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Single and Paying for It

By Shari Motro

Amid all the heated discussion on both sides of the gay marriage debate, a broader point has somehow gotten lost: why should formally committed couples, straight or gay, enjoy special privileges in the first place?

Married couples can receive thousands of dollars in benefits and discounts unavailable to single Americans, including extra tax breaks, bankruptcy protections and better insurance rates. Why, for example, should a married poet whose wife pays the bills get tax breaks that are unavailable to a single poet who struggles to write between telemarketing jobs? Why should all workers be required to make the same Social Security contributions if retirees with non-wage-earning spouses get more back from the system? If we force single mothers off welfare on the theory that they should pay their own way, why don't we require married stay-at-home moms to pay market prices for health insurance?

Though most people would agree that these distinctions are arbitrary and unfair, as a society we tend not to

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notice that breaks for people who are married translate into penalties for those of us who are not.

Take Gary Chalmers and Richard Linnell, two of the plaintiffs in the famous Massachusetts gay marriage case. Because they could not marry, Mr. Chalmers was unable to add Mr. Linnell to the health insurance policy offered by his employer. They had to purchase a separate policy for Mr. Linnell at considerable expense. In effect, this meant that Mr. Chalmers was paid less than his married co-

Those who aren't married subsidize those who are.

workers for the same labor, as was every other unmarried employee.

The Massachusetts court found in November that excluding same-sex couples like Mr. Chalmers and Mr. Linnell from the benefits of marriage violated their civil rights. The court's decision, though, ignored the rest of Massachusetts' unmarried workers.

Singles' rights advocates face an uphill battle because their demands for equality are easily mistaken for anti-

marriage assaults. Furthermore, because most Americans, myself included, believe that marriage provides a valuable social framework, many are quick to dismiss challenges to marriage-based benefits as a threat to the institution. Though well intentioned, this impulse makes no sense in the face of current realities.

Many marriage-based benefits, for instance, are seen as proxies for helping families with children. Yet marriage is no longer a good indicator of parenthood. As of 2000, one in three children were born to unmarried parents. Distributing benefits intended to support child rearing on the basis of marital status gives a windfall to childless married couples while leaving empty handed single parents and their children — who as a group already face harsher realities.

Benefits are also defended as vehicles for promoting marriage. Their effectiveness in achieving this goal is dubious at best, counterproductive at worst. Common sense says that couples who are otherwise unprepared to take on the obligations of marriage and who do so for financial reasons only are prime candidates for divorce.

Finally, marriage benefits may be seen as a way to reward citizens who take on the weighty obligations of wedlock. But if 50 percent of marriages end in divorce, 50 percent of marriage-based "rewards" are nothing but an expensive mistake. The marriage dole

also subsidizes a growing number of unions governed by prenuptial agreements. Such pacts are usually intended to protect the assets of moneyed spouses, effectively undoing the very protections that, in part, make marriage worth defending in the first place.

Research consistently shows that unmarried Americans are on average poorer, sicker and sadder than their married counterparts. Yet they are denied perks given to married couples who, in many cases, neither need nor deserve them. Though gay couples certainly lose out as well, singles of any preference pay a triple price for not finding love: they don't enjoy the solace and support of a life partner; they don't profit from the economies of scale that come from pooling resources with a mate; and they effectively subsidize spousal benefits that they themselves can't take advantage of.

Advocates for gay marriage have exposed a huge blind spot: married-only benefits also discriminate against America's 86 million unmarried adults. Contrary to popular belief, marriage penalties are far outweighed by marriage bonuses. The concerns of single Americans are urgent and deserve attention. Next time you're filling out a form that asks you to check the box next to "married," "single," "divorced" or "widowed," ask yourself this: Why should it matter? □