

Couple says unmarried status spurs discrimination

ROGER W. VARGO/DAILY NEWS

By TONY LINK
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Terri Taylor called it an example of discrimination against the unmarried.

Taylor, 31, said she didn't have a chance of qualifying for a car loan from the Los Angeles Federal Credit Union. Her income alone was insufficient, and when she tried to combine assets with her live-in fiancé, the credit union said no.

While the credit union, for city employees and their families, allows married couples to combine assets and seek loans jointly, it would not allow Taylor and her betrothed, Roger Naas, to do so, said Hugh Coffin, an attorney representing the credit union.

Naas, who is not a city employee, could not become a member because of the couple's unmarried status, Coffin said. He added that the issue is not one of prejudice. It is one of credit-union-membership requirements.

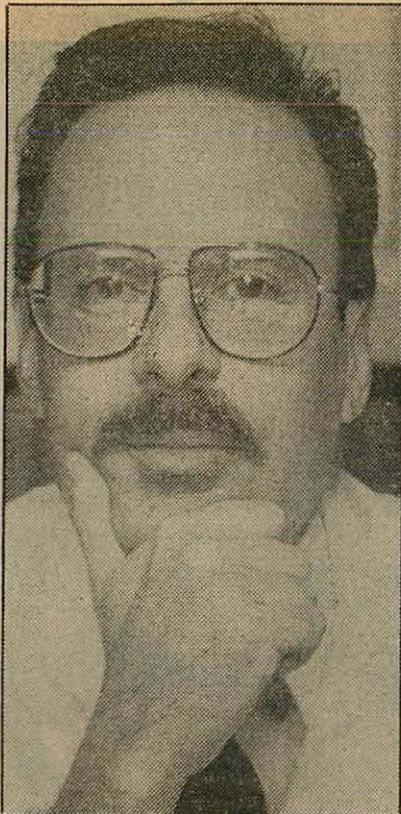
Taylor disagreed.

"I feel that we were discriminated against because we were not married. I would like to see that stopped," she said.

Members of the Los Angeles Consumer Task Force on Marital Status Discrimination are exploring steps that could make Taylor's wish come true.

Convened by City Attorney James Hahn in October, the task force this winter is hearing testimony on a string of potentially discriminatory situations.

The panel's chairman, attorney



Thomas F. Coleman heads panel probing charges of discrimination.

Thomas F. Coleman, said charges have included:

■ That unmarried couples who are members of health clubs are paying nearly double the membership fees of married couples at the same clubs.

■ That unmarried couples seeking health insurance often must pay higher premiums than married

couples receiving identical benefits.

■ That unmarried couples seeking to share apartments often are denied occupancy by landlords who believe such living arrangements are immoral.

Coleman pointed to an August ruling by the state Fair Employment and Housing Commission as evidence that the allegations must be taken seriously.

The commission found that Evelyn Smith, a Chico apartment landlord, improperly withheld a unit from an unmarried couple and required her to lease it to them.

Underscoring the importance of the issue, Coleman cited U.S. Census Bureau statistics showing 55 percent of adults in Los Angeles are unmarried.

"We're talking about the majority of adults in Los Angeles. It potentially could affect every one of them, and it is costing people money," said Coleman, who will submit a final report on the task force's findings in March.

For Taylor, her unmarried status almost cost her the car of her dreams, a used Jeep Cherokee that she had found for sale at a below-market price.

She eventually qualified for the loan she needed at a bank that allowed her and Naas to apply jointly.

But Taylor is still mad. She said she and Naas are as much a couple as many spouses, adding that it is their business when they decide to marry.

Coffin said, however, it is in the credit union's bylaws that it can

make loans only to members.

He added that the directors of Los Angeles Federal Credit Union don't totally control those bylaws. Any changes they might want to make must also receive the approval of the National Credit Union Administration, a government regulatory agency, Coffin said.

Nonetheless, Coleman said, discrimination based on marital status is illegal under the Unruh Civil Rights Act. That legislation, enacted in 1959, prohibits businesses from any kind of arbitrary discrimination against their customers, according to officials of the California State Law Library.

Whether discrimination exists concerning the credit union remains to be proved, he said. The task force is seeking testimony from Los Angeles Federal Credit Union's representatives, as well as from businesses that have received the brunt of discrimination allegations.

Putting an end to any alleged discrimination will involve prodding government agencies to more stringently enforce the law, Coleman said.

The city task force, Coleman said, plans in its report to develop an enforcement model that can be used statewide.

The report also should include plans to educate unmarried consumers about their rights and inform businesses about their obligations, Coleman said.

"Why should single people be subsidizing married people?" Coleman asked. "It doesn't make sense."

TUESDAY

JANUARY 9, 1990

Daily News

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