Madeleine K. Albright, Supreme Court Justice David Souter, and Rep. Barney Frank, D-Mass., have in common? They are part of an enormous, growing demographic group with virtually no organized voice in the

making of public policy. They are all, in a word, unmarried.

Today, 82 million residents of this country—or 40 percent of the U.S. adult population—are single. And according to census calculations, the average American will spend slightly more of his or her adulthood unmarried than married. Yet there is no national organization dedicated to guarding and advancing the interests of single adults.

"We need to create a collective voice for promoting human rights for unmarried people," says Tom Coleman, executive director of the American Association for Single People, a 1,500-member group based in California.

As AASP points out, employment benefits packages have traditionally been geared toward the needs of married workers; in effect, single employees tend to earn less for the same work because they do not qualify, for example, for family health insurance or spousal pension benefits. The group calculates that because of this disparity, singles' compensation, on average, is 25 percent less than that of their married co-workers. (The disparity has, no doubt, shrunk a bit in recent years as some employers have begun to extend health insurance and, in very rare cases, pension rights to the partners of unmarried workers, both gay and straight.) Singles also pay more for car insurance and are far less likely to have adequate health insurance than married people. If unmarried couples have children, laws in 13 states still stigmatize their offspring as "bastards" or "illegitimate."

A 1997 General Accounting Office report found 1,049 federal laws that draw distinctions based on marital status. Those laws, which generally provide advantages to married couples or to surviving spouses, deal with such disparate topics as farm supports, mining disability benefits, income taxes, and Social Security benefits.

The recurring debate over the "marriage tax penalty" virtually ignores the fact that most married couples actually receive what amounts to a "marriage bonus" from the federal government, because their income taxes are lower than if they were unmarried. According to a 1997 study by the Congressional Budget Office, 51 percent of married couples got marriage bonuses on their income taxes, while 42 percent incurred marriage penalties. (Couples in the lower income brackets were much more likely to receive bonuses, as were couples in which one spouse earned more than two-thirds of the family's income.)

The CBO study noted that, as long as the Internal Revenue Service treats married couples—but not unmarried couples—as financial units, it is nearly impossible to make marriage "tax-neutral" in our progressive income tax system. For example, the IRS treats a married couple in which one spouse earns \$50,000 and the other earns nothing the same as a married couple in which both spouses earn \$25,000, and just like one in which one spouse earns \$35,000 and the other earns \$15,000. In contrast, all single taxpayers are taxed on their individual income. And the federal marriage bonus will grow in coming years because of changes that Congress enacted last year as part of President Bush's tax cut: Eventually, two-earner married couples will pay no income tax on the first \$30,000 earned by the spouse with the lower income.

Rep. Lloyd Doggett, D-Texas, futilely objected to that change during the House's tax-cut debate a year ago. "Anyone in this House who believes we should not discriminate against single people," he said, "ought to vote against this proposal, because that is exactly what it does, by focusing more relief on those [married couples] who incur no marriage penalty than [on] those who do."

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UNREPRESENTED:

No national organization is dedicated to guarding and advancing the special interests of single Americans.

Federal inheritance taxes also give tremendous advantages to married couples. A married taxpayer can leave an unlimited amount of money or property to a spouse completely free of federal taxes. Singles have no such option. Although the federal estate tax is scheduled to be phased out by 2010, under current law, if a single person leaves a farm or business worth more than \$1 million to a partner, friend, or relative, the government takes more than half of it in taxes.

Single and married workers pay Social Security taxes at exactly the same rate. But under the current system, married workers' contributions entitle them to lucrative extras: Their spouses (or, in some cases, ex-spouses) can get spousal retirement benefits and/or survivor benefits.

Because women still tend to earn less than men, single women who work all their adult lives often wind up with Social Security benefits lower than those of lifelong homemakers, who draw benefits based on their husbands' earnings. The federal government's statistics do not directly compare those two sets of women, however. In December 2000, according to the Social Security Administration, the average monthly Social Security benefit for 65-year-old women was \$658—an average that included all women, regardless of work history or marital status. Meanwhile, the average monthly benefit for a widow of that age was \$811, and for a divorcee the benefit was \$824 per month—averages that do not distinguish between women drawing benefits based on their own earnings and those drawing spousal or survivor benefits. (Retirees who worked outside the home long enough to qualify for Social Security benefits but whose marital status also qualifies them for spousal or survivor Social Security benefits can draw whichever benefits are higher.)

Robert Rector, a senior research fellow at the Heritage Foundation and an architect of the 1996 welfare overhaul legislation, argues that it is appropriate for federal policies to

tie special advantages to marriage. "If you're interested in a child's well-being—or an adult's well-being—society has an interest in supporting marriage," he says. "For both children and adults, marriage is a good thing." Rector argues that married adults tend to live healthier, longer lives than do single people. "Not in a heavy-handed way, but government should encourage

marriage," he adds.

Rector also argues that children raised by married biological parents turn out better in every measurable way. The American Academy of Pediatrics doesn't necessarily agree, however. The academy declared on February 4, "There is a considerable body of professional literature that suggests children with parents who are homosexual have the same advantages ... as children whose parents are heterosexual."

LOOMING MAJORITY STATUS

Within 10 years, according to the American Association for Single People, the majority of U.S. adults will be single—at least temporarily, marriage trends indicate. The average age of people entering first marriages rose from 21.5 in 1950 to 25.9 in 2000. The divorce rate peaked in the 1980s but is still nearly double the rate of 30 years ago. Half of recent marriages will likely end in divorce. The proportion of the adult population whose current marital status is "divorced" continues to grow and reached nearly 10 percent in 2000, according to census figures.

"People are born single and generally die alone," AASP's Coleman says. "The natural state of mankind is being an individual."

AASP estimates that unmarried people are already a majority of the adult population in 123 congressional districts and in six states (Louisiana, Massachusetts, Mississippi, Nevada, New York, and Rhode Island). Yet only four members of Congress have endorsed the group. Married, five-term Rep. Maurice D. Hinchey, D-N.Y., is among them. According to his spokesman, "Congressman Hinchey opposes discrimination, including discrimination based on marital status. He finds it appropriate that single people have an advocacy group working on their behalf."

AASP is a small organization without a permanent Washington presence. And when its leaders do visit Capitol Hill, some congressional aides treat them as cranks. (Although gay civil-rights groups do have respected lobbyists, those organizations are more focused on winning domestic-partnership benefits and access to marriage for same-sex couples, who cannot legally marry in the United States, than on erasing the legal advantages that now accompany marriage.)

There are several theories about why singles, despite their numbers, have thus far failed to coalesce into a powerful political force. John Samples, who heads the libertarian Cato Institute's Center for Representative Government, points to those

very numbers as a problem: "Any group that large is hard to organize." And Coleman estimates that only one-tenth of 1 percent of singles have ever even heard of AASP.

In addition, singles are hardly a monolithic group. "AARP [formerly American Association of Retired Persons] is pretty diverse," notes David Certner, director of federal affairs for the powerful group that lobbies on behalf of older Americans. "I'd think you'd have even more diversity among single people. I don't know what kind of unified theme they could rally around."

What do a 30-something stockbroker in New York City, a teenage single mother in Mississippi, and an 85-year-old, widowed, "condo commando" in Florida have in common? They very likely think, "Not much."

"When I was in my 20s and 30s, I didn't think about an organization for taxes or Social Security. People that age just don't think about those things," says Bernice Scheiner, a 78-year-old condo association president in Sunrise, Fla. "Young people simply aren't thinking on the same level. They're not concerned about things like Medicare and prescription drugs." Besides, she added, "I think existing organizations like the AARP have more clout."

Most unmarried Americans, especially young people, seem to think of their status as temporary. The University of Michigan Institute for Social Research's "Monitoring the Future" survey has tracked high school seniors' opinions for the past quarter-century. In 2000, only 3.9 percent of those polled expected that they would never marry, down from 5.9 percent in 1976. The Census Bureau estimates that 90 percent of American adults are married at some point in their lives.

"There are always people moving in and out of the 'single' category," says Martin Corry, a former chief AARP lobbyist, pointing to a major difficulty in getting single people to see their shared interests. "If you're black, you'll always be black. Old people aren't going to get younger."

The roughly 58 million people—most of them young—who have never been married are particularly hard to organize, in the view of Karlyn Bowman of the American Enterprise Institute for Public Policy Research, who sees singles as largely "untethered."

Michael Jolkovski, a Virginia psychologist who has counseled young people at American University in Washington, contends, "Single people, by definition, have not found a connection. Being single doesn't become part of a person's identity. It's not the way they think of themselves in a permanent way. It's a transitional state, like being a college student."

Sarah Binder, a governmental studies fellow at the Brookings Institution, questions the utility of getting involved in a group devoted to the political interests of the unmarried. "Any one person's benefits would be pretty small," she says. "What Congress can do for General Motors is worth the cost of lobbying. This isn't."

Coleman responds that most people are simply unaware of the financial consequences of government discrimination against singles. "It easily adds up to tens of thousands or

hundreds of thousands of dollars in the course of a lifetime," he estimates.

Yet single workers cannot, for example, glance at their pay stubs and see a calculation of how their marital status affects their take-home pay. Because the personal financial impact of government policies is not obvious to most single people, they tend to see little to gain from joining forces. Cato's Samples says, "Organization is a function of cost and benefit. The groups that are really well-organized get direct benefits from the government—like farmers and the elderly."

Coleman wants to model his organization after the extraordinarily successful AARP, but former AARP lobbyist Corry says, "Copycat doesn't work. Every group says it wants to be 'the next AARP.' There may be models out there that work better.... A group needs a common agenda, something in which they have a common stake." AARP derives much of its strength from the important role that Social Security benefits play in older Americans' lives.

The political clout of young singles is diminished by the fact that they simply don't vote at the rates that their elders do. According to the Census Bureau, 67 percent of married people voted in the 2000 election. Among people who have never married, most of whom are young, only 44 percent voted. Fifty-nine percent of widows voted, as did 54 percent of divorcees. Since 1972, voter turnout among 18-to-24-year-olds has dropped from a high of 50 percent to 36 percent, and voting among the 25-to-44-year-old bracket has dropped from 63 percent to 37 percent. In the same time period, turnout among people age 65 and over has increased.

In the 45-to-64 age group, the voter turnout rate of married people outpaced that of everyone else: It was 68 percent, compared with 57 percent for divorced people, 55 percent for those who have never married, and 54 percent for surviving spouses.

Officials of both the Republican National Committee and the Democratic National Committee say that their parties are keen to involve single people as well as families, and they point to their outreach programs targeted to young professionals. But neither party seems to have specific policy proposals to address singles' unique concerns.

According to a study conducted by the National Association of Secretaries of State in 1998, "Many young people do not feel that candidates make an effort to reach youth voters. Because young people vote in such low percentages, many campaigns do not target youth voters. They see targeting youth as an inefficient use of campaign dollars. This [is a] 'chicken versus egg' dilemma."

Groups such as MTV's Rock the Vote, the Close Up Foundation, and the Third Millennium will continue to focus on getting young voters to the polls. And the AASP will keep working to unite singles of all descriptions. Willie Sutton supposedly said that he robbed banks because that's where the money was. As long as lawmakers continue to think that giving advantages to marriage is where the votes are, unmarried people are unlikely to become an effective voice in Washington. ■

Michael Steel is a correspondent for National Journal News Service.



MADELEINE ALBRIGHT:
The former secretary of State hardly fits the young and untethered stereotype of single adults.

RICHARD A. BLOCK