# The Marriage Penalty in Health Care

by Phyllis Schlafly January 15, 2010

Hidden in Obama's health care bill is a huge marriage penalty. Both the Senate and House bills would set up yet another federal program to provide financial incentives to subsidize marriage avoidance and illegitimate offspring.

Even though all evidence shows that marriage is the best remedy for poverty, lack of health care, domestic violence, child abuse, and school dropouts, federal welfare programs continue to discriminate against marriage and instead give taxpayer handouts to those who reject marriage. This isn't any accident; it is a central part of the Democrats' political strategy that produced 70 percent of unmarried women voting for Obama for President in 2008.

Conservatives have been exchanging email for weeks about the shocking fact that Obama's health care bill discriminates against marriage while financially favoring unmarried couples living together. This fact is finally getting national attention, at least in the Wall Street Journal and on Fox News.

Here is the cost in the House bill for an unmarried couple who each earn $25,000 a year (total: $50,000). When they both buy health insurance (which will be mandatory), the combined premiums they pay will be capped at $3,076 a year.

But if the couple gets married and has the same combined income of $50,000, they will pay annual premiums up to a cap of $5,160 a year. That means they have to fork over a marriage penalty of $2,084.

The marriage penalty is the result of the fact that government subsidies for buying health insurance are pegged to the federal poverty guidelines. Couples that remain unmarried are rewarded with a separate health care subsidy for each income.

When the Wall Street Journal reporter quizzed the Democratic authors of the health care bill, they made it clear that this differential was deliberate. The staffer justified the discriminatory treatment because "you have to decide what your goals are."

Indeed, the Democrats have decided what their goals are. They know that 70% of unmarried women voted for Obama in 2008, and the Democrats plan to reward this group with health insurance subsidies.

The House staffer told the Wall Street Journal reporter that the Democratics can't make the subsidies neutral towards marriage because that would give a traditional one-breadwinner married couple a more generous subsidy than a single parent at the same income level. Horrors! The Democrats certainly are not going to allow traditional marriage to be preferred over couples who just shack up!

Obamacare will thus ratchet up the federal welfare spending that already produces many financial incentives to remain single. These include the Earned Income Tax Credit (EITC), housing benefits, food stamps, child support enforcement, and the entire Great Society welfare apparatus.

Daniel Patrick Moynihan famously and accurately explained the disastrous results of welfare back in 1965. The welfare system created a matriarchy with millions of children lacking their father in the home.

It's no wonder illegitimate birthrates are soaring and unmarried mothers now give birth to 4 out of every 10 babies born in the United States. Prior to 1970, most

unmarried mothers were teenagers, but by 2007 women in their 20s had 60 percent of all babies born out of wedlock, and women over age 30 had another 17 percent.

Means-tested welfare programs already cost taxpayers close to $1 trillion a year (twice as much as national defense and nearly the size of the federal deficit), and Obamacare is projected to add another $2.5 trillion after all its provisions take effect. There's no end in sight to the increasing costs of these entitlements.

Greenberg Quinlan Rosner, a liberal firm that consults for clients such as Bill Clinton and John Kerry, admitted: "Unmarried women represent one of the most reliable Democratic cohorts in the electorate . . . leading the charge for fundamental change in health care."

It used to be that a husband was responsible for the financial support of his wife and children, but the feminists' agenda calls for replacing husbands with Big Brother Government. The feminists call their movement "women's liberation," and Obamacare is one more way to help them achieve their goal.

Feminists keep tightening their control over the social policies of the Democratic Party, and Obamacare will be his third payoff to this group. The first bill Obama signed as President, the Lilly Ledbetter Act, enables women to sue employers years many years after any alleged workplace discrimination (when no one is still alive to defend against allegations), and the second payoff was getting Obama to give the majority of taxpayer-paid Stimulus jobs to women even though men have suffered the big majority of job losses in the current recession.