

Marriage under fire

Undermined by more than gay unions

By Lance Gay
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Good-bye to the contented suburbanites Ward and June Cleaver. Say hello to the era of models and mortals of "Sex and the City." With all the national attention given recent same-sex "marriages" in San Francisco and elsewhere, it's not often noted that one of the most dramatic changes in the past half-century has been the slow decline of American marriages, reflected in the popular TV sitcoms of their days.

Barely 50 years ago, American households had a "Leave it to Beaver" look with married-couple households comprising 80 percent of the adult population. Today, that has slipped sharply to 50.7 percent and is predicted by many to continue falling.

What that means is that single American adults soon will become a majority in this country. Already, the "traditional" American family of breadwinner dads and stay-at-home moms such as the Cleavers in "Leave it to Beaver," today comprise only 10 percent of the adult population. A third of children are raised in single-parent homes.

"To say marriage is on the ropes is strong, but it certainly is weakening," said David Popenoe, co-director of the National Marriage Project, which monitors the health of marriage in America.

Mr. Popenoe, a sociology professor at Rutgers University, said the cultural shift away from marriage in the past 50 years has no precedent in history that he has found and that it's a story that is repeated throughout the industrialized West.

Compared with countries in Europe like Sweden, where 30 percent of couples are unmarried, the United States is comparatively pro-marriage, with 9 percent of cohabiting couples unmarried.

Mr. Popenoe said Americans today are delaying marriage longer, cohabiting longer, having fewer children if they marry and remarrying less after they split up. Some sociologists point to the sexual revolution and the birth-control pill as the cause of the change, but Mr. Popenoe said one of the most significant impacts came with adoption of no-fault divorce policies, which resulted in a 15 percent to 20 percent increase in divorce.

Some economists blame government policy for the disincentive to marriage.

Although no politician could get elected on a platform of opposing marriage, Congress has adopted an IRS code that punishes two-earner married couples through the so-called "marriage penalty."

President Bush and the Republican Congress have pushed through measures aimed at cutting the marriage penalty, but the tax consequences of marriage remain significant.

"There still is a marriage tax penalty," said James Alm, an economics professor at Georgia State University. "Taxes aren't the dominant reason for people getting married, but they are one consideration."

The problem, Mr. Alm said, is that two people with equal incomes who marry will face a substantial after-marriage tax increase, even though Congress has reduced the marriage penalties. Starting in the 2003 tax year, Congress expanded the 15 percent rate on taxable income between \$14,000 and \$56,800, with joint filers entitled to a \$9,500 standard deduction, up from \$7,950 under the old law.

The tax savings only comes for upper-income earners if one of the partners

isn't working or earns less than half the other partner's income.

Researchers say those at the lowest income rungs also are impacted because earned income-tax credits aimed at helping working women with children get off welfare are phased out over certain income levels. For some low-income women, marrying someone with a paycheck poses a major tax liability, Mr. Alm said.

Mr. Alm said he favors returning to the original U.S. tax code, which for the first 30 years of its existence taxed people as individuals on their income without taking into account their marital status.

The law was changed in 1948 to give benefits to married couples. At that time, Census Bureau surveys of Americans from 24 to 34 found only 2 percent of the men and 3 percent of the women had been divorced. In 1990, it was 6 percent of the men and 9 percent of the women in that age bracket.

Robert Michael, dean of the Harris School at the University of Chicago, said his studies conclude that economic forces play a major role in deciding why people couple.

"The economic gains are quite great, which is why people partner up," Mr. Michael said. Despite the tax disincentives, he said, there are economic incentives of two people sharing space that one could occupy, and labor and effort savings of one making meals for two people.

One disincentive to traditional marriage is the trend in corporate America and some states such as California and New Jersey to expand health care coverage and some pension rights normally granted to spouses to cohabiting couples as well. About 42 percent of workers

today are single, and groups representing their interests contend that corporate benefits and pension plans grant a 25 percent salary benefit to married workers over their single counterparts in the same office.

In a survey conducted for the House Judiciary Committee, the congressional General Accounting Office found more than 400 state benefits and 1,400 legal rights that go along with the traditional marriage certificate.

These include less-noticed preferences given partners in marriage for adoption, child custody, lower rates for joint auto- and health-insurance policies, inheritance rights, Social Security survival benefits, local property-tax exemptions for widows or widowers, immunity rights in the courts, partner health-insurance rates that employers give employees, and family discounts under veterans programs for medical care, education and home loans.

Some European countries have gone even further, granting inheritance rights and Social Security benefits to cohabiting couples who agree to sign civil pacts recognizing their commitment to a casual relationship.

Mr. Popenoe of the National Marriage Project said lawmakers who want to improve the prospects of marriage should reconsider their support of trendy civil rights pacts. Expanding rights to domestic partners could undermine marriage further, he argues.

"This is a very big deal," Mr. Popenoe said. "We are gradually adopting policies that are more damaging to marriage than gay marriage would ever be."



Illustration by Joe Oliva/The Washington Times