

THE COST OF MARRIAGE INEQUALITY TO CHILDREN AND THEIR SAME-SEX PARENTS

A Human Rights Campaign Foundation Report

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This report is the second in a series on the cost of marriage inequality to same-sex couples. The first, entitled “The Cost of Marriage Inequality to Gay, Lesbian and Bisexual Seniors,” can be downloaded from www.hrc.org

OVERVIEW

This report finds great similarities between the family lives of same-sex and heterosexual couples with children. Among them:

- *The prevalence of children.* Same-sex couples are raising children in at least 96 percent of all counties in the nation. At least one out of three lesbian couples and one out of five gay male couples are raising children nationwide.

The three counties with the greatest numbers of same-sex couples raising children are: Los Angeles County, with 8,015 couples; Cook County, Ill., with 4,090 couples; and Harris County, Texas, with 3,050 couples with children.

- *The stability of relationships.* Gay or lesbian unmarried parents are twice as likely as heterosexual unmarried parents to be in long-term relationships (which Census 2000 measures by couples who have been together five years or more).

- *Family income.* Whether gay or straight, couples raising children earn less on average than couples without children. (This is probably due to the fact that one parent is often at home caring for the children – a trend that is as common among same-sex couples as opposite-sex couples, and even slightly more common among gay male parents.)

But there are stark differences in how families headed by same-sex and opposite-sex couples are treated, both financially and legally. As of this writing, the full and certain protections of marriage are available in no state. This means that no same-sex parents or their children have access to the 1,138 federal protections that come with marriage.¹ And only couples in Vermont and California have access to the hundreds of marital benefits states provide.

Moreover, same-sex couples with children are not even guaranteed the right in most states to establish a joint legal relationship to the children they are raising together. Nor may they enjoy the most basic protections that come through such a legal relationship. In fact, protections are least available in precisely those parts of the country that have the highest percentage of same-sex couples with children – namely, the South and Midwest.

More specifically, this report also finds these stark differences in the ways same-sex couples with children – and their children – are treated in some of the most fundamental aspects of their family lives. For example:

- *Health insurance.* Same-sex couples with children are far less likely to have access to family health insurance through their employer – and those who do pay far more for it than their married heterosexual co-workers. For example, a gay or lesbian parent who earns \$60,000 a year and receives health insurance for his or her partner will pay \$875 more in taxes each year than married heterosexual couples.

- *Social Security benefits.* When a gay or lesbian parent dies, the loss of Social Security benefits to children and a surviving partner left behind can be staggering. For example, if a gay or lesbian parent who earned \$60,000 in the last year of his or her life leaves a partner and 10-year-old child behind, the family

could lose nearly \$250,000 in Social Security survivor benefits that would otherwise be designated to the care of the child – strictly because of the couple’s lack of access to marriage.

- **Federal income tax.** An analysis of federal income taxes reveals that a same-sex couple where one parent stays at home with the children pays more in federal income taxes than a married heterosexual couple in the same circumstances (based on parenting-related and earned income tax credits). On the other hand, in a same-sex couple where both partners work outside the home, the family will pay less than a married heterosexual couple in the same circumstances.

What follows is an:

1. Analysis of the demographics of same-sex couples raising children;
2. Overview of protections available to same-sex parents and their children nationwide;
3. Examination of some of the real costs of marriage inequality to these families.

I. DEMOGRAPHICS OF SAME-SEX PARENTING IN THE UNITED STATES

One out of three female couples and one out of five male couples are raising children in the United States, according to Census 2000. More specifically, Census 2000 shows that:

- 45.6 percent of married heterosexual partners are raising children.
- 43.1 percent of unmarried heterosexual partners are raising children.
- 34.3 percent of female partners are raising children.
- 22.3 percent of male partners are raising children.

Same-sex couples raising children live in 96 percent of all counties in the United States, according to the 2000 Census – forming essentially a part of every community in this country. (See Figure 1.) But looked at regionally, there are some geographic surprises in where same-sex couples are likely to be parents. For example, of all same-sex couples:

- The *South* has the highest percentage of same-sex couples who are raising children, with 36.1 percent of lesbian couples and 23.9 percent of gay male couples doing so.
- The *Midwest* has the second highest percentage, with 34.7 and 22.9 percent, respectively.
- The *West* figures third for lesbian couples and the *Northeast* for gay male couples.²

This pattern mirrors the geographical distribution of unmarried opposite-sex partners raising children, where the South also is home to the greatest percentage, followed by the Midwest, the West and finally the Northeast. For married opposite-sex couples raising children, the West is the most popular region, followed by the Northeast, the Midwest and the South.³

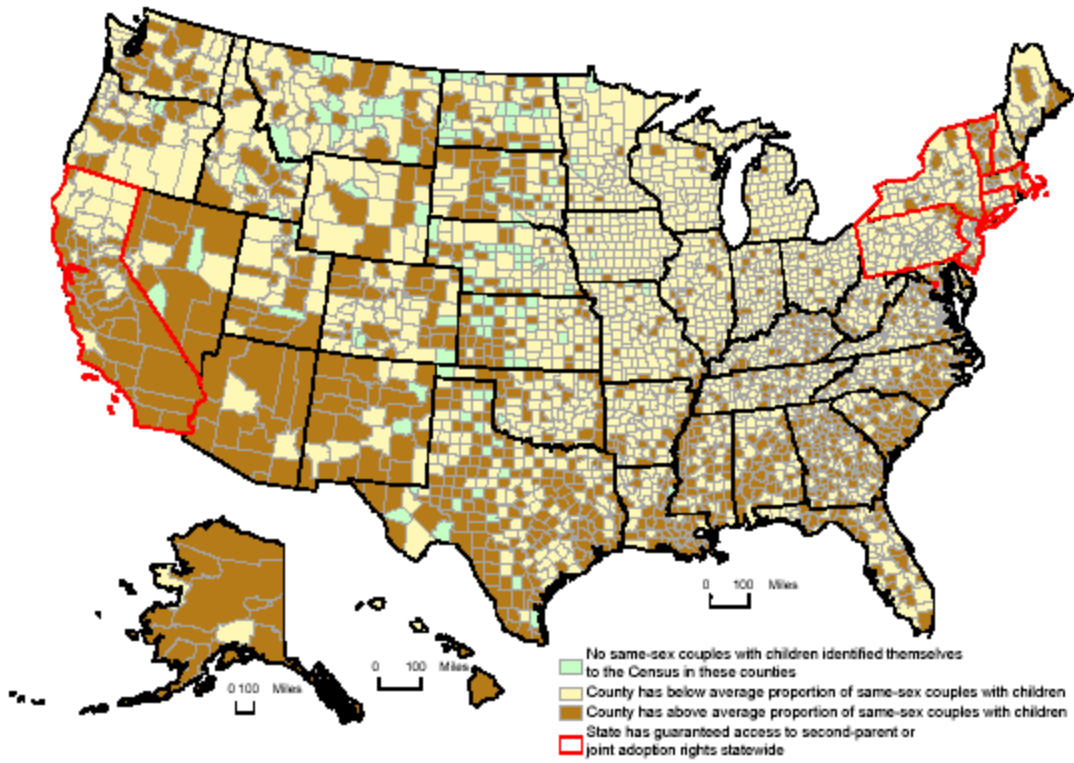
The states with the highest percentages of lesbian couples raising children:

- Mississippi, with 43.8 percent
- South Dakota and Utah, with 42.3 percent each
- Texas, with 40.9 percent

The states with the highest percentages of gay male couples raising children:

- South Dakota, 33 percent
- Mississippi, with 31 percent
- Idaho and Utah, with 30 percent each

Figure 1.
Same-Sex Unmarried Partners with Children Under Age 18 in the Home
U.S. Census, Special Tabulation



The 10 counties with the greatest number of same-sex couples with children. The counties with the total number of same-sex couples raising children also harbor some surprises, as the top 10 list includes counties in Texas, Arizona and Florida – all of which have poor protections for same-sex couples and their children. For example, Florida is the only state in the nation with a law that bans gay and lesbian individuals and couples from adopting, even though it relies on gay and lesbian people to serve as foster parents for needy children. It also forbids the establishment of joint legal parentage for same-sex couples who have become parents by other means.

They are:

1. Los Angeles County, Calif.	8,015 couples
2. Cook County, Ill.	4,090
3. Harris County, Texas	3,050
4. Kings County (Brooklyn), N.Y.	2,485
5. Maricopa County, Ariz.	2,335
6. Queens County, N.Y.	2,050
7. Dallas County, Texas	1,970
8. Orange County, Calif.	1,930
9. Miami-Dade County, Fla.	1,915
10. San Diego County, Calif.	1,900

Note: Census 2000 counts of same-sex unmarried partners should not be interpreted as an actual count of either the entire gay, lesbian and bisexual population or the same-sex coupled population of the United States. Counts of same-sex couples do not include any single gay men or lesbians as the Census questionnaire did not include questions about sexual orientation, sexual behavior or sexual attraction. Further, Census 2000 probably undercounts same-sex couples (identified by their sex and relationship status: an adult of the same sex is identified as the "husband/wife" or "unmarried partner" of the person filling out the Census form). Several factors could explain this undercount. For confidentiality reasons, some same-sex couples may feel uncomfortable identifying the nature of their relationship on a government survey. Some couples may define their relationship as something other than "husband/wife" or "unmarried partner." Estimates of the undercount vary. In their report, "Missing Same-sex Couples in Census 2000," Badgett and Rodgers (IGLSS 2003, http://www.igls.org/media/files/c2k_leftout.pdf) find that the Census Bureau missed at least 16 percent to 19 percent of all gay or lesbian couples. If 5 percent of the U.S. adult population is gay or lesbian and approximately 30 percent of gay men and lesbians are coupled (as several surveys suggest), then Census figures did not count 62 percent of all same-sex couples.

Stability of same-sex parenting relationships. Same-sex parents, who are denied the right to marry, are on average more than twice as likely to be in long-term relationships as heterosexual parents who choose to remain unmarried. (They have lived together for five years or more, which is the only Census 2000 question about relationship stability.) Specifically, 19.9 percent of unmarried heterosexual couples raising children have been together for five years or longer while 41.1 percent of same-sex couples raising children have stayed together that long.

Since marriage is generally considered a stabilizing factor, the implication appears to be that granting marriage rights to same-sex couples would lead to an even greater degree of stability in these families.

Indeed, other studies already have indicated levels of stability among same-sex couples that extend well beyond the five-year mark measured by the Census. For example, Esther

Unmarried same-sex couples are twice as likely to be in long-term relationships as unmarried heterosexual couples.

Rothblum, a psychology professor at the University of Vermont, conducted a study of 400 couples who had a civil union in Vermont in 2000-2001, the first year civil unions were available. Her findings: on average, couples who sought a civil union license had already been together for 11 to 12 years.⁴

Homeownership. This high degree of stability in same-sex couples is also evident in their rate of homeownership, which far exceeds the rate of homeownership among unmarried heterosexual couples, according to Census 2000. For example, while 78.9 percent of married couples with children own their own homes, only 45.4 percent of unmarried couples with children do so. However, even absent the right to marry, 64.3 percent of same-sex couples with children are homeowners.⁵

Income. Couples with children earn less, on average, than couples without children in every family structure – regardless of sexual orientation or marital status, according to Census 2000. This reflects the fact that in approximately one out of four families with children, one parent (whether gay or straight) is at home taking care of the kids.

Specifically, there is at-home parent in:

- 25 percent of heterosexual couples with children
- 26 percent of male couples with children
- 22 percent of lesbian couples with children

However, parents who are not married – both same-sex and opposite-sex – earn significantly less than parents who are. For example, among married couples, those with children earn 9.6 percent less than those without children. But among unmarried heterosexual couples, those with children earn 23.1 percent less than those without. Among same-sex couples, those with children earn 24.2 percent less than those without children.

Same-sex couples who adopt. Same-sex couples are more likely to adopt children than married or unmarried heterosexual couples, according to Census 2000.

- 6 percent of same-sex parent couples are raising children who have been adopted.
- 5.1 percent of married heterosexual parent couples are raising children who have been adopted.
- 2.6 percent of unmarried heterosexual parent couples are raising children who have been adopted.

Children with disabilities. Same-sex parents are raising slightly more children with disabilities than married heterosexual parents – a factor that may be related to the higher adoption rate among same-sex parents. (The reason cannot be determined by Census data alone, however.)

Specifically, Census 2000 shows that 8 percent of children of same-sex parents have disabilities, compared to 5.8 percent of the children of married heterosexual couples. Among children of unmarried heterosexual parents, 8.3 percent have disabilities.

Bi-national parents. More than one out of 10 same-sex couples raising adopted children includes at least one parent who was born outside the United States. Because federal immigration law fails to recognize same-sex couples as families, however, some of these families may be at risk of being broken up – or forced to move to another country. American citizens or permanent residents are not permitted to petition for their same-sex partners to immigrate as heterosexual partners are permitted to do. Sixteen other countries recognize same-sex couples for immigration purposes. They are: Australia, Belgium, Brazil, Canada, Denmark, Finland, France, Germany, Iceland, Israel, The Netherlands, New Zealand, Norway, South Africa, Sweden and The United Kingdom.

II. PROTECTIONS AVAILABLE TO SAME-SEX COUPLES WITH CHILDREN

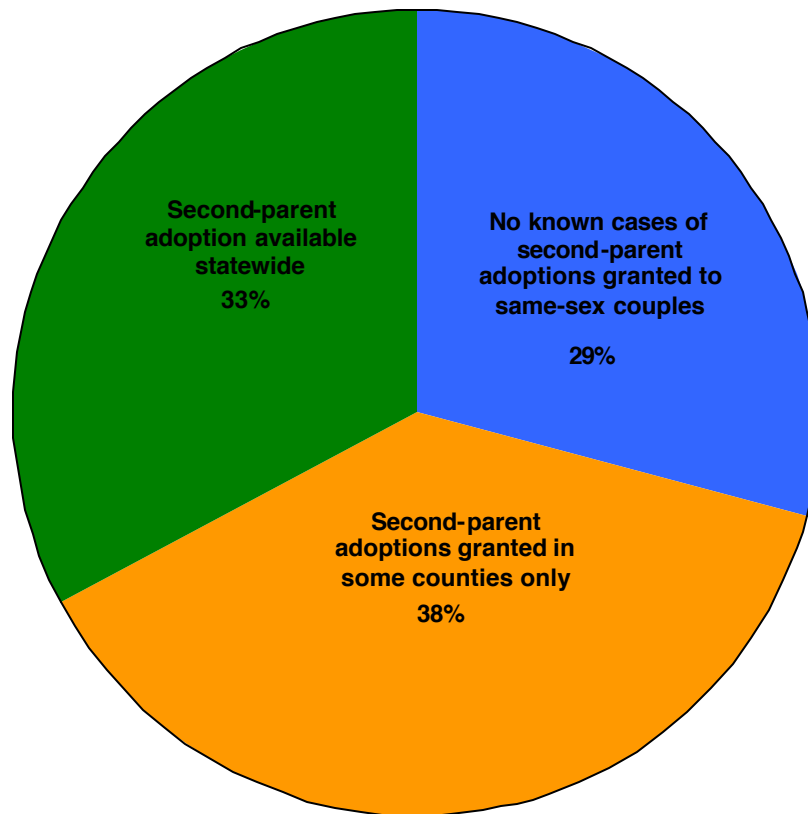
While the high court of one state, Massachusetts, has declared that the state must issue marriage licenses to same-sex couples – and a number of cities in other states began doing so in 2004 – same-sex couples who wish to marry in the overwhelming majority of cities and states in this nation cannot obtain a marriage license. There is also great uncertainty that same-sex couples granted a marriage license in one state will be able to have that marriage recognized in another. In addition, a federal law, the 1996 Defense of Marriage Act, states that none of the federal protections that come with marriage will be granted to a same-sex couple who receives a marriage license from any U.S. or foreign government.

Moreover, two-thirds of the children being raised by same-sex parents nationwide live in states that have not yet even guaranteed both of their parents the right to establish a legal relationship to their children, through a procedure known as second-parent or joint adoption. Nor may they enjoy the more limited protections that come with having, at the minimum, a legal relationship to their parents.

As a result, these children cannot rely on:

- Both their parents to be permitted to authorize medical treatment in an emergency;
- Support from both parents in the event of their separation; or
- Social Security survivor benefits in the event of the death of the parent who was unable to establish a legal relationship with the child.

Figure 2.
Same-sex Unmarried Partners with Children in the Home
by state policies regarding second-parent adoption
 Census 2000, 1% Public Use Microdata Sample



Only seven states and the District of Columbia guarantee that the opportunity for same-sex parents to jointly establish themselves as the legal parents of any child they may be raising together. These are: California, Connecticut, Massachusetts, New Jersey, New York, Pennsylvania and Vermont.

Of the two-thirds of all children being raised by same-sex couples who live in states where gay and lesbian couples are not guaranteed the right of second-parent or joint adoption, 38 percent live in states where second-parent adoptions have been granted in certain counties only, and 29 percent live in states where second-parent adoptions are either prohibited or there is no evidence available to show that they have been granted to same-sex couples. (See Figure 2).

III. THE COST OF MARRIAGE INEQUALITY: ITS IMPACT ON HEALTH, SOCIAL SECURITY AND FEDERAL INCOME TAXES

While there are more than 1,100 federal benefits and protections that are made available to married couples only, this section focuses on the impact of marriage inequality on just three areas: health insurance, Social Security survivor benefits and parenting-related federal income taxes. In consideration of the great number of

gay and lesbian Americans who have served in the U.S. armed forces, it also briefly examines the loss of family benefits available to gay and lesbian military personnel.

Health Insurance

Access to health insurance for same-sex partners. Most people in the United States obtain health insurance through an employer; and, as a rule, these policies provide access to the employee and his or her spouse and children.⁶

But same-sex couples and their children are at much greater risk of being denied access to health insurance through their employers for two reasons:

- 1) Most employer-sponsored health plans extend coverage to the married spouses and children of their employees but not unmarried partners, and same-sex couples are denied access to marriage in most states. If a working gay or lesbian parent has been unable to establish a legal relationship to his or her child, that child is also unlikely to be eligible for coverage.
- 2) Domestic partner benefits, an alternate means of providing access to health insurance for the partners of gay, lesbian and bisexual employees, are not offered by the vast majority of employers in the United States.

At this writing, domestic partner benefits are offered by only:

- 10 of 51 state governments;
- 211 of the Fortune 500 companies;
- 198 out of more than 3,000 colleges and universities;
- 6,811 out of 114, 488, 947 private employers.⁷

(Source: The Human Rights Campaign's WorkNet project, www.hrc.org/worknet.)

Access to health insurance for children. Children of same-sex couples are also at high risk of being denied access to employer-sponsored health insurance. This is because most policies require that there be a legal relationship between the employee and any child to be added to the policy – and this legal relationship is frequently denied to same-sex parents nationwide, due to inequality in marriage laws and far from certain access to the joint or second-parent adoption. (See Section II.)

The lack of insurance coverage for same-sex couples and their children also further exacerbates the negative social consequences created by the growth of uninsured Americans in United States.⁸

Taxation on employer-provided health insurance premiums. Employee-sponsored domestic partner benefits, unlike health benefits provided to married heterosexual couples, are taxed as income. As a result, gay and lesbian

The consequences of uninsurance:

- ? “Uninsured children and adults do not receive the care they need. Consequently, they suffer from poorer health and development, and are more likely to die prematurely than those with coverage; 18,000 unnecessary deaths are attributable to lack of health coverage every year.
- ? “Even one uninsured person in a family can put the financial stability and health of the whole family at risk.
- ? “A community’s high rate of uninsurance can adversely affect the overall health status of the community, the financial stability of its health care institutions and providers, and the access of its residents to certain services, such as emergency departments and trauma centers.”

Source: “*Insuring America’s Health*,” *The Institute of Medicine of the National Academies*, 2004.

employees take home relatively less income than their married heterosexual co-workers who perform exactly the same job.

Example. A gay or lesbian employee who earns \$30,000 a year and receives domestic partner benefits for a partner and/or children pays \$525 in taxes for that coverage while a heterosexual employee in an identical situation pays \$0.

Example. A gay or lesbian employee who earns \$60,000 a year and receives domestic partner benefits for a partner and/or children pays \$875 in taxes for that coverage while a heterosexual employee in an identical situation pays \$0.

Example. A gay or lesbian employee who earns \$90,000 a year and receives domestic partner benefits for a partner and/or children pays \$980 in taxes for that coverage while a heterosexual employee in an identical situation pays \$0.⁹

Continuation of Health Coverage. When a married heterosexual employee loses or leaves a job, employers are required to offer the employee – and his or her legally married spouse – the opportunity to purchase continued health coverage for up to 18 months, under a federal law called the Consolidated Omnibus Budget Reconciliation Act of 1986, or COBRA.

But when a gay or lesbian employee loses or leaves a job, federal law does not guarantee the employee the opportunity to purchase continued health coverage for an unmarried partner, even if the employer-sponsored plan originally covered that partner. This is true even though it is the former employee, not the employer, who pays the premium for this temporary coverage.

Family and Medical Leave Act. Under the Family and Medical Leave Act of 1993, legally married spouses are granted up to 12 weeks of unpaid leave from work to care for a seriously ill spouse, parent or child. It also allows employees to take leave when they have a child through birth, adoption or foster care. But same-sex partners are not covered under this law, making it impossible for some gay or lesbian employees to keep their jobs and be with their partners during times of medical need – or with their children in the first weeks of their lives.

Social Security Survivor Benefits

When a parent or partner dies, it is emotionally and potentially financially devastating to any family. That is why since 1939 the U.S. government has helped support families in this situation through Social Security survivor benefits, which are made available to surviving spouses and children.¹⁰ Today, these benefits are considered “equivalent to a \$403,000 life insurance policy,” according to the Social Security Administration.

All working Americans pay a portion of each paycheck into Social Security on the principle that they will be able to draw on the benefits if and when their family needs it.¹¹ Yet those families headed by gay and lesbian parents are uniformly deprived of such help when a parent dies.

A surviving gay or lesbian partner is in all cases deprived of the benefits available to surviving spouse, including those benefits designated for the care of a child. Surviving children also are deprived of benefits that are otherwise available to children up until they marry or turn 18 years old if the deceased parent had been unable to establish a legal relationship to the child. And as discussed above, two-thirds of the families headed by same-sex parents reside in parts of the country where there is no statewide guarantee of access to the protections that would enable such a legal relationship to be established for both parents (through second-parent or joint adoption).

The financial value of this loss of Social Security survivor benefits for gay, lesbian and bisexual parents and their children is staggering. For example, for a surviving partner and child who is 10 when one of his or her parents dies, the loss can amount to as much as \$242,457.60 if the deceased parent had been unable to establish a legal relationship to his or her child. Even if he or she had been able to adopt the surviving child, the loss to the family would still amount to \$103,910.40.

The loss of Social Security survivor payments for a family composed of one surviving gay or lesbian parent and a 10-year-old child ranges from \$103,910.40 to \$242,457.60.

The following examples are based on Social Security benefits available to families composed of two parents and one child who is 10 at the time of the parent's death. The deceased parent earned \$60,000 in the final year of his or her life. The surviving child receives benefits up until age 18 and the surviving parent until the child is 16. The monthly survivor benefits are calculated at \$1,443.20 per month.¹²

Example: Heterosexual married parents.
 Social Security survivor benefits available to the child: \$138,547.20
 Social Security survivor benefits available to the surviving parent: \$103,910.40
 Total survivors' benefits for this family: **\$242,457.60.**

Example: Same-sex parents, deceased parent was able to establish legal relationship to their child.
 Social Security survivor benefits available to the surviving child: \$138,547.20
 Social Security survivor benefits available to the surviving parent: 0.00
 Total survivors' benefits for this family: **\$138,547.20.**

Example: Same-sex parents, deceased parent was unable to establish legal relationship to their child.
 Social Security survivor benefits available to the surviving child: \$ 0.00
 Social Security survivor benefits available to the surviving parent: \$ 0.00
 Total survivors' benefits for this family: **\$ 0.00**

Parenting-Related Federal Income Taxes

In the two-thirds of families that live where there is no guarantee that two same-sex parents can even establish a joint legal relationship to their children, the federal income taxes paid by same-sex-headed families become quite skewed – against the family where one parent stays at home and in favor of the family where both parents work.

A same-sex couple where one parent stays at home with the children pays more in federal income taxes than a married heterosexual couple in the same circumstances (based strictly on an analysis of parenting-related and earned income tax credits). On the other hand, a family headed by a same-sex couple, both members of which work outside the home, pays less than a married heterosexual couple in the same circumstances – because tax law treats them as two single adults rather than as one family unit.

The following examples are based on an analysis of parenting-related federal income taxes for a household composed of two parents and two children. The married heterosexual couple files as “married filing jointly”. In the same-sex couple, one partner (the income-earner) files as head of household, the other files as single. Based on their eligibility for dependent exemptions, child tax credits, dependent and child care tax credits and earned income tax credits, here is what each family would pay or receive:

Table 1: Parenting-Related Federal Income Tax for Family Earning \$30,000

Married Heterosexual Couple (With either one stay-at-home parent or two working parents)	Same-Sex Couple. Stay-at-home parent has no legal relationship to child	Same-Sex Couple. Only stay-at-home parent has legal relationship to child.	Same-Sex Couple. Both parents work.
Entitled to refund of \$983	Entitled to refund of \$772	Owes \$561	Entitled to refund of \$3,942

Table 2: Parenting-Related Federal Income Tax for Family Earning \$60,000

Married Heterosexual Couple (With either one stay-at-home parent or two working parents)	Same-Sex Couple. Stay-at-Home Parent Has no Legal Relationship to Child	Same-Sex Couple. Only stay-at-home parent has legal relationship to child.	Same-Sex Couple. Both parents work.
Owes \$2,449	Owes \$3,301	Owes \$6,979	Owes \$3,301

Table 3: Parenting-Related Federal Income Tax for Family Earning \$90,000

Married Heterosexual Couple (With either one stay-at-home parent or two working parents)	Same-Sex Couple. Stay-at-Home Parent Has no Legal Relationship to Child	Same-Sex Couple. Only stay-at-home parent has legal relationship to child.	Same-Sex Couple. Both parents work.
Owes \$8,101	Owes \$11,551	Owes \$14,607	Owes \$7,043

Denial of veteran benefits. There are more than 1 million gay or lesbian veterans in the United States, according to Census 2000. (Endnote: “Gay Veterans Top One Million,” by Gary Gates, The Urban Institute, July 9, 2003.) But those who share their lives with a same-sex partner and child are denied a wide range of the benefits normally available to married veterans and active military personnel

For example, spouses of military personnel killed in the war in Iraq were eligible to receive a monthly payment of \$948 for those who died in service, with an additional \$237 monthly benefit for each dependent and unmarried child under the age of 18. They also may be eligible for educational assistance, VA-guaranteed home loans and other family benefits.

The surviving partners and children of gay or lesbian employees who served in the war, however, are eligible for none of these benefits.

(Source: “VA Benefits for Family Members of Military Personnel Involved in Operation Iraqi Freedom,” Department of Veterans Affairs, March 2003. www.1.va.gov/opa/fact/docs/a-dben.htm)

CONCLUSION

The lack of universal access to equal marriage for same-sex couples in the United States -- and the substantial legal uncertainty about whether same-sex marriages performed in one jurisdiction will be honored in any other -- means that there are children in 96 percent of all counties in this nation that are deprived of the expansive range of protections available to their classmates, neighbors and other children being raised by heterosexual parents.

Moreover, the children in two-thirds of these families may even be deprived of the most basic security of a legal relationship to both their parents, as they live in places where there is no guaranteed access in their states to the second-parent and joint adoption rights that allow two parents of the same sex to establish a legal relationship to their children.

Currently, only seven states (California, Connecticut, Massachusetts, New Jersey, New York, Pennsylvania and Vermont) and the District of Columbia guarantee access to such protections statewide through statute or high court ruling. Same-sex parents also have been granted second-parent adoptions in certain counties within 16 other states. In all other states, there are no known cases of a second-parent adoption being granted to a same-sex couple, and in some cases, laws prohibit the establishing of legal relationships between same-sex parents and their children. (See www.hrc.org/familynet for more information)

Until all states grant equal marriage to same-sex couples, the children in these families will continue to be deprived of the security of being recognized as a “legal” family. They also may be denied access to health insurance and potentially hundreds of thousands of dollars in Social Security survivor benefits in the event of the death of a parent. If one parent is a stay-at-home parent, their family’s finances will also be unduly burdened by federal income tax laws that benefit married parents

Data description

This analysis uses a special tabulation from the Census Bureau of same-sex unmarried partner couples with children for each county in the United States. This tabulation is based on the 100 percent counts of these couples in Census 2000. Estimates of the rates of adoption in couples are based on findings from analyses of the Census 2000 1% and 5% Public Use Microdata Sample.

Top 50 Counties with Same-Sex Couples Raising Children Under 18 Years Old

County Name	State	Number of same-sex couples raising children	Rank	Number of same-sex couples with children for every 1,000 households with children	Rank
Los Angeles County	CA	8015	1	4.94	19
Cook County	IL	4090	2	4.69	23
Harris County	TX	3050	3	4.73	22
Kings County (Brooklyn)	NY	2485	4	6.39	4
Maricopa County	AZ	2335	5	4.38	30
Queens County	NY	2050	6	6.05	9
Dallas County	TX	1970	7	4.96	18
Orange County	CA	1930	8	3.66	44
Miami-Dade County	FL	1915	9	5.17	15
San Diego County	CA	1900	10	3.80	40
Bronx County	NY	1510	11	6.70	3
Alameda County	CA	1410	12	6.10	8
Philadelphia County	PA	1320	13	5.94	10
San Bernardino County	CA	1315	14	3.83	39
King County	WA	1305	15	4.64	24
Wayne County	MI	1270	16	3.39	49
Riverside County	CA	1260	17	4.43	28
Santa Clara County	CA	1210	18	4.11	37
Clark County	NV	1130	19	5.01	17
Broward County	FL	1130	20	4.11	36
Bexar County	TX	1065	21	4.04	38
New York County	NY	1055	22	6.27	6
Tarrant County	TX	1030	23	3.44	48
Middlesex County	MA	1015	24	4.13	35
Suffolk County	NY	1000	25	3.75	41
Sacramento County	CA	960	26	4.48	27
Nassau County	NY	880	27	3.55	46
Hillsborough County	FL	790	28	4.58	26
Essex County	NJ	765	29	5.88	11
Contra Costa County	CA	755	30	4.28	31
Cuyahoga County	OH	755	31	3.04	50
Westchester County	NY	745	32	4.60	25
Orange County	FL	735	33	4.83	21
Fresno County	CA	715	34	4.94	20
Palm Beach County	FL	715	35	4.24	32
Franklin County	OH	710	36	3.68	43
Hennepin County	MN	685	37	3.55	45
Travis County	TX	660	38	5.10	16
San Francisco County	CA	655	39	8.99	1
DeKalb County	GA	655	40	6.30	5
Suffolk County	MA	645	41	7.79	2
Prince George's County	MD	640	42	4.40	29
Salt Lake County	UT	640	43	3.54	47
Shelby County	TN	625	44	3.71	42
Marion County	IN	620	45	4.14	34
Hidalgo County	TX	615	46	5.57	14

Pima County	AZ	585	47	4.21	33
Baltimore city	MD	575	48	6.20	7
Multnomah County	OR	555	49	5.78	13
Hudson County	NJ	535	50	5.85	12

Note: See discussion of estimated undercount of same-sex couples on page 5.

Endnotes:

¹ “Defense of Marriage Act: An Update to Prior Report,” General Accounting Office, Washington, D.C., 2004.

² 33.1 percent of lesbian couples are raising children in the West and 32.6 percent in the Northeast. Among gay male couples, 21.7 percent are raising children in the Northeast, and 21.1 percent are doing so in the West.

³ Among unmarried heterosexual couples, 44.1 percent are raising children in the South, 43.9 percent in the Midwest, 42.7 percent in the West and 40.9 percent in the Northeast. Among married heterosexual couples, 48.5 percent are raising children in the West, 45.2 percent in the Northeast, 45.1 percent in the Midwest and 44.4 percent in the South.

⁴ “Pioneers in Partnership: Lesbian and Gay Male Couples in Civil Unions Compared With Those Not in Civil Unions, and Married Heterosexual Siblings,” by Sondra E. Solomon, Esther D. Rothblum and Kimberly F. Balsam, *Journal of Family Psychology*, June 2004 (in press).

⁵ This figure is based on couples who are between the ages of 25 and 55.

⁶ According to the U.S. Census Bureau report, “Health Insurance Coverage in the United States: 2002,” 61.3 percent of Americans obtain health insurance through an employer.

⁷ Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2001 Medical Expenditure Panel Survey-Insurance Component.
http://www.meps.ahrq.gov/MEPSDATA/ic/2001/Tables_II/TIIB1.pdf

⁸ In 2002, 15.2 percent of the general population was without health insurance, marking the second year of decline in insured Americans. Among children, 11.6 percent, or 8.5 million, were uninsured, according to the U.S. Census Bureau report, “Health Insurance Coverage in the United States: 2002.”

⁹ Section 106 of the Internal Revenue Code exempts from income taxation the value of health care benefits provided by an employer to the employee’s spouse and dependents. However, the value of health care benefits provided by an employer to the employee’s domestic partner is taxable to the employee as “imputed income.” The tax calculations provided here are based on an employer providing an annual health care benefit of \$3,500 per person.

¹⁰ <http://www.ssa.gov/history/reports/briefhistory.html#keydates>

¹¹ <http://www.ssa.gov/pressoffice/basicfact.htm>

¹² The calculations for all three sample families are based on a worker who was born on Jan. 1, 1958, began working on Jan. 1, 1982 and died Jan. 1, 2003. The worker’s annual salary in 1982 was \$32,400. He or she received annual average raise increases, as the Social Security Administration calculates such increases, through the year 2002, when his or her income was \$60,000. Total survivor benefits were estimated based on the Social Security Benefit Calculator provided by the Office of the Actuary, Social Security Administration, at www.ssa.gov.