

THE LEGAL, MEDICAL, ECONOMIC & SOCIAL
CONSEQUENCES
OF NEW JERSEY'S
CIVIL UNION LAW



Final Report of the New Jersey
Civil Union Review Commission

December 10, 2008

Members of the Commission

J. Frank Vespa-Papaleo, Esq., Chairman	Joseph A. Komosinski Erin O'Leary, Esq.
Steven Goldstein, Esq., Vice-Chairman	Rev. Charles Blustein Ortman
Stephen J. Hyland, Esq., Secretary	Melissa H. Raksa, AAG Barbra Casbar Siperstein
Barbara G. Allen, Esq.	Linda Schwimmer, Esq.
AnnLynne Benson	Elder Kevin E. Taylor
Robert Bresenhan, Jr.	

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SUMMARY AND INITIAL STATEMENT OF URGENCY FOR EQUALITY

We, the thirteen members of the New Jersey Civil Union Review Commission, unanimously issue this final report, containing a set of recommendations to the Governor and the Legislature of the State of New Jersey. After eighteen public meetings, 26 hours of oral testimony and hundreds of pages of written submission from more than 150 witnesses, this Commission finds that the separate categorization established by the Civil Union Act invites and encourages unequal treatment of same-sex couples and their children. In a number of cases, the negative effect of the Civil Union Act on the physical and mental health of same-sex couples and their children is striking, largely because a number of employers and hospitals do not recognize the rights and benefits of marriage for civil union couples.

In one case, a doctor's delay in understanding the nature of a couple's civil union exacerbated an already difficult situation. During the summer of 2008, Gina Pastino, a Montclair resident, was admitted to the emergency room because she was at risk for a potentially fatal cardiac arrhythmia. She describes her experience:

I gave them all of my relative information, including the fact that... Naomi and I are civil union partners, please give her all of the information when she does arrive, here is my consent...By the time that Naomi arrived at the hospital, I was in a state where I really couldn't talk to her... I really couldn't tell her what was happening to me, what any of the test results were.... So, [Naomi] asked the attending emergency room physician to tell her what was happening with me.... And he said, "who are you?" And she said, "well, I'm her partner." And he said, "I can't give you any information, you know, I need her consent." And I wasn't in any state of mind to give my consent... And she had to explain to him what civil unions were. And he wasn't, you know, quite sure at first. He was reluctant to give my information. He did not understand, and hadn't heard of civil unions before.¹

Before getting any information about Gina's condition, Naomi was forced to spend time educating the doctor about what civil unions are, while standing in the corridor, rather than either of them being at the patient's bedside. In Gina's

testimony to the Commission, her frustration was palpable: “So...once again, we were faced with an emergency medical crisis that was potentially life-threatening, and here she is having to...justify who we are to each other.”²

This is but one of many examples derived from the testimony before the Commission during the past 18 months. The experience of this couple amply demonstrates that the provisioning of the rights of marriage through the separate status of civil unions perpetuates the unequal treatment of committed same-sex couples. Even if, given enough time, civil unions are understood to provide rights and responsibilities equivalent to those provided in marriage, they send a message to the public: same-sex couples are not equal to opposite-sex married couples in the eyes of the law, that they are “not good enough” to warrant true equality.

This is the same message that racial segregation laws wrongfully sent. Separate treatment was wrong then and it is just as wrong now.

The Commission is compelled to issue its final report now because of the overwhelming evidence that civil unions will not be recognized by the general public as the equivalent of marriage in New Jersey with the passage of time.

Since the Commission issued its February 2008 report, a similar commission in Vermont has issued a report detailing how the Vermont civil union law – in effect since July 1, 2000 – still does not provide the legal, medical and economic equality of marriage. Nearly a decade later, civil union couples in Vermont report the same obstacles to equality that New Jersey civil union couples face today.

The Commission has also heard additional evidence that a marriage law in New Jersey would make a significant difference in providing equality and dignity to same-sex couples and their children. Though federal law fails to recognize same-sex relationships as marriage, the Commission finds that a marriage law in New Jersey would help to alleviate the disparate treatment of same-sex couples, including denial of benefits, as testimony to the Commission has shown to be the case in Massachusetts.

Equally important is psychological harm that same-sex couples and their children endure because they are branded with an inferior label. An associate professor of psychiatry at Harvard Medical School told the Commission:

Based on research and my years of working with gay people who have experienced stigma or discrimination on the basis of sexual orientation, I believe that second-class citizenship, now institutionalized in some states in the form of civil unions, contributes to increased rates of anxiety, depression and substance-use disorders in marginalized populations.³

Other mental health experts, as well as a number of same-sex couples in New Jersey and their children, have underscored before the Commission the significant psychological damage caused by not recognizing marriage for same-sex couples. Their heartbreaking testimony, some of which is included in this report, brings to life their struggle in a way that no numbers – whether complaints filed with government agencies or advocacy organizations – can encapsulate on their own.

As a result of the overwhelming evidence presented to the Commission, we unanimously recommend that:

The Legislature and Governor amend the law to allow same-sex couples to marry;

The law be enacted expeditiously because any delay in marriage equality will harm all the people of New Jersey; and

The Domestic Partnership Act should not be repealed, because it provides important protections to committed partners age 62 and older.

Overview of the New Jersey Civil Union Review Commission

On December 12, 2006, the Legislature enacted Public Law 2006, Chapter 103, establishing civil unions for same-sex couples effective February 19, 2007 (hereinafter the “Civil Union Act”). The intent of the Civil Union Act is to provide all the benefits and responsibilities of marriage to same-sex couples in civil unions.⁴ It also established the New Jersey Civil Union Review Commission (“the Commission” or “CURC”), to evaluate the effectiveness of the law and report to the Legislature and Governor.⁵

The Commission is an independent body consisting of ex-officio government members and public members. The seven public members are appointed as follows: five appointed by the Governor with the Advice and Consent of the Senate, one appointed by the Senate President, and one appointed by the Speaker of the General Assembly. The six ex-officio members consist of the Attorney General, the Director of the Division on Civil Rights, and the Commissioners of the Departments of Human Services, Banking and Insurance, Children and Families, and Health and Senior Services.⁶ The members of the Commission are as follows:

Public Members:

- Rev. Charles Blustein Ortman - Appointed by Senate President
- Steven Goldstein, Esq. - Appointed by the Speaker of the General Assembly

- Robert Bresenhan, Jr. - Appointed by Governor
- Stephen J. Hyland, Esq. - Appointed by Governor
- Barbra Casbar Siperstein - Appointed by Governor
- Elder Kevin E. Taylor - Appointed by Governor
- AnnLynne Benson - Appointed by Governor

Ex-Officio Members:

- J. Frank Vespa-Papaleo, Esq. - Director of the Division on Civil Rights
- Melissa H. Raksa, AAG - Designee of the Attorney General
- Barbara G. Allen, Esq. - Designee of the Department of Human Services
- Linda Schwimmer, Esq. - Designee of the Department of Banking & Insurance
- Joseph A. Komosinski - Designee of the Department of Health & Senior Services
- Erin O'Leary, Esq. - Designee of the Department Children and Families

For purposes of convenience and operational consistency, the Commission has been formally placed in, but not of, the Department of Law & Public Safety. As of the date of this report, the Legislature has not issued any appropriation for the costs of operating the Commission, which include the costs of transcription services, certified interpreters, advertising associated with public notices, mileage reimbursement for public members attending meetings, and other operational and administrative costs. Since there has been no legislative appropriation for the operations of the Commission, it receives substantial fiscal and staff support from the Division on Civil Rights.⁷ Additionally, the Division provides to the Commission other in-kind support such as website services, photocopying and conference-calling expenses, and other necessary operational costs. Because the Commission does not have its own appropriation, it has been unable to commission any independent studies of the issues and instead has relied upon the testimony of experts and studies prepared independently by academic or governmental institutions.

The Commission is charged with studying all aspects of the Civil Union Act including, but not limited to the following:

- (1) To evaluate the implementation, operation and effectiveness of the Civil Union Act;
- (2) To collect information about the Act's effectiveness from members of the public, State agencies and private and public sector businesses and organizations;
- (3) To determine whether additional protections are needed;

- (4) To collect information about the recognition and treatment of civil unions by other states and jurisdictions including the procedures for dissolution;
- (5) To evaluate the effect on same-sex couples, their children and other family members of being provided civil unions rather than marriage;
- (6) To evaluate the financial impact on the State of New Jersey of same-sex couples being provided civil unions rather than marriage; and
- (7) To review the "Domestic Partnership Act," and make recommendations as to whether this act should be repealed.⁸

According to the Civil Union Act, the Commission "shall report semi-annually its findings and recommendations to the Legislature and the Governor." This final report is unanimously endorsed by the members of the Commission.

Since issuing its report in February 2008, the Commission held eight public hearings, taking testimony from individuals and families affected by the Act, representatives of various advocacy organizations and experts in a number of professional disciplines including psychology, social work, finance, law and statistics. Notice of all public meetings and hearings was advertised in newspapers throughout the State, on the Commission's website located at www.NJCivilRights.org/curc, and distributed widely by community organizations, website hosts and others. The Commission website also serves as a repository for Commission meeting dates, reports, transcripts, agendas, commissioner biographies, contact information and other items.

This report will not recite all the testimony provided at public hearings or submitted in writing to the Commission. Rather, this report will highlight relevant testimony that corresponds to the Commission's legislative charge. In taking public testimony, the Commission followed the same procedures and practices utilized by the Legislature and other commissions and state boards when permitting individuals to testify, and the Commission formally approved all written submissions as part of the Commission's official record. For anyone interested in reviewing all the public testimony, all transcripts of the public hearings are available at the Commission's website located at www.NJCivilRights.org/curc.

In its interim report, the Commission reached the following conclusions:

- 1. For the overwhelming majority of civil union couples who testified, the federal Employment Retirement Income Security Act, commonly known by its acronym ERISA, is the reason employers have given for not recognizing their civil unions.**

- 2. In Massachusetts, a marriage law has prompted many employers to provide equal benefits to same-sex wives or husbands.**
- 3. The testimony presented by many civil union couples indicated that their employers continue to discriminate against them, despite their familiarity with the law.**
- 4. Civil union status is not clear to the general public, which creates a second-class status.**
- 5. The Civil Union Act has a deleterious effect on lesbian, gay, bisexual, transgender, and intersex youth and children being raised by same-sex couples.**
- 6. Many witnesses testified about the unequal treatment and uncertainties they face during a health care crisis, particularly in hospital settings.**
- 7. Institutional interaction with civil union couples has been less than optimal.**
- 8. Testimony indicates that the Civil Union Act has a particularly disparate impact on people of color.**
- 9. The requirement that same-sex couples declare civil union status, a separate category reserved for same-sex couples, exposes members of the United States military to the “Don’t Ask, Don’t Tell” policy.**
- 10. The classification of civil union may place marital status in question when one of the partners is transgender.**

Since the Commission issued its interim report, there have been a number of national developments advancing marriage for same-sex couples. On May 15, 2008, the Supreme Court of California, citing, in part, the New Jersey Civil Union Review Commission's First Interim Report, ruled that excluding same-sex couples from civil marriage is unconstitutional. On November 4, 2008, a majority of California voters voted for passage of Proposition 8, which denies marriage for same-sex couples. As of the date of this report, the validity of Proposition 8 rests with the courts. In July 2008, the Massachusetts Legislature repealed a 1913 law that had prohibited non-residents from marrying in Massachusetts if their marriage would be void in their home states. Thus, couples from other states are permitted the right to marry within Massachusetts. And, on October 10, 2008, the Supreme Court of Connecticut ruled that failing to give same-sex couples the full rights, responsibilities and name of marriage was against the equal protection

clause of that state's constitution. In so doing, the Court recognized that marriage carries with it a status and significance that the classification of civil unions does not and that segregating opposite-sex and same-sex couples into separate institutions is constitutionally impermissible.

I. CONSISTENT THEMES OF TESTIMONY BEFORE THE COMMISSION

Since its formation in 2007, the Commission has taken oral testimony and received written submissions from more than 150 people. The testimony has focused primarily on the implementation and impact of the Act and whether additional legal protections are necessary. The testimony generally falls into two categories. The first is testimony critical of the Act's ability, in practice, to provide civil union couples with all of the same benefits, protections and responsibilities of marriage and corresponding testimony in support of marriage. The second is testimony opposing marriage, and in some cases, criticizing the existence of the Act itself. The Commission received testimony, both oral and written, overwhelmingly indicating the necessity of marriage. The following summarizes the recurring themes of this testimony.

A. A separate legal structure is never equal.

The most common theme in the testimony was that true equality cannot be achieved when there are two separate legal structures for conferring benefits on couples based upon sexual orientation. According to many witnesses, denying same-sex couples access to the widely recognized civil institution of marriage while conferring the legal benefits under a parallel system using different nomenclature, imposes a second-class status on same-sex couples and sends the message that it is permissible to discriminate against them. In assessing the inequitable nature of civil unions, many witnesses alluded to the African-American community's struggle for equal rights. One witness observed:

[T]he issue before you is nothing more than the old issue of separate but equal. We know from the tragic story of segregation that there is no such thing as separate but equal. Just as people should not be forced to ride in the back of the bus because of race, people should not be forced to ride in the back of the legal relationship bus because of sexual orientation. Civil unions ... are the back of the legal relationship bus.⁹

B. The word “marriage” conveys a universally understood and powerful meaning.

Many witnesses testified that the difference in terminology, between “marriage” and “civil union,” stigmatizes gays and lesbians and their families because they are singled out as different. Witnesses stressed that words are incredibly important and powerful and that marriage is a term of “persuasive weight” that everyone understands and respects. As one witness observed, “marriage is still the coin of the realm.”¹⁰

Many witnesses who are in civil unions described situations in which they were forced to explain their civil union status, what a civil union is, and how it is designed to be equivalent to marriage. These conversations include the indignities of having to explain the legal nature of their relationship, often in times of crisis, and the obstacles and frustrations encountered when using government, employer, or health care forms that do not address or appropriately deal with the status of being in a civil union. Many expressed surprise and dismay at the lack of recognition despite the Act’s having been in effect since February 2007.

C. Children would benefit by society’s recognition that their parents are married.

Numerous witnesses testified that Lesbian, Gay, Bisexual and Transgender (LGBT) couples raise happy, healthy children in a loving family environment. These witnesses included couples, their friends and families, their children, and clergy.

Many witnesses noted that the labeling of civil union couples, not as married but in a civil union, has a detrimental effect on their families, showing children that their parents are different or somehow less than others, which can lead to teasing and bullying. Many witnesses observed that when the government treats people differently, it emboldens private citizens of any age to follow suit. As a lesbian high school teacher testified, “I don’t hear racist remarks, but I hear the, ‘Oh, he’s so gay, that’s so gay’...I think ... if the laws were changed, it would give that much more oomph to not expressing prejudice.”¹¹

D. There is uncertainty about the recognition of civil unions in other states.

A number of witnesses testified that civil unions put same-sex couples at a disadvantage while traveling, for they bear a categorization that is misunderstood or not understood at all either at home or abroad. Civil union couples testified that when traveling outside New Jersey, they take powers of attorney and other

legal documents to prove their legal relationship to one another and to their children. Confusion as to the labels applied to same-sex relationships and resulting misunderstandings can lead to both intentional and unintentional discrimination and hardship.

As an increasing number of jurisdictions recognize a same-sex marriage, much of the testimony suggests that New Jersey couples would feel less vulnerable when trying to assert their legal rights in the remaining states if they could say they are married rather than in a civil union.

II.

THE EFFECT OF THE CIVIL UNION ACT ON SAME-SEX FAMILIES

A central mandate of the Commission is to “evaluate the effect on same-sex couples, their children and other family members of being provided civil unions rather than marriage.”¹² The Commission heard considerable testimony addressing this issue.

A. Civil unions perpetuate economic harm to same-sex couples.

In its interim report, the Commission reported that the federal Employee Retirement Insurance Security Act (ERISA) is the most common reason that employers cite when refusing to provide the same benefits to employees’ civil union partners as are provided to married employees’ spouses. The Commission reaffirms that finding. The Commission also gathered evidence from Massachusetts’ experience that the term “marriage,” were it applied to the relationships of same-sex couples, could overcome a number of the challenges presented by ERISA and would therefore make a significant difference in providing equality even with no change in federal law.

Under ERISA, “self-insured” companies - companies which create their own insurance plans but may hire outside agencies to administer them - are governed by federal law rather than state law. In turn, because of the federal Defense of Marriage Act (DOMA), any federal statute or regulation that provides benefits to spouses, husbands, wives, or married couples applies only to marriages between one man and one woman, thus resulting in covered employers continuing to discriminate against same-sex couples.

Practically speaking, companies covered by ERISA, which comprise an estimated fifty percent of all companies in New Jersey, have an option, rather than a requirement, to offer equal benefits under the state’s Civil Union Act. Many companies are not exercising that option, even if State law, as is the case in New Jersey, provides that spouses and civil union partners are entitled to identical treatment.

As the Commission conveyed in its interim report, being in a civil union can have a negative economic impact on couples whose civil unions are not recognized by their employers. In that report, the Commission cited as an example a registered nurse from Commercial Township who testified that she received a letter from her employer, telling her that the hospital where she works would not be providing health insurance for her partner, citing the ERISA loophole. Because of the lack of insurance coverage, the nurse told the Commission:

[M]y partner and I have seriously considered dissolving our civil union, because it has put us in a tremendously precarious financial position. Because now in the event that something happens with her and she has no insurance coverage, our entire estate is in jeopardy, rather than just half.¹³

Among the many witnesses who have appeared before the Commission have been civil union couples who spoke of similar economic hardship because employers have invoked ERISA to decline to provide benefits.

Since its first report, the Commission has gathered evidence that employers' invocation of ERISA has not lessened with the passage of time. If anything, the worsening economy seems to be encouraging employers to cut corners wherever they can, with equality for LGBT employees and their same-sex partners being among the casualties.

For example, the Commission heard testimony from a retired employee of Johnson & Johnson. When he sought to access retirement benefits for his civil union partner, J&J invoked ERISA as a reason for denying his partner's application for health benefits although they would offer such benefits to the spouses of retirees. Ironically, if the witness were currently employed by J&J, his partner would be eligible for benefits.¹⁴ Testimony has indicated that this is not an isolated case.

The uncertain economy is also increasing the invocation of ERISA by employers who provide health care coverage to employees through collective bargaining agreements.

Rosemarie Cipparulo, Esq., a labor attorney at Weissman & Mintz, teaches collective bargaining at the Rutgers University School of Management and Labor Relations. She represents labor unions and employees throughout the state, including a New Jersey-based employee of the shipping company DHL, which has invoked ERISA to deny equal benefits to the employee's partner. Cipparulo testified that:

The sluggish economy and the high unemployment rate combine to reduce any union's bargaining and strike leverage.... Simply maintaining

health and pension benefits in collective bargaining at this time is the labor movement's number one task, and it's difficult just to maintain the status quo.

Because a legislative compromise resulted in civil unions rather than marriage for same-sex couples, unions are now put in the position of having to negotiate the extension to an additional class of people in this most difficult of times, and it's not easy. Given the escalating costs, employers are simply not willing to add anyone and most often are trying to scale back the provision of health and pension benefits.

Adding civil union partners is virtually impossible to do at this time in this climate at the bargaining table. However, we already have benefits for married couples in our agreements. The key here, as is often in contracts, as you all know, is the language. Simply calling the joining of two people 'marriage' rather than 'civil unions' means we don't have to negotiate or rewrite the contract language....

The fact is that just changing the language 'civil union' to 'marriage' changes the situation, because everyone agrees that married people and their spouses are entitled to health insurance and pensions. It's already in our agreements. We wouldn't have to expend any leverage on society's failure.¹⁵

When asked about whether the anti-discrimination clauses in many collective bargaining agreements would apply, Cipparulo testified:

The problem there is that the insurance provider does not recognize the civil union to be the equivalent of marriage. The result is a refusal to extend the benefits.¹⁶

The testimony suggests that employers may decline to provide insurance and health benefits to civil union partners not because of an objection to the government recognition of same-sex couples, but because of the term used by statutes establishing government sanctioned, same-sex relationships. In fact, the Commission heard no testimony from civil union couples indicating that employers have refused to comply with the Civil Union Act because of personal objections to the law.

Some witnesses commented on the psychological impact in the workplace of separate legal status. They noted it is demoralizing for LGBT employees working side by side with straight employees to receive different benefits.¹⁷

Unequal benefits are not the only economic hurdles same-sex couples face. Dr. Leslie Gabel-Brett, Director of Education and Public Affairs for Lambda Legal,

noted that an economic burden falls on the shoulders of same-sex couples and their children who cannot afford legal representation when things go wrong.¹⁸ As the Commission recognized in its interim report based upon the testimony it heard, these economic challenges disparately impact people of color and members of other traditionally marginalized communities. The State Public Advocate acknowledged the particular difficulty for lower-income same-sex couples who encounter discrimination because they have fewer resources with which to seek legal counsel and redress and who have difficulty meeting expenses if faced with reduced healthcare benefits.¹⁹ Many witnesses confirmed they had expenses associated with preventative actions designed to protect them despite having entered civil unions. For example, many couples in civil unions had legal documents such as Medical Powers of Attorney prepared for out-of-state travel or medical emergencies.²⁰

B. Civil unions create challenges to equal health care access.

Testimony received prior to and since this Commission's interim report confirms that many civil union couples receive unequal treatment in health care, particularly during medical crises. As noted in this report's summary, Gina Pastino testified before the Commission on October 15, 2008 about difficulties that arose when she was admitted for emergency medical treatment in the summer of 2008. At an earlier Commission hearing, Ms. Pastino testified about similar challenges she and her civil union partner experienced when faced with having to explain their family relationship while dealing with medical emergencies. As examples, Ms. Pastino described an incident when their son developed a dangerously high fever that would not respond to medication, and another when her partner needed emergency medical treatment. She echoed the sentiments of other witnesses, noting that she and her civil union partner "also had to take the time before we left to go to the emergency room to make sure we had our healthcare power-of-attorney, our power-of-attorney, all the necessary documents."²¹

In her testimony cited in the Commission's interim report, Laurin Stahl expressed her shock and frustration when staff at two different New Jersey hospitals questioned whether her civil union partner was her "legal" partner, and staff at one of those hospitals asked her for a copy of her civil union certificate. Although she advised hospital staff that her civil union partner had authority to make medical decisions on her behalf, she was not convinced that staff would consult her partner if such decisions were needed.²²

In another case, a witness from Plainfield testified that when he was admitted to a New Jersey hospital for emergency surgery in April 2007, his civil union partner was not allowed to see him, and was removed by hospital security.²³

In yet another case, a woman from Central New Jersey wrote to the Commission about her experience on the internet in trying to get health care for her partner

of 19 years. This couple would be particularly harmed by a deprivation in health care coverage, for they are raising one child with multiple disabilities and another child with Asperger's Syndrome, a form of autism.

I'm just writing to add to the saga of "civil unions not being marriages." I recently changed jobs and my new employer has us enroll for insurance via the internet. The only choice offered in the system was "domestic partners" and apparently dental/vision coverage wasn't an option here. The system refused to take 'spouse' since we were of the same gender.... It sent up a "Warning: This can't be your spouse because employee and dependent are of the same gender" message.²⁴

Such challenges for same-sex couples persist despite directives from the New Jersey Department of Health and Senior Services (DHSS) regarding the implementation of the Civil Union Act. John Calabria, Director of the DHSS unit that, among other things, oversees licensure of health care facilities, testified that in February 2007, the DHSS Commissioner issued a memo regarding the Civil Union Act to all licensed health care facilities in New Jersey. As Calabria explained, that memo notified all facilities that, as of February 19, 2007:

[T]he act requires that all persons in a civil union shall receive the same benefits and protections and be subject to the same responsibilities as spouses in a marriage....[A]ll licensed healthcare facilities are required to have policies in place implementing protections of patient rights and to treat partners in a civil union as spouses in a marriage.²⁵

Another witness aptly summed up the problem with civil unions:

In times of crisis, it is unfair and unreasonable to ask people in a state licensed relationship to have to explain that relationship [civil union relationship]; to explain why they are legally entitled to hospital visitation rights, to explain why they are legally entitled to make final arrangements for their deceased spouse. Yet, as a practical matter, civil unions impose this unreasonable burden.²⁶

C. Civil unions perpetuate psychological harm.

Since the interim report, the Commission has heard testimony from mental health experts. They described the deep psychological harm that civil union laws can inflict on LGBT youth, as well as on straight youth being raised in same-sex families. The Commission also heard from affected youth themselves.

Marshall Forstein, M.D., an associate professor of psychiatry at Harvard University Medical School and a Distinguished Fellow of the American Psychiatric Association, told the Commission:

For young people coming out, which is about 5 to 15 percent of the overall U.S. population, the presence of role models who have equal status via marriage in society has significant meaning both internally and socially and has potential for reducing their isolation [and] sense of stigma that gay teens face in their everyday lives. And I point out here the data on suicide among gay and lesbian teens which is about three times that of the general teenage population.

Same-sex marriages provide stability for couples in terms of public acknowledgment of their commitment and provide legitimacy for the children being raised by gay and lesbian parents.

* * *

The socially sanctioned right of gay marriage which is qualitatively different than civil unions, the right to choose one's spouse, has a positive impact on self-esteem, sense of being validated in the eyes of the community, and on the internalization of ideas of commitment and responsibility to others, something that is sorely needed in our society currently.

* * *

Nothing is more basic from a mental health perspective to happiness and liberty than the right to love another human being with the same privileges and responsibilities as everyone else.²⁷

Judith Glassgold, Psy.D. is President of the New Jersey Psychological Association and a licensed psychologist who has provided psychotherapy to children, adolescents and their families, including same-sex individuals and families, for 17 years. She is a faculty member at the Graduate School of Applied and Professional Psychology at Rutgers University, and a past president of the Society for the Psychological Study of Lesbian, Gay and Bisexual Issues of the American Psychological Association. Dr. Glassgold testified before the Commission:

Children of same-sex relationships must cope with the stigma of being in a family without the social recognition that exists through marriage. Children of same-sex relationships are the secondary target of the stigma directed at their parents because of their parents' sexual orientation. Such stigma may be indirect such as the strain due to lack of social support and acceptance. Also, some children may be targeted due to teasing in school or from peers.

Further, although the children from civil unions are legally legitimate, children born into these relationships are born outside of marriage and still may be faced with the stigma of illegitimacy in the eyes of their peers.

* * *

Civil unions can be perceived as society's judgment that committed intimate relationships with people of the same sex are inherently different and potentially inferior to heterosexual relationships, and that the participants in the same-sex marriage are inherently less deserving than heterosexual couples of society's full recognition.

As a result of the lack of marriage equality, both lesbian, gay and bisexual adolescents and children of same-sex relationships face continued stigma. The stigma has negative mental health effects. Children of same-sex families and lesbian, gay and bisexual adolescents would benefit from their reduction of the stigma and having any future threat of discrimination and stigma removed from their lives.²⁸

Meredith Fenton is national program director of Children of Lesbians and Gays Everywhere (COLAGE) and is herself the daughter of a lesbian parent. She told the Commission:

Many youth we work with have reported that one of the common ways that they have been teased by other kids is that kids have questioned the validity of their families because their parents aren't able to get married. Young people often equate the notion of a real family with the idea of a family that has married parents. A recent study that COLAGE co-published with GLSEN (the Gay, Lesbian, and Straight Education Network) showed that around 43 percent of students with one or more LGBT parents experienced verbal harassment from their peers in their schools on a regular basis. And denying families marriage equality merely gives more fodder to those bullies who can say, "Your family is not a real family, your parents can't get married."

We also find youth in COLAGE who report that hearing that their family can't have the same rights as other families leads them to feeling scared or confused when they hear that folks are against their families being married. They say that they think somebody is going to come and break up their family. Youth have also shared that they're confused about the idea of civil unions and why there needs to be this separate category for their family.²⁹

Caitlin, a college student who grew up in Northwestern New Jersey, told the Commission:

When...my father came out of the closet...that changed a lot of things. Shortly thereafter he found his life partner...who is a second father to me and who I love very much and who my entire family loves....I was very proud of my father for finally finding his voice and being able to be true to himself.

* * *

If the law says that someone is equal, people are going to recognize it. And if the law is not willing to say that, why should the common person out on the street, in the schools, the teacher, students, recognize that family as being the same?

So the State of New Jersey sent me a very clear message that while my old family was great and fabulous and wonderful, my new family was second rate. And it was really, really difficult for me ...because I grew up in an area where there wasn't a lot of diversity and I really needed someone to affirm me, and unfortunately the state failed me in that.³⁰

Miriam, a 16-year-old from central New Jersey with two moms, testified:

High school is definitely difficult for anyone, but it's really difficult for someone who stands out as much as I do, especially in this town where everyone is so similar. And people still come up to me sometimes and be like, "Oh, are you the girl, you have two moms, right?"...And now since they had a civil union a year ago, which, you know, was nice, it was a nice ceremony, it was beautiful, but I kind of had to explain to people, to my friends,...my parents are...having a wedding but they're not getting married, they're having a civil union. I would say maybe like 0.01 percent of high schoolers know what a civil union is. Like, no one knows what that is. So I have to...explain that.³¹

These are only a few of the first-hand stories the Commission heard from young people being raised by same-sex couples.

Among the most poignant testimony this Commission has heard since issuing its first interim report has been the stories of LGBT youth. They described the pain they have suffered because of the stigma associated with their not being able to envision marriage in their future.

Ashley, a high school student in Essex County, testified:

Today (a classmate) asked me, "Do you have a boyfriend?" I said, "No, actually, I have a girlfriend. You might know her." And he said, "You have a girlfriend? That's wrong, that's a disease. You need to go get help for that." And I was like, "Why is it a disease?" And he was like, "You

can't get married. Well, that's why, you can't get married. Obviously something is wrong with it."³²

Tom, a 17-year old gay teen from Essex County, testified before the Commission about what the difference between civil unions and marriage means to him:

[B]esides the obvious legality issues, [civil union is] a separate word. It's totally different. It's like if my two brothers can be married and have their relationship with their...wife be called a marriage and I can't that puts me in a second-class citizen state which I never want to be in, which I currently am in right now but I am desperately trying to get out of.

* * *

I'm just tired of having my future be in jeopardy because certain people don't feel comfortable giving equal rights to gays and lesbians alike. And I'm not really sure what to say, but it's just the emotional damage that's been done by knowing that it's not – that I don't have the equal rights that both my brothers have,...[i]t's just a confusing situation to be in, and the more I think about it, the more angry I get, the more confused and upset.

* * *

I want to be able to, in the future, talk to my brothers and say, "Nick, you have a wife, you love her very much. David, you have a wife, you love her very much. But I have a husband and I love him too."... Even if I'm allowed to have marriage now, which would be an amazing thing, the damage that's been done since I was really little to now, I don't think it can ever be undone. But being able to be married now would be such an amazing feeling, to know that some time in my life I can be equal to everyone I know, to both my brothers and all my friends that I have.³³

Finally, the Act also has an adverse psychological impact on couples where one of the partners is transgender. The Commission affirms its finding from the interim report that the classification of civil union may place marital status in question for these couples. These couples, who were married legally in New Jersey, now find themselves questioning how their relationships will be labeled in light of the Act.

Heather Shulack, a male to female transgender individual, who has been married to Karen for over 20 years, testified:

The most important fact that I would like to bring to your [at]tention is how our lives have impacted our sons....[I]f the civil union legislation

evolved into same-sex marriage equality there would be less of a stigma on our family structure. Basically the state would in effect legitimize our family structure.³⁴

Denise and Fran Brunner, who have been married for 28 years and who have three children, reported that they feel as if they are in legal limbo and are concerned that they could be relegated to second class status if their marriage is deemed a civil union.³⁵ They fear that separately labeling their relationship would negatively affect their children by sending the message that their parents are something less than a legally married couple.

Audrey and Robin Bazlin-Weglarz also fear that the legality of their marriage could be subject to challenge some day. Robin noted that their relationship did not change because of the surgery; they still feel the same love for one another they always did.³⁶ They, too, are concerned that their marriage may be viewed as a civil union because of the perception that civil unions are not equivalent to marriages.

D. A marriage law would make a positive impact.

The Commission must “evaluate the effect on same-sex couples, their children and other family members of being provided civil unions rather than marriage.” Inherent in that charge is the need to examine whether a marriage law would remedy the shortcomings of the Civil Union Act.

The Commission concludes that a marriage law would provide that remedy, despite the existence of a federal prohibition on the recognition of same-sex relationships.

As the Commission reported in its interim report, the marriage law in Massachusetts has led many employers in that state to ignore the ERISA loophole and provide equal benefits to same-sex wives or husbands. The Massachusetts experience dispels any notion that so long as federal law does not recognize same-sex relationships, it would make no difference whether a particular state uses the term “marriage” or “civil union” to describe a same-sex couple’s relationship. In fact, the word “marriage” can and does make a difference to employers, even within the constraints of federal law.

Tom Barbera, a Massachusetts labor leader who works for the Service Employees International Union and served as Vice President of the Massachusetts AFL-CIO, told the Commission:

From the immediate weeks after May 17, 2004, when marriage equality took effect in Massachusetts, right on through today, ERISA has barely been an issue in Massachusetts.... In the first weeks of marriage equality,

only a few companies chose not to provide retirement benefits under ERISA to same-sex married couples.

* * *

It is not that ERISA-covered employers in Massachusetts don't understand that federal law allows them to refrain from providing benefits to same-sex married couples. It's that employers also understand that without the term 'civil union' or 'domestic partner' to hide behind, if they don't give equal benefits to employees in same-sex marriages, these employers would have to come forth with the real excuse for discrimination. Employers would have to acknowledge that they are discriminating against their employees because they are lesbian or gay. And employers in a progressive state like Massachusetts are loathe to do that, as they would be in a similarly progressive state like New Jersey were you to enact a marriage equality law.

Therefore, the existence of ERISA makes it all the more important to change the nomenclature of civil unions to marriage. As we've seen time and again in Massachusetts, the word 'marriage' has great persuasive weight in getting companies to offer benefits notwithstanding ERISA.³⁷

Lee Swislow and Gary Buseck, respectively the executive director and legal director of Gay and Lesbian Advocates and Defenders (GLAD), the legal organization serving the LGBT community across New England, describe how the word "marriage" places a heavy burden on employers thinking of invoking ERISA, which the term "civil union" does not. As Swislow and Buseck wrote to this Commission:

A company that makes coverage available to the spouses of heterosexual employees has to depart from its general rule covering married employees and draw a new line of discrimination in order to deny benefits to some married employees but not others. There are a number of companies that have been unwilling to draw that line of discrimination and do, indeed, provide the same benefits to both their same-sex and opposite-sex married employees.³⁸

After issuing its interim report on February 19, 2008, this Commission heard more testimony from same-sex couples in Massachusetts - and their children - on the extraordinary psychological benefit of the couples' being able to marry.

Laura Patey and Leigh Powers, a married couple in Massachusetts, are the mothers of two children who were adopted at age 11. Both children had been placed for adoption and returned, suffering heartbreaking loss before Patey and Powers adopted them into a secure home. The story of these children is not

dissimilar to those of children being raised by same-sex parents in New Jersey, a pioneer in allowing same-sex couples to adopt.

Laura Patey, who grew up in New Jersey, told this Commission:

After our civil marriage, you know, I'd be in the car with Alex and he'd say, "You know what?" And I'd say, "What?" And he'd go, "You're married." And it would just come up for weeks. He'd say, "You know what? You're married." It was a big deal. It was always in the forefront of his thinking...You know, kids who have not had family, haven't had that sort of connection and real understanding, attachment issues are huge. And a sense of validation of being part of a real family.³⁹

Leigh Powers added:

I cannot tell you the impact that 15 minutes and the marriage license had on our two young guys....Don't misunderstand me but I think it almost meant more to them in some ways because our commitment had been solidified through our church service and through our life together for 16 years. But to them it made all the difference in the world. And for at least two, three, four weeks later we would get teased about finally not living in sin any longer, so it was such a profound impact.⁴⁰

Raised by his moms Susan Shepherd and Marsha Hams in Massachusetts, Peter Hams-Shepherd went on to become a hockey star in high school and college. He testified before the Commission:

[A]s a kid, if your parents are different,...you don't want to talk about your family....I was very guarded with my friends, my teammates, my coaches....When they don't understand what your parents are, that puts you in a scary situation as a kid, because kids are extremely mean to each other and that's just the way kids are....[I]t put huge pressure on me....I was afraid to ask my teammates or friends to stay at the house because I was afraid that they would see that my parents have one ... bedroom, but I was also afraid that my coach would either cut me from the team or bench me, and that was something that happened all the way up until my parents got married.

Every time I let somebody in and I said, "Hey, I have to tell you something," I'd say, "My parents are gay," and no matter what they said, my next reaction was, "Don't tell anybody." And that's no way to grow up.

After my parents got their marriage license, all that changed. For the first time in my life I could stand there and I had a word to describe my family and that word could describe it to everybody because everybody

already knew what a marriage was. You know, they didn't have to question.

It's been the biggest thing in my life. You know, I can't stop talking about my parents. It's easier for me to go around and talk to friends that I've had for 20 years, to go up to them and speak about my family openly now and they get it. When you say that your family is married, they just get it and there's not a question. I just wish it would have happened when I was little, so I didn't have to go through all this stuff.

It was just the best feeling I ever had. And part of it, too, I think was I felt like finally I was protected. My parents' fears probably creeped into my subconscious mind too as a kid, that they would lose me for some reason.

I've watched young gay couples, teenagers, 15 year olds, walk up to my parents and say, "You guys are heroes." And you can see in their eyes that finally there's hope that their relationship is just as good as anybody else's. There's a future in their relationship. I was happy for every other little kid out there, that they didn't have to go through the same stuff.

I see the huge weight lifted off my parents' shoulders. When they talk to their co-workers at work or their boss, it's huge. To not tell your lifelong friends or your boss for 20 years about your spouse, it's a tough thing to live with, and it's something that people shouldn't have to live with, especially the kids.⁴¹

Peter's parents also testified before the Commission. In contrast to civil union couples in New Jersey who have struggled for acceptance at hospitals and for equality in the workplace, this Massachusetts couple told the Commission a different story.

Marsha Hams testified:

If you have a car crash and you end up in a hospital you don't know, or an ER, you know you're going to be treated like anybody else, and that's a huge relief.⁴²

Susan Shepherd added:

I do health and safety work with...big construction unions. I went down to the labor training center a few weeks after [we got married]....All these big burly guys come and say, "Well, I guess we should say congratulations, huh?" And I'm like, "Oh, oh, yeah. Thanks." Then another guy walks in and says, "How does it feel to be married

now? How's married life?" You know, because that's what people understand....What are they going to say, "How is your partner? How is your... No. My wife." And they get it.⁴³

Contrast this with the testimony before the Commission by civil union couples in New Jersey, who report they have had to explain their status repeatedly to employers, doctors, nurses, insurers, and teachers, among so many others.

One partner in a civil union couple in New Jersey showed the Commissioners a "flash drive" that both he and his partner keep on key chains. The flash drives contain living wills, advanced health care directives, and powers of attorney for the couple, as they fear being unable to adequately explain their relationship to emergency room personnel during a medical crisis. The witness testified that opposite-sex married couples need not live with this uncertainty because a mere declaration that someone is the "wife," "husband," or "spouse" of someone who is ill will provide immediate access and decision-making rights.

Most New Jersey civil union couples who testified about difficulties in having their rights recognized told the Commission that they believe they would not have encountered the same level of resistance, or any resistance at all, had they been able to identify themselves as married. As the Commission noted in its interim report, they called the separate system created by the Act "an invitation to discriminate" and a "justification to employers and others" to treat same-sex couples as "less than" married couples. Several witnesses offered their view that relatives, medical caregivers, and individuals in positions of authority take cues from the government's decision to categorize same-sex couples differently.

This testimony demonstrates that the civil union law has resulted in economic, medical and psychological harm for a number of same-sex couples and their children. This Commission believes that as long as New Jersey maintains two separate systems to recognize the unions of same-sex couples and opposite-sex couples, same-sex couples and their children will face a challenge in receiving equal treatment. Under a dual system, these and future families will suffer economic, medical and psychological harm.

The Commission finds that even if all employers in New Jersey were suddenly to provide benefits to employees in civil unions equal to the benefits provided to married employees - an unlikely proposition in itself - such compliance would not cure much of the inequality perpetuated by the civil union law.

Further, even if some employers were to continue to invoke the federal ERISA loophole under a prospective marriage statute - notwithstanding the evidence from Massachusetts that fewer employers would invoke that loophole - a marriage statute would cure much of the harm perpetuated by the existing civil union law as reflected in the collected testimony.

III.

FISCAL IMPACT OF CIVIL UNIONS VS. MARRIAGE

The Legislature tasked the Commission to “evaluate the financial impact on the State of New Jersey of same-sex couples being provided civil unions rather than marriage.”⁴⁴ To this end, the Commission heard considerable testimony about the financial impact of the civil union law on the State as well as the potential fiscal impact of marriage.

A. Studies suggest that marriage would enhance the State’s revenues and economy.

The Commission reviewed testimony about the impact marriage would have on the State budget. A Williams Institute⁴⁵ study of the impact of marriage for same-sex couples on New Jersey’s economy and a study by the New York City Comptroller’s Office suggest that the introduction of marriage would likely result in increased revenue to the State and would have a positive impact on the State’s economy, primarily through increased tourism.

The Williams Institute studied the impact of marriage on New Jersey’s budget, and Professor Brad Sears, J.D., Executive Director of the Institute and an Adjunct Professor of Law at UCLA Law School testified about the report’s findings.⁴⁶ The Institute conservatively concluded that extending marriage to same-sex couples could boost New Jersey state and local government revenues by approximately \$19 million over the next three years.⁴⁷ In addition, spending on weddings and tourism could boost the New Jersey economy by approximately \$248 million over three years and create or sustain over 800 new jobs.⁴⁸

The Institute relied on a number of variables in calculating the figures. First, based upon U.S. Census Bureau data and the experience of Massachusetts and other states, the Institute estimates that approximately one half, or 10,589, of New Jersey’s same-sex couples would marry over the next three years.⁴⁹ Second, based upon a number of assumptions including tourism data and the recognition of same-sex marriage by other jurisdictions, the Institute also estimates that 45,831 same-sex couples from other states would travel to New Jersey to marry.⁵⁰ Almost half of those couples would come from New York.⁵¹ Third, the Institute conservatively estimated that both in-state and out-of-state couples would spend less than the average cost of a wedding.⁵²

As noted, marriage could increase government revenue by almost \$19 million. These revenues are comprised of \$17.3 million in local sales taxes and occupancy fees and \$1.6 million in marriage license fees.⁵³ Notably, \$25 of each marriage license fee is designated for domestic violence programs in New Jersey.⁵⁴ While some fee revenue will be offset by costs of processing additional marriage licenses, it will be minimal given the experiences in other states, and New Jersey's own Fiscal Estimate of the impact of civil unions which also require a license.⁵⁵

The Institute also identified other potential revenues that could not be easily quantified, including increases in motor fuels tax, excise tax on alcoholic beverages, property tax revenues or increased earnings taxes.⁵⁶

Mr. Sears testified that the positive fiscal impact of marriage to New Jersey will diminish as more states ratify marriage, and Massachusetts abolishes the law preventing non-residents from marrying there.⁵⁷

The Comptroller for New York City conducted a similar study of the financial impact marriage would have on both the City's and New York State's economy.⁵⁸ Marcia Van Wagner, Deputy Comptroller for Fiscal & Budget Studies, appeared before the Commission to testify about the findings.⁵⁹ The Comptroller conservatively estimated that marriage would add a net of \$142 million to the City's economy during the three years after enactment and \$184 million to the State's economy over the same period.⁶⁰ The City's figures consisted of \$175 million in revenues from weddings less \$33 million from increased costs for employee health insurance within the State.⁶¹ The State's figures were comprised of \$247 million in revenue from weddings minus \$63 million in increased health insurance costs.⁶² Significantly, the Comptroller estimated that New Jersey residents crossing the border would generate revenue of over \$30 million in New York State and over \$17 million New York City.⁶³ The Commission believes that much of that revenue would remain in New Jersey if marriage were enacted in both states.

Over the first three years after enactment, the net fiscal benefit to New York State was estimated at \$117.6 million and the fiscal benefit to the City for the same period was \$6.9 million.⁶⁴ The positive fiscal impact on the State resulted from increased sales and hotel occupancy taxes, increased personal income taxes⁶⁵ and savings from certain publicly funded health programs.⁶⁶ The positive impact on the City derives from increased sales and hotel occupancy taxes and marriage licensing fees.⁶⁷

The Commission also heard testimony that marriage would make New Jersey attractive to same- sex couples and others who are looking for a progressive environment in which to live. The New York Comptroller noted a number of salutary financial benefits ranging from positive impacts on businesses which may face lower recruiting costs or an expanded pool of qualified job applicants⁶⁸

or increases in home purchases leading to more tax revenue.⁶⁹ The Comptroller testified that changes in behavior with regard to home ownership could lead to increased real estate taxes of as much as \$40 million over a multi-year period.⁷⁰

Similarly, Marc Solomon, Executive Director of MassEquality, testified to the positive economic impact of marriage on Massachusetts because same-sex couples are moving there and bringing their talents and financial contributions.⁷¹ Martha Livingston, founder and CEO of Inclusive Recruitment, LLC, a Boston-based staffing firm that places LGBT professionals in workplaces, confirmed this observation. She testified that she has observed LGBT professionals moving to Massachusetts, contributing to the community and bringing their expectations, credentials, children, parents and money - for the culture of acceptance.⁷² She has further found that companies have been “rolling out the red carpet” to the LGBT community in terms of recruitment practices.⁷³ She also noted that marriage in Massachusetts is not only appealing to the gay community but also to all who want to live in an inclusive and accepting environment.⁷⁴ Allison Kemper, a Graduate Student in the University of Toronto Business School, echoed this view. She noted that attracting the best and the brightest is accomplished in part by a positive living environment, and a place where human rights are respected will draw not only the gay community but those who want a happy and respectful place to live.⁷⁵

The Boston Business Journal wrote of the Massachusetts experience that “some observers see the influx of same-sex couples as a boon for the state’s economy,” and a “trend that runs counter to the talent drain” particularly in light of Massachusetts’ “dubious reputation for losing talented workers to less pricey markets.”⁷⁶

B. Marriage would not result in increased costs to the State.

After the Civil Union bill was introduced, the Office of Legislative Services estimated that the state and local costs associated with the new law would be minimal “as similar functions are currently being undertaken.”⁷⁷ The State Departments testifying before the Commission unanimously confirmed that the implementation of the Civil Union Act has resulted in minimal costs to the State. Most of the costs have been associated with changes in forms, programming and training on the law.⁷⁸

Moreover, the State government’s implementation of the Act has gone smoothly. David Anderson of the Administrative Office of the Courts noted that the Judiciary’s implementation of the Civil Union Act has been “seamless.”⁷⁹ Ronald Marino, Director of Unemployment Insurance for the Department of Labor & Workforce Development cited a smooth transition of civil unions into the normal flow of the Department’s business.⁸⁰ Maureen Adams, Director of the Division of Taxation, echoed these comments, noting a smooth transition.⁸¹

However, one Commissioner noted that, more than a year after the effective date of the Act, the State Ethics Commission had not changed its financial disclosure forms to include civil union as an option.⁸² This, however, appears to be an isolated problem. None of the State Departments testifying received any complaints relating to the State's implementation of the Act.⁸³ Further, none of the verified complaints received by the Division on Civil Rights relates to State government operations, and advocacy groups received few complaints emanating from government's implementation of the Act.⁸⁴

Because the Act grants same-sex couples "all of the same benefits, protections and responsibilities" as "are granted to spouses in a marriage," the Departments testified that enactment of marriage would result in little or no financial impact on the State.⁸⁵ Indeed, marriage may lead to reduced costs in some instances. Joseph A. Komosinski, the State Registrar of Vital Statistics, testified that money would be saved because there would be no need to print alternative forms, and there would be one standard procedure for the Bureau of Vital Statistics.⁸⁶ Dr. Gabel-Brett noted:

In these financial times, ... why or how can we waste state money, taxpayers' money, making forms, making changes, making a separate structure that has to be administered, for no other purpose than to set people apart?....

Every time you change a state program, whatever it might be, some benefit, some program, some eligibility requirement, you are going to have to change it in two parallel structures. You are going to have to spend more time sending out notices, changing websites, changing computer forms. So it is not going to end."⁸⁷

The Commission concludes that the civil union law has had minimal negative impact on the operations of state government. Most agencies expended time and resources dedicated to civil unions within the first few months after enactment. Since then, there have been few new costs associated with the Act. The testimony suggests that implementation of the civil union law by state government was timely and efficient. Overall, agencies are fulfilling their obligations under the Act, and civil union couples are being provided the benefits and protections afforded by State programs.

The State would have little, if any, cost associated with the enactment of marriage, as any such costs would already have been realized as a result of the implementation of the Civil Union Act.

C. Civil Unions and Federal impediments to equality.

As noted previously in this report, the Commission finds that a marriage law in New Jersey would make a significant difference in providing equality and dignity

to same-sex couples and their children. Even if federal law fails to recognize same-sex relationships as marriage, the Commission finds that a marriage law in New Jersey would help to alleviate the disparate treatment of same-sex couples, including denial of benefits, as testimony to the Commission has shown to be the case in Massachusetts. However, it is worth reviewing what federal impediments do exist in providing equality to same-sex couples in New Jersey.

Federal DOMA continues to obstruct access to equal financial benefits of marriage for civil union couples, and would continue to do so even if New Jersey were to enact marriage. There are over 1,000 federal rights and benefits of marriage that civil union couples cannot enjoy because of DOMA, which defines marriage for purposes of federal law as the union between one man and one woman.⁸⁸ As noted in the Commission's first report, DOMA permits employers to discriminate against same-sex couples in the provision of health insurance benefits. Moreover, the Commission has heard testimony that DOMA precludes federal reimbursement for certain federally subsidized programs such as Medicaid,⁸⁹ and it may impact the amount of financial aid for which a child of a same-sex couple qualifies.

The Commission heard from the Department of Human Services concerning two federally funded programs - Medicaid and public entitlements - which may be impacted by the recognition of government sanctioned same-sex relationships.

Medicaid is a federal program funded jointly by the federal government and the State. In the context of Medicaid, because DOMA controls the definition of "spouse," "husband" and "wife" as these terms are used in federal laws and because federal law does not recognize state-sanctioned same-sex relationships like civil unions, the State Medicaid program cannot claim federal funds for civil union couples, nor could it do so for same-sex married couples so long as DOMA exists.⁹⁰

Currently, Medicaid eligibility for couples in civil unions is based upon each individual's eligibility including a consideration of any jointly held assets.⁹¹ Pursuant to written guidance given to Vermont by the Centers for Medicare and Medicaid Services (CMS), New Jersey has two options.⁹² The State may (1) establish a separate state-financed and administered program for which federal funds cannot be used, or (2) elect to apply its Civil Union statute in the context of its Medicaid program so long as it separately identifies any service and administrative expenditures that result from the difference between its definition of spouse from the DOMA definition and does not submit any claims for federal funds for those expenditures. For New Jersey to choose the first option, the State's Medicaid law would have to be changed to create a state-only funded program for these couples.⁹³ The Department has not prepared an analysis of

the fiscal impact of such a program.⁹⁴ The second option would also require statutory changes. Both options would require a budgetary analysis.⁹⁵

The Department also evaluated the impact on public entitlements such as Temporary Assistance to Needy Families (TANF), General Assistance (GA), food stamps and child support. The Civil Union Act did not have a major financial impact in those areas.⁹⁶ In the TANF, GA and food stamp programs, eligibility is determined by household income.⁹⁷ Thus, a couple's civil union or marital status is irrelevant for purposes of determining eligibility. Some aspects of the child support program may be affected by DOMA's definition of spouse, and the Department is seeking guidance from the federal Department of Health and Human Services.⁹⁸

The Commission also heard testimony from the New Jersey Commission on Higher Education and the Higher Education Student Assistance Authority (HESAA) concerning the impact of civil unions on student financial aid. Eligibility for federal and state student financial aid is determined through the FAFSA form, which, because it is a federal form, does not recognize civil union status.⁹⁹ While there is no federal law requiring the use of the FAFSA, the creation and implementation of a parallel State system for student aid applicants would cost between \$5-10 million annually, including creation of a database and infrastructure, printing and mailing costs, additional staff salary/benefits, and leasing additional workspace.¹⁰⁰ Currently, the state receives results of the FAFSA processed by the federal government which the State then uses to implement its own student aid program.¹⁰¹ Michael Angulo, Executive Director of HESAA testified: "The reason why it [aid application process] became centralized through the federal form is, number one, because the federal database could be checked against the IRS database, but also because it's a uniform process nationally. Each state used to have a dual system and that was extremely burdensome on families, on the kids filling out those forms."¹⁰² Mr. Angulo noted that \$265 million in State-funded grants and loans is apportioned based upon the FAFSA data which is problematic because it does not take civil union status into account.¹⁰³ Thus, State funds are not available to children of civil union couples on the same basis as married couples. Either a change to the FAFSA form to recognize same-sex relationships or a parallel State financial aid process with accompanying costs would rectify the situation.

Consequently, in this regard the Commission finds the State in noncompliance with the Civil Union Act. Mr. Angulo noted that this is so because the costs that would be incurred if the State were to implement any alternative application system have not been budgeted. It should also be noted that for the State to be in compliance regarding financial aid to students would require additional expenditures regardless of the extension of marriage.

The lack of recognition of a couple's civil union status could have either a positive or negative impact on a child's eligibility for student aid. It may be

positive if the parents' incomes are not considered jointly. For example, if both parents work, the student can list the parent with the lower income and thus potentially qualify for higher loan amounts.¹⁰⁴ The effect may be negative if one partner's financial dependency on the other partner is not considered for eligibility.¹⁰⁵ Lacking that dependent status, they may not qualify for unsubsidized loans, or in some cases grants.¹⁰⁶ The problem with regard to student aid is one that is also encountered in Massachusetts, because of DOMA, despite marriage.¹⁰⁷ Delegations from New Jersey, Vermont and Massachusetts are working to change the FAFSA form to correct the problem.¹⁰⁸

DOMA also impacts civil union couples in the area of taxation. Often, these couples are burdened with additional expenses and time spent preparing extra paperwork to complete their tax forms.¹⁰⁹ One such example is in the area of earned income tax credits. Because same-sex couples are ineligible for a federal earned income tax credit (EITC) and eligibility for New Jersey's EITC is calculated upon one's eligibility for the federal EITC, civil union couples are required to prepare a federal worksheet and apply those calculations to state filings.¹¹⁰ These additional steps result in couples' having to shoulder costs beyond those borne by married couples.

Civil union couples also face an unequal tax burden associated with their receipt of employee health benefits. A Williams Institute study issued in December 2007 estimated that same-sex couples who are in same-sex domestic partnerships (or in New Jersey's case, civil unions), lose \$178 million per year to additional taxes and that employers who offer benefits to employees' domestic or civil union partners pay an additional \$57 million per year in additional payroll taxes because of this unequal tax treatment.¹¹¹ The reason for this inequality for partners is that the Internal Revenue Code treats the value of the benefits as taxable or "imputed" income to the employee, unless the partner qualifies as a dependent of the employee.¹¹² Employers who offer equal benefits to same-sex couples must also pay taxes on this imputed income for their share of the employee's payroll tax while benefits for an employee's spouse are not considered taxable income regardless of the dependence or independence of the spouse.¹¹³ Another tax disadvantage is that employees cannot use pre-tax dollars to pay for a partner's coverage.¹¹⁴

Given the non-recognition by federal law and by the laws of many states, the marriage of a New Jersey same-sex couple could share many of the financial inadequacies of a civil union. However, the Commission believes that such a change in the law could afford LGBT couples the less tangible, but nonetheless fundamental, benefits of marriage, including its social, historical and cultural recognition and its powerful nomenclature. As discussed earlier in this report, the use of the term marriage could also enhance recognition of the underlying legal consequences of the relationship especially in times of crisis. Further, the State's amendment of the marriage laws to provide access to civil marriage for

same-sex couples would be an unequivocal and affirmative recognition of equality because it would depart from maintaining a separate scheme that singles people out based upon their sexual orientation.

Finally, even in the event that DOMA is repealed, civil unions would still not be recognized, since the term civil union appears nowhere in federal law.

IV. RECOGNITION AND TREATMENT OF CIVIL UNIONS BY OTHER STATES AND JURISDICTIONS

The Legislature directed the Commission to collect information about the recognition and treatment of civil unions by other states and jurisdictions including the procedures for dissolution.¹¹⁵ The New Jersey Legislature defined the term “civil union” to be the “legally recognized union of two eligible individuals of the same sex” who “receive the same benefits and protections and are subject to the same responsibilities as spouses in a marriage.”¹¹⁶ Consequently, the Commission has surveyed government-sanctioned relationships from states and foreign jurisdictions which provide all of the rights and obligations of marriage. Five states besides New Jersey have created legal relationships available to same-sex couples which propose to be the equivalent of marriage.

A. Vermont

Vermont enacted its civil union law in 2000.¹¹⁷ Parties to a civil union in Vermont are intended to enjoy all the same benefits, protections and responsibilities under Vermont law as are granted to spouses in a marriage. Under the law, civil union partners are intended to have equal access to state separation, divorce, child custody, child support and property division laws if the civil union ends. Civil unions can be dissolved in Vermont family court in exactly the same manner as divorce of married couples.

The Commission heard testimony that even eight years after enactment, Vermont’s Civil Union Law has not resulted in true equality although it purports to provide protections equal to marriage.¹¹⁸ “Time cannot and does not mend the inequality inherent in the two separate institutions.”¹¹⁹ On July 24, 2007, House and Senate leaders in the Vermont State Legislature announced the creation of the Vermont Commission on Family Recognition and Protection for the purpose of reviewing and evaluating Vermont’s laws relating to the

recognition and protection of same-sex couples and the families they form. The Vermont Commission issued its report in April 2008.¹²⁰ Many of their findings mirror those of this Commission.

B. California

In 1999, California created domestic partnerships, which provided only a handful of rights to same-sex couples (as well as to opposite-sex couples in which one or both parties were at least 62 years of age). Effective in 2005, the California Legislature expanded the scope of the law to afford domestic partners all of the same rights, privileges and responsibilities as spouses under state law.¹²¹ In most cases, a domestic partnership must be dissolved through filing a court action identical to an action for dissolution of marriage.¹²²

On May 15, 2008, the Supreme Court of California ruled in a 4-3 decision that California's law limiting marriage to opposite-sex couples violates the state constitutional rights of same-sex couples and may not be used to preclude same-sex couples from marrying.¹²³ The Court ruled that laws directed at sexual orientation are subject to strict judicial scrutiny and that marriage is a fundamental right under Article 1, Section 7 of the California Constitution, thereby striking down as unconstitutional the previously existing legislative ban on same-sex marriage embodied in two statutes, one enacted by the Legislature in 1977, and the other through the initiative process in 2000.

Considering whether the separate institution of domestic partnerships passed constitutional muster, the Court recognized that:

One of the core elements of the right to establish an officially recognized family that is embodied in the California constitutional right to marry is a couple's right to have their family relationship accorded dignity and respect equal to that accorded other officially recognized families, and assigning a different designation for the family relationship of same-sex couples while reserving the historic designation of "marriage" exclusively for opposite-sex couples poses at least a serious risk of denying the family relationship of same-sex couples such equal dignity and respect.¹²⁴

Assessing the favorable impact of the institution of marriage on the children of same-sex couples, the Court noted:

[T]he institution of civil marriage affords official governmental sanction and sanctuary to the family unit, granting a parent the ability to afford his or her children the substantial benefits that flow from a stable two-parent family environment, a ready and public means of establishing to others the legal basis of one's parental relationship to one's children, and the additional security that comes from the knowledge that his or her parental relationship with a child will

be afforded protection by the government against the adverse actions or claims of others. (Citation omitted).¹²⁵

The Court also recognized the intangible and powerful meaning of the term marriage:

[B]ecause of the long and celebrated history of the term ‘marriage’ and the widespread understanding that this term describes a union unreservedly approved and favored by the community, there clearly is a considerable and undeniable symbolic importance to this designation. Thus, it is apparent that affording access to this designation exclusively to opposite-sex couples, while providing same-sex couples access to only a novel alternative designation, realistically must be viewed as constituting significantly unequal treatment to same-sex couples.¹²⁶

Finally, citing this Commission’s first interim report, the Court recognized that the fundamental infirmity of the domestic partnership law was in the lack of a universally understood meaning of the term applied to the relationship:

[A]lthough the meaning of the term ‘marriage’ is well understood by the public generally, the status of domestic partnership is not. While it is true that this circumstance may change over time, it is difficult to deny that the unfamiliarity of the term ‘domestic partnership’ is likely, for a considerable period of time, to pose significant difficulties and complications for same-sex couples, and perhaps most poignantly for their children, that would not be presented if, like opposite-sex couples, same-sex couples were permitted access to the established and well-understood family relationship of marriage.¹²⁷

On November 4, 2008, a majority of California voters voted for passage of Proposition 8, which denies marriage for same-sex couples. As of the date of this report, the validity of Proposition 8 rests with the courts.

C. Connecticut

In 2005, Connecticut passed a civil union law which offers same-sex couples all the same benefits, protections and responsibilities under law as are granted to spouses in a marriage.¹²⁸ In Connecticut, both marriages and civil unions are subject to dissolution.

On October 10, 2008, in a 4-3 decision, the Supreme Court of Connecticut struck down Connecticut's statutory prohibition against marriage between same-sex couples, finding that it violated the Connecticut constitution.¹²⁹ Addressing Connecticut's civil union law, the Court held that "in light of the history of pernicious discrimination faced by gay men and lesbians, and because the institution of marriage carries with it a status and significance that the newly created classification of civil unions does not embody, the segregation of heterosexual and homosexual couples into separate institutions constitutes a cognizable harm."¹³⁰ Specifically:

Although marriage and civil unions do embody the same legal rights under our law, they are by no means 'equal.' As we have explained, the former is an institution of transcendent historical, cultural and social significance, whereas the latter most surely is not. Even though the classifications created under our statutory scheme result in a type of differential treatment that generally may be characterized as symbolic or intangible, this court correctly has stated that such treatment nevertheless 'is every bit as restrictive as naked exclusions' because it is no less real than more tangible forms of discrimination, at least when, as in the present case, the statute singles out a group that historically has been the object of scorn, intolerance, ridicule or worse. (Citations omitted).¹³¹

Thus, the Court determined, "In view of the exalted status of marriage in our society, it is hardly surprising that civil unions are perceived to be inferior to marriage. We therefore agree with the plaintiffs that '[m]aintaining a second-class citizen status for same-sex couples by excluding them from the institution of civil marriage is the constitutional infirmity at issue.'" (emphasis in original).¹³²

The Court also noted the deleterious effect the ban on same-sex marriage is likely to have on the children of same-sex couples. "A primary reason why many same-sex couples wish to marry is so that their children can feel secure in knowing that their parents' relationships are as valid and as valued as the marital relationships of their friends' parents."¹³³ Quoting the Supreme Court of Massachusetts' decision in *Goodridge v. Dept. of Public Health*, the Court recognized that:

Excluding same-sex couples from civil marriage will not make children of opposite-sex marriages more secure, but it does prevent children of same-sex couples from enjoying the immeasurable advantages that flow from the assurance of a stable family structure in which the children will be reared, educated, and socialized.¹³⁴

Finding that sexual orientation is a “quasi-suspect” classification for equal protection purposes, the Court, applying intermediate scrutiny, determined that the state scheme discriminates on the basis of sexual orientation. The Court further found that the state failed to provide sufficient justification for excluding same-sex couples from the institution of marriage. Thus, the Court concluded:

Interpreting our state constitutional provisions in accordance with firmly established equal protection principles leads inevitably to the conclusion that gay persons are entitled to marry the otherwise qualified same-sex partner of their choice. To decide otherwise would require us to apply one set of constitutional principles to gay persons and another to all others. The guarantee of equal protection under the law, and our obligation to uphold that command, forbids us from doing so. In accordance with these state constitutional requirements, same-sex couples cannot be denied the freedom to marry.¹³⁵

Connecticut began issuing marriage licenses to same-sex couples on November 12, 2008.

D. New Hampshire

In 2007, the New Hampshire Legislature passed a bill that created the legal status of civil unions.¹³⁶ Parties to a civil union are entitled to all state-level spousal rights and responsibilities. Civil unions and marriages in New Hampshire are terminated by divorce.

E. Oregon

In 2008, Oregon created domestic partnerships that provide the same privileges, rights, benefits, and responsibilities as marriage under state law to same-sex couples.¹³⁷ In Oregon, both marriages and domestic partnerships are terminated by a judgment of dissolution.

F. International

Belgium, Canada, the Netherlands, Norway, South Africa and Spain all offer same-sex marriage. Further, Great Britain, New Zealand, Iceland, and Sweden offer relationships with rights that match those offered to married couples in those respective countries.¹³⁸ Civil partnerships in Great Britain are terminated through a dissolution order. In New Zealand, both marriages and civil unions are terminated by dissolution orders. Registered Partnerships in Iceland are terminated by divorce in accordance with the procedures and provisions of Iceland’s Marriage Act. Finally, the Swedish registered partnership is dissolved by a court applying the provisions of the Marriage Code.

G. Summary of other States and jurisdictions

The recognition of civil unions, domestic partnerships and the like and the rights associated with them outside of the state or country in which the relationship is established can be unclear.¹³⁹ Twenty states have either statutes or constitutional amendments that would preclude the recognition of these relationships.¹⁴⁰ Of the five states that have created legal relationships with rights, benefits and responsibilities equal to marriage, three, Connecticut, New Jersey and New Hampshire, will recognize out of state same-sex relationships.¹⁴¹ Two states' civil union and domestic partnership statutes, Vermont and Oregon respectively, make no mention of recognizing out-of-state same-sex relationships.¹⁴² None of the states' laws explicitly recognize relationships formed in foreign countries, although some states, like New Jersey and New Hampshire, recognize them as civil unions if they offer the same rights and benefits of marriage.

Although the Act has been in effect for less than two years, the Commission has heard no testimony suggesting that New Jersey's experience with its Civil Union law will be any different from Vermont's. Testimony has demonstrated that despite being in effect for over eight years, Vermont's law has not delivered equality to LGBT couples in that State. Extending marriage to same-sex couples in New Jersey would not deliver any new legal rights and benefits to those couples because the Act specifically grants same-sex couples the same protections and responsibilities under law that are granted to spouses in a marriage. But as the Commission has heard repeatedly, and as the Supreme Courts of California and Connecticut recognized earlier this year, a separate scheme does not create equality. Marriage in New Jersey would grant LGBT couples the universal recognition that accompanies the long-standing concept of civil marriage. Such recognition would eliminate confusion over the status of a couple's relationship when they are in a civil union.

V.

TESTIMONY AND LETTERS IN OPPOSITION

Of the more than 150 witnesses who appeared before or submitted written testimony to the Commission, ten expressed varying degrees of concern or opposition. In an effort to seek divergent viewpoints, the Commission specifically solicited the testimony of the New Jersey Family Policy Council, the New Jersey Catholic Conference, the League of American Families and PFOX (Parents and Friends of Ex-Gays and Gays). Of these groups, only the New Jersey Catholic Conference provided testimony in response to the invitation. The Commission further notes that a representative of the New Jersey Family Policy Council had previously testified at one of the Commission's hearings in 2007 although the Commission had hoped the Council would submit additional testimony.

A. The institution of marriage as between a man and a woman should be preserved.

Most of the testimony opposed to marriage presented the institution of marriage as having a meaning in society that transcends the legal concept of marriage. One witness, Len Deo of the New Jersey Family Policy Council, referring to the *Lewis v. Harris* decision, observed that:

The social understanding of marriage is the union of a husband and wife, is associated in the minds of many New Jerseyans with important social and public goods, to alter that meaning would render a profound change in the public consciousness for social institutions of ancient origin.¹⁴³

Another asserted that children are better off being raised in a household with "traditional" marriage.¹⁴⁴ These witnesses urged that marriage should be defined as between a man and woman consistent with historical precedent.

The Commission believes that it is precisely because marriage has a meaning in society beyond the legal concept of marriage that it should be offered to same-sex couples. The Commission has heard time and again how permitting same-sex couples to marry would make a qualitative difference in their lives and the lives of their families and has heard no testimony that allowing these couples to marry would harm opposite-sex couples who are married. Moreover, the

testimony of experts who appeared before the Commission supports the notion that children raised in LGBT households have equivalent upbringings to their counterparts raised by opposite-sex parents.

B. Traditional marriage derives from biblical teachings and should be protected.

Some witnesses opposed to same-sex marriage testified concerning their understanding of the meaning and authority of Biblical scripture. One witness characterized sexual orientation as a lifestyle choice that should not be endorsed by the state.

While the Commission also heard considerable testimony to the contrary, it is not the role of this Commission to comment on the merits of religious tenets or faiths of any of the witnesses who testified. This Commission recommends that the civil institution of marriage be extended to same-sex couples.

C. Civil unions provide sufficient equality.

A representative of the New Jersey Catholic Conference testified that the implementation of the Civil Union Act has been successful because only eight verified complaints have been filed with the Division on Civil Rights since the Act's implementation. He suggests that the answer is not to eliminate the Act, but rather to increase educational and enforcement efforts. According to this witness, "Not only is the Civil Union Act not broken, it appears to be working quite well."¹⁴⁵

Another witness submitted written testimony suggesting that marriage equality would undermine the struggle for equal rights for same-sex couples. He cites to societal backlash when the phrase "civil union" is changed to "marriage" leading to the enactment of constitutional amendments across the country precluding the recognition of same-sex marriage or civil unions within those states. He believes the next step should be federally recognized civil unions.¹⁴⁶

The Commission has heard considerable testimony that the Act perpetuates financial, social, psychological, and health inequities for same-sex couples. The Commission has also heard from witnesses who described concerns about coming forward to file complaints, particularly with government entities. Moreover, many of the consequences of the Act, such as psychological or social harm, do not necessarily lend themselves to a formal complaint process. As this Commission noted in its first report, advocacy organizations have received, and newspaper investigations have reported, many more cases of the Act's ineffectiveness than have been filed with the Division on Civil Rights. Consequently, the Commission does not believe that the number of formal complaints filed with the Division on Civil Rights is an accurate barometer of the Act's effectiveness. The overwhelming majority of the testimony establishes that

the Act, in application, did not accomplish what it was supposed to, that is, to provide equality for same-sex couples.

D. Marriage should be put to a public vote.

Other witnesses submitted written testimony advocating that voters have the opportunity to weigh in on a constitutional amendment or a law in this State akin to DOMA which defines a marriage as between a man and a woman.¹⁴⁷

The Commission is not a legislative body; rather, it is a body established to make recommendations to the Legislature regarding, among other things, the efficacy of the Civil Union Act.

VI.

DOMESTIC PARTNERSHIPS SHOULD BE MAINTAINED

The Legislature has directed that the Commission review the Domestic Partnership Act (DPA), N.J.S.A. 26:8A-1, et seq., and consider whether it should be repealed.¹⁴⁸ We don't believe the Domestic Partnership Act should be repealed.

New Jersey's domestic partnership law, L. 2003, c. 246, took effect on July 10, 2004, and was continued when the law authorizing civil unions took effect. Couples who enter a domestic partnership are afforded some, but not all, of the rights and obligations accorded to married couples. For instance, domestic partners enjoy protections related to the provision of health care, including:

- Guaranteed visitation rights at all licensed health care facilities for a patient's domestic partner, the children of the patient's domestic partner, and the domestic partner of the patient's parent or child, unless certain conditions not related to domestic partnership status are present;¹⁴⁹
- Inclusion of a patient's domestic partner within the definition of "immediate family" for purposes of the statutes regulating nursing, convalescent and boarding homes;¹⁵⁰
- The ability to consent to the release of medical records relating to the death of a domestic partner with AIDS or HIV infection;¹⁵¹
- The ability to consent to the performance of an autopsy on the body of a domestic partner;¹⁵²
- The power to permit donation of all or portions of a deceased domestic partner's organs for statutorily approved purposes;¹⁵³ and
- The right to authorize a domestic partner to make mental health care decisions in certain circumstances.¹⁵⁴

Domestic partners also enjoy certain tax benefits including (1) an exemption from the New Jersey transfer inheritance tax for property and pension contributions inherited by an individual from that person's deceased domestic

partner;¹⁵⁵ (2) the inclusion of a domestic partner as a dependent for New Jersey gross income tax purposes;¹⁵⁶ and (3) a \$1,000 personal exemption for New Jersey gross income tax purposes for a domestic partner that does not file a separate return.¹⁵⁷

Domestic partners may share in pension and other benefits. For example, the domestic partner of an individual who is a State-employee member of a State-administered retirement system is entitled to all of the benefits provided by that system to spouses of employees,¹⁵⁸ and an employer other than the State that is a participant in the State Health Benefits Program may adopt a resolution providing for benefits for the domestic partners of employees.¹⁵⁹ Further, private insurance companies that provide dependent coverage for health, hospital, medical and dental expense benefits under a contract delivered, issued, executed or renewed in this State, or approved for issuance or renewal in this State by the Commissioner of Banking and Insurance, must provide such coverage for a covered person's domestic partner.¹⁶⁰ Finally, a surviving domestic partner has the same intestacy rights as a surviving spouse and the authority to make funeral arrangements for the deceased domestic partner.¹⁶¹

Over 4,800 same-sex couples and 100 opposite-sex couples (age 62 or older) registered as domestic partners in New Jersey prior to the effective date of the civil union law. New Jersey domestic partnerships were affected in a number of ways when the law authorizing civil unions took effect. Same-sex couples in domestic partnerships may enter into a civil union with each other. For those who elect to do so, their domestic partnerships are terminated automatically when their civil union comes into being. Those who elect not to enter into a civil union remain in a domestic partnership. As of February 19, 2007, the effective date of the civil union law, the only new domestic partnerships that are authorized are for couples, either same-sex or opposite-sex, both of whom are age 62 or older. Since that time, 52 couples have become domestic partners.

The Commission heard testimony addressing the continued viability of the DPA. The New Jersey Public Advocate, whose Department houses the Division of Elder Advocacy¹⁶², strongly favors maintaining the Act.¹⁶³ The Public Advocate recognizes that domestic partnerships provide "important advantages to senior citizens related to medical treatment, State taxes and public employee benefits."¹⁶⁴ Specifically, as outlined above, domestic partners can make medical decisions and have visitation rights as if they were spouses. One partner can claim the other as a dependent on state tax returns, and in cases where one partner transfers property to the other as a gift or as part of an estate, the domestic partnership qualifies them to receive beneficial tax treatment. For many public employees, a domestic partnership entitles partners to pension and retirement benefits. Moreover, domestic partners do not risk losing social security benefits as they would under some circumstances if they were to marry.¹⁶⁵ While acknowledging that "there have not been overwhelming

numbers of seniors registering as domestic partners” to date, the Public Advocate believes that the number will increase over time as more seniors become aware of the availability of the option.¹⁶⁶

An elder law practitioner, who represents a number of senior clients in estate planning, acknowledged tax and estate benefits and healthcare rights enjoyed by domestic partners, as well as the protection of certain social security benefits that would be eliminated if a senior remarried.¹⁶⁷ She echoed the comment of the Public Advocate suggesting that more seniors would opt for domestic partnerships if they knew it was an alternative.¹⁶⁸

The Commission also received one recommendation for amendment of the DPA. A family law practitioner submitted written testimony proposing that the DPA be amended to add a cause of action for irreconcilable differences applicable to terminations of domestic partnerships.¹⁶⁹

As to the financial impact of continuing domestic partnerships, the testimony confirms that the State has already shouldered the costs of implementing the Act, and there would be minimal future cost to the State associated with maintaining the Act given its limited application. Such costs are attributable to maintaining forms necessary for domestic partners in areas including Vital Statistics¹⁷⁰, State pension and benefits¹⁷¹ and insurance.¹⁷² Notably, because those who entered domestic partnerships prior to the effective date of the civil union law can choose to remain in the partnership, forms, system upgrades and employee education on the Act would have to be maintained in any event. Additional costs may arise if local governments and Boards of Education vote to extend coverage to domestic partners, but these potential costs are too speculative to estimate with any degree of certainty. However, such costs would likely be negligible because the only new domestic partnerships which may be formed are those between couples age 62 or older.

Because domestic partnerships offer another option to couples age 62 or older that provides them with some of the rights of marriage but does not interfere with certain benefits they may receive, the Commission recommends that the DPA be maintained.

CONCLUSION

In conclusion, as a result of the overwhelming evidence presented, the New Jersey Civil Union Review Commission unanimously recommends that:

- (1) The Legislature and Governor amend the law to allow same-sex couples to marry;**
- (2) The law be enacted expeditiously because any delay in marriage equality will harm all the people of New Jersey; and**
- (3) The Domestic Partnership Act should not be repealed, because it provides important protections to committed partners age 62 and older.**

Endnotes

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1. Testimony of Gina Pastino, October 15, 2008, pp. 41-42.
 2. Ibid.
 3. Testimony of Marshall Forstein, M.D., Associate Professor of Psychiatry, Harvard Medical School, April 16, 2008, pp.63-65.
 4. N.J.S.A. 37:1-30, et seq.
 5. N.J.S.A. 37:1-36.
 6. N.J.S.A. 37:1-36b.
 7. The Commission acknowledges the assistance of the following individuals from the Division on Civil Rights staff: Estelle Bronstein, Esq., Benn Meistrich, Esq., Ralph Menendez, Esther Nevarez, Nancy Reinhardt, and former staff member Bear Atwood, Esq. The Commission also acknowledges the assistance of Department of Law and Public Safety Summer Intern Kristen Schenk, from Columbia University.
 8. N.J.S.A. 37:1-36.
 9. Written Testimony of Gary Konecky, October 14, 2007.
 10. Testimony of Anthony Giarmo, October 24, 2007, p. 43.
 11. Testimony of Sally Sharp-Fried, April 16, 2008, p. 154.
 12. N.J.S.A. 37:1-36c(5).
 13. Testimony of Judith Ford, October 10, 2007, p. 24.
 14. Testimony of Roger Asperling, October 15, 2008, pp. 54-55.
 15. Testimony of Rosemarie Cipparulo, May 21, 2008, pp. 92-93, 97.
 16. Id. at 95.
 17. Testimony of Carla Katz, May 21, 2008, p. 74; Testimony of Carol Gay, Executive Officer of the N.J. Industrial Union Council, May 21, 2008, p. 85.
 18. Testimony of Dr. Leslie Gabel-Brett, Director of Education and Public Affairs for Lambda Legal,,March 19, 2008, p. 123.

19. Testimony of Nicole Sharpe, Esq., Counsel to Public Advocate Ronald Chen,, p. 65.
20. See, e.g., Testimony of Jesse Thompson Adams, September 26, 2007, p 100; Testimony of Gina Pastino, October 24, 2007, p. 28.
21. Pastino Testimony, October 24, 2007, pp. 27-28.
22. Testimony of Laurin Stahl, October 10, 2007, pp. 35-36.
23. Testimony of Paul Beckwith, October 24, 2007, pp. 101 -102.
24. Written Testimony of Louise Walpin, submitted September 21, 2008.
25. Testimony of John Calabria, Director of Certificate of Need and Health Care Facility Licensure, Department of Health & Senior Services, May 21, 2008, pp. 40-41.
26. Konecky Testimony, id. at note 9.
27. Forstein Testimony, pp. 66-67, 69.
28. Testimony of Dr. Judith Glassgold, April 16, 2008, pp. 87-90.
29. Testimony of Meredith Fenton, April 16, 2008, pp. 75-76.
30. Testimony of Caitlin, April 16, 2008, pp. 83-85.
31. Testimony of Miriam, April 16, 2008, pp. 145-146.
32. Testimony of Ashley, April 16, 2008, p. 160.
33. Testimony of Tom, April 16, 2008, pp. 133,139.
34. Written Testimony of Heather Shulack, dated November 1, 2008.
35. Testimony of Denise & Fran Brunner, November 5, 2008, pp. 32-33.
36. Testimony of Audrey & Robin Bazlin Weglarz, November 5, 2008, p. 90.
37. Written Testimony of Tom Barbera, Pride at Work, AFL-CIO, Massachusetts, submitted September 26, 2007.

38. Written Testimony of Lee Swislow, Executive Director, and Gary Buseck, Legal Director, GLAD, submitted September 26, 2007.
39. Testimony of Laura Patey, April 16, 2008, p. 121.
40. Testimony of Leigh Powers, April 16, 2008, p. 120.
41. Testimony of Peter Hams-Shepherd, April 16, 2008, pp. 91-96.
42. Testimony of Marsha Hams, April 16, 2008, p. 103.
43. Testimony of Susan Shepherd, April 16, 2008, p. 99.
44. N.J.S.A. 37:1-36c(6).
44. The Williams Institute is a national think tank of the UCLA School of Law. According to its website, the Institute's mission is to advance sexual orientation law and public policy through rigorous independent research and scholarship.
46. Testimony of Brad Sears, J.D., Executive Director of The Williams Institute and an Adjunct Professor of Law at UCLA Law School, June 18, 2008, pp. 50-89.
47. Sears & Badgett, "The Impact of Extending Marriage to Same-Sex Couples on the New Jersey Budget", *The Williams Institute*, UCLA School of Law, June 2008.
48. Ibid.
49. Id. at 4.
50. Id. at 5-8.
51. Id. at 6.
52. Id. at 8.
53. Id. at 7.
54. Id. at 10.
55. Ibid., see also, note 77.
56. Ibid.

57. Sears Testimony, June 18, 2008, pp. 76-77.

58. Office of New York City Comptroller, "Love Counts: The Economic Benefits of Marriage Equality for New York," June 2007.

59. Testimony of Marcia Van Wagner, Deputy Comptroller for Fiscal & Budget Studies, June 18, 2008, pp. 89-107.

60. Comptroller Report at 2. The Comptroller arrived at these figures through a number of assumptions. First, he only considered the first three years after enactment. Id. at 3. Second, he relied on a 2005 American Community Survey (ACS) which estimated that 51% of same-sex couples would marry if that option were available. Ibid. Third, considering the average cost of a wedding in the State, \$32,000, and the City, \$37,000, he assumed that same-sex couples will spend far less on weddings on average. Id. at 4. The Comptroller estimated that 56,000 couples would travel from out-of-state to wed, some of whom would make day trips and others who would stay overnight with a number of guests staying overnight for one or more nights. Ibid.

61. Id. at 4-7.

62. Ibid. Increased health insurance costs would primarily impact smaller businesses as most large corporations and non-profits already provide health coverage to domestic partners. Van Wagner Testimony, p 46.

63. Comptroller Report at 5-6. Estimates of New Jersey residents traveling to New York to marry is based on ACS data and rank of leisure visitors to the State. Id. at 4.

64. Id. at 3.

65. The Comptroller estimated \$5.5 million in increased sales tax to New York State, and \$2.1 million in personal income tax as couples began filing jointly. However, the Comptroller estimated a \$1 million loss in estate taxes.

66. The Comptroller concluded that the public sector would not incur additional costs due to spousal health benefits because under the State's Domestic Partnership Law, State and City employees are eligible for health benefits. Id. at 10. With regard to publicly-funded, means-tested programs, the Comptroller estimated a savings resulting from ineligibility due to an increased household income. Id. at 11-12.

67. Sales taxes would add \$4.3 million while occupancy taxes would add \$767,000. Marriage licensing fees would add \$1.8 million. Id. at 3, 9.

68. Id. at 2.

69. Id. at 10.

70. Id. at 10.

71. Testimony of Marc Solomon, Director of Mass Equality, March 19, 2008, pp. 111-113.

72. Testimony of Martha Livingston, June 18, 2008, p. 31.

73. Id. at 35.

74. Id. at 33-34.

75. Testimony of Allison Kemper, June 18, 2008, p. 13.

76. Boston Business Journal, February 29, 2008 at <http://www.bizjournals.com/boston/stories/2008/03/03/story1.html>. An opponent of marriage equality in Massachusetts is quoted in the article, "There's anecdotal evidence that (there has been) an exodus of families from Massachusetts because of the same-sex marriage law. So there's two sides to the story."

77. New Jersey Office of Legislative Services, S2407 Legislative Fiscal Estimate (January 5, 2007).

78. Testimony of Bob Grill, Director of Field Operations, Motor Vehicle Commission, March 19, 2008, pp. 39-43 (training and update to brochures); Testimony of Erin O'Leary, Esq., Department of Children & Families, April 16, 2008, p. 13; Testimony of Brooke Stolting, Special Assistant to the Commissioner of the Department of Education, April 16, 2008, p. 56; Testimony of Ronald Marino, Director of Unemployment Insurance, Department of Labor & Workforce Development, May 21, 2008, p. 21 (updated forms); Testimony of Joseph A. Komosinski, State Registrar of New Jersey, May 21, 2008, pp. 35-36 (\$175,000 spent to reprogram software and print new forms; also Department conducted statewide training); Testimony of Fred Beaver, Director of Division of Pensions and Benefits, June 18, 2008, p. 20 (\$160,00 in systems update and paper costs spent to reflect domestic partnerships and civil unions); Testimony of Linda Schwimmer, Director of Legislation and Policy, Department of Banking and Insurance, June 18, 2008,

p. 121; Testimony of Maureen Adams, Director, Division of Taxation, Department of Treasury, November 5, 2008, p 25.

79. Testimony of David Anderson, Administrative Office of the Courts, March 19, 2008, p. 5.

80. Marino Testimony, pp. 24, 26.

⁸¹. Adams Testimony, p. 10.

82. Testimony of J. Frank Vespa-Papaleo, Esq., Director of New Jersey Division on Civil Rights, March 19, 2008, pp. 133-135.

83. Testimony of Barbara Allen, Esq., Department of Human Services, March 19, 2008, p. 33; Grill Testimony, March 19, 2008, pp. 40-42; Testimony of Melissa Raksa, DAG, Department of Law & Public Safety; March 19, 2008, p.50; Calabria Testimony, p 41; Sharpe Testimony, May 21, 2008, p. 64; Schwimmer Testimony, p. 121.

84. Written report of J. Frank Vespa-Papaleo, submitted November 5, 2008; Testimony of Steven Goldstein, Garden State Equality, March 19, 2008, p. 64-65.

85. Anderson Testimony, pp. 6-7; Grill Testimony, p. 43; Raksa Testimony, pp. 49-50; O’Leary Testimony, p. 13; Stolting Testimony, p. 56; Marino Testimony, pp. 26-27; Komosinski testimony, pp. 37-38; Beaver Testimony, p. 27 (some system changes would be necessary to implement); Schwimmer Testimony, p. 120 (though some additional training may be necessary, pp. 123-24); Adams Testimony, p. 25.

86. Komosinski Testimony, May 21, 2008, p. 37.

87. Gabel-Brett Testimony, pp. 127-128.

88. <http://www.gao.gov/new.items/d04353r.pdf>

89. Allen Testimony, pp. 16-17.

90. Allen Testimony, p. 16.

91. Testimony of Meredith Van Pelt, Division of Medical Assistance and Health Services, Department of Human Services, March 19, 2008, pp. 18, 22.

92. Correspondence from Ginni Hain, Director, Division of Eligibility, Enrollment and Outreach, Centers for Medicare and Medicaid Services, to

Theo Kennedy, Esq., Director, Division of Policy Planning and Evaluation, Department of Prevention, Assistance, Transition and Health Access, dated August 28, 2003.

93. Van Pelt Testimony, p. 24.

94. Allen Testimony, p. 23.

95. Van Pelt Testimony, p. 24.

96. Allen Testimony, p. 31.

97. Ibid.

98. Id. at p. 32.

99. Testimony of Jane Oates, Executive Director, Commission on Higher Education, April 16, 2008, p. 26.

100. Testimony of Michael Angulo, Executive Director, New Jersey Higher Education Student Assistance Authority, April 16, 2008, pp. 39-46.

101. Angulo Testimony, pp. 36-37.

102. Angulo Testimony, p. 53.

103. Angulo Testimony, pp. 43, 47.

104. Angulo Testimony, pp. 39-40.

105. Ibid.; Oates Testimony, p. 27.

106. Oates Testimony, p. 26.

107. Oates Testimony, p. 32.

108. Angulo Testimony, pp. 42-43.

¹⁰⁹. Testimony of Brad Sears, J.D., November 5, 2008, pp. 68-69.

¹¹⁰. Adams Testimony, pp. 13-14.

¹¹¹. Badgett, "Unequal Taxes on Equal Benefits," *The Williams Institute* (December 2007), p. 1.

¹¹². Id. at 4,

¹¹³. Ibid.

¹¹⁴. Id. at 5..

115. N.J.S.A. 37:1-36c(4).

116. N.J.S.A. 37:1-29.

117. See Vt. Stat. Ann. tit. 15, §1204, et seq.

118. Testimony of Beth Robinson, Esq., attorney in private practice and Chair of Vermont Freedom to Marry, September 26, 2007, pp. 33-36.

119. Written Testimony of Beth Robinson, Esq., September 26, 2007.

120.

http://www.leg.state.vt.us/WorkGroups/FamilyCommission/VCFRP_Report.pdf.

121. Cal. Fam. Code §297.5. This legislation also removed the age restriction for opposite sex couples.

122. In limited instances, a domestic partnership may be terminated by filing an application for termination with the Secretary of State. This procedure is available when the domestic partnership has not been in force for more than five years, and the couple also meets other requirements. Cal. Fam. Code §299.

123. In re Marriage Cases, 43 Cal.4th 757, 76 Cal.Rptr.3d 683, 183 P.3d 384 (2008).

124. Id. at 782-83.

125. Id. at 817-18.

126. Id. at 845.

127. Id. at 846.

128. Conn. Gen. Stat. Ann. §46b-38nn.

129. Kerrigan, et al. v. Commissioner of Public Health, et al., 289 Conn. 135, 957 A.2d 407 (2008).

130. Id. at 141-42.

131. Id. at 152-53.

132. Id. at 151.

133. Id. at 249.

134. Ibid.

135. Id. at 262-63.

136. N.H. Rev. Stat. Ann. §457:A-1, et seq.

137. 2007 Ore. ALS 99.

138. See Laws of Great Britain 2004, c. 33; Laws of New Zealand 2004, No. 102; Laws of Iceland No. 87 12 June 1996; Laws of Sweden 1994.1117, c. 3, §1.

139. Gates, Badgett and Ho, "Marriage, Registration and Dissolution by Same-sex Couples in the U.S.," *The Williams Institute*, (July 2008) at p. 4.

140. Ibid.

141. Id. at Appendix 3, pp. 26-28.

142. Ibid.

143. Testimony of Len Deo, New Jersey Family Policy Council, October 24, 2007, p. 71.

144. Written Testimony of Loretta Yin, Esq., December 18, 2007.

¹⁴⁵. Written Testimony of Patrick Brannigan, New Jersey Catholic Conference, November 5, 2008, p 2.

146. Written Testimony of Leland Traiman, January 17, 2008.

147. Written Submission of the New Jersey Family Policy Council, undated, submitted September 2008.

148. N.J.S.A. 37:1-36c(7).

139. N.J.S.A. 26:2H-12.22.

140. N.J.S.A. 26:2H-32(d).

141. N.J.S.A. 26:5C-12(b).

142. N.J.S.A. 26:6-50.

143. N.J.S.A. 26:6-58(b)(1).

144. N.J.S.A. 26:2H-102, et seq.

145. N.J.S.A. 54:34-2(a); N.J.S.A. 54:34-1(f); N.J.S.A. 54:34-4(j).

146. N.J.S.A. 54A:1-2(e).

147. N.J.S.A. 54A:3-1(b)(1).

148. N.J.S.A. 52:14-17.26(d)(1).

149. N.J.S.A. 52:14-17.26(d)(2).

150. L. 2004, c. 246, §§48-56.

151. L. 2005, c. 331.

162. The Division of Elder Advocacy works to secure, preserve and promote the health, safety and welfare of New Jersey's elderly population, through investigations of abuse and neglect, legislative and regulatory advocacy, policy work, education and outreach. <http://www.state.nj.us/publicadvocate/seniors/themission.html>.

163. Sharpe Testimony , p. 65.

164. Id. at 66.

165. Id. at 65-67.

166. Id. at 66.

167. Testimony of Mary Wanderpolo, Esq., June 18, 2008, pp. 109-114.

168. Id. at 109. Nevertheless, calling it a "tough question," she expressed a personal opinion that the DPA be repealed, noting that those who qualified for domestic partnership also had the option of marriage or civil union. She felt that the government does "not need to protect those people 62 and over who,

for personal reasons, are not going to marry” or enter a civil union. Id. at 114-116. The Commission also received written testimony Loretta H. Yin, Esq. calling for the repeal of the DPA. She, however, did not provide any reason for her recommendation.

169. Written Testimony of Debra E. Guston, Esq., Guston & Guston, L.L.P., dated January 7, 2008.

170. Komosinski Testimony,,p. 36.

171. Beaver Testimony, pp. 18-19. As of the date of the testimony, the coverage was being provided at the State level for 433 domestic partners. Id. at 19. Of approximately 1900 local employers and Boards of Education, 111 had adopted a resolution to extend coverage to domestic partners and there are 98 domestic partners in the pension and benefits system employed by local governments. Ibid.

172. Schwimmer Testimony, pp. 124-125.



**New Jersey Civil Union
Review Commission**

**FIRST INTERIM REPORT
OF THE
NEW JERSEY
CIVIL UNION REVIEW COMMISSION**

February 19, 2008

Members of the Commission

J. Frank Vespa-Papaleo, Esq., *Chairman*

Steven Goldstein, Esq., *Vice Chairman*

Stephen J. Hyland, Esq., *Secretary*

Barbara G. Allen, Esq.

Rev. Charles Blustein Ortman

Robert Bresenhan, Jr.

Barbra Casbar Siperstein

Sheila Kenny, Esq.

Joseph A. Komosinski

Erin O'Leary, Esq.

Elder Kevin E. Taylor

Melissa H. Raksa, Deputy Attorney General (DAG)

www.NJCivilRights.org/curc

INTRODUCTION

On December 21, 2006, in response to the holding of the Supreme Court of New Jersey in Lewis v. Harris, 188 N.J. 415 (2006), the Legislature enacted Public Law 2006, Chapter 103, establishing civil unions for same-sex couples effective February 19, 2007. The intent of the Civil Union Act (“the Act”) is to provide all the benefits and responsibilities of marriage to same-sex couples in civil unions.¹ The Act also established the New Jersey Civil Union Review Commission (“the Commission” or “CURC”), to evaluate the effectiveness of the law and issue semi-annual reports to the Legislature and Governor.²

The Commission is an independent body consisting of both public members and governmental ex-officio members, consisting of six ex-officio members and seven public members, appointed as follows: five appointed by the Governor with the Advice and Consent of the Senate, one appointed by the Senate President, and one appointed by the Speaker of the General Assembly. The six ex-officio members consist of the Attorney General, the Commissioners of the Departments of Human Services, Banking and Insurance, Children and Families, and Health and Senior Services, and the Director of the Division on Civil Rights.³

As of the date of the issuance of this report, one public member nominee has not yet been approved by the Senate. Therefore, the members of the Commission are as follows:

Public Members (7):

Appointed by Senate President:	Rev. Charles Blustein Ortman
Appointed by Assembly Speaker:	Steven Goldstein, Esq.
Appointed by Governor:	Robert Bresenhan, Jr.
	Stephen J. Hyland, Esq.
	Barbra Casbar Siperstein
	Elder Kevin E. Taylor
	Vacant ⁴

Ex-Officio Members (6):

Director of the Division on Civil Rights:	J. Frank Vespa-Papaleo, Esq.
Designee of Attorney General:	Melissa H. Raksa, DAG
Designee of Department of Human Services:	Barbara G. Allen, Esq.
Designee of Department of Banking & Insurance:	Sheila Kenny, Esq.
Designee of Department of Health & Senior Services:	Joseph A. Komosinski
Designee of Department Children and Families:	Erin O’Leary, Esq.

For purposes of convenience and operational consistency, the Commission has been formally placed in, but not of, the Department of Law & Public Safety. As of the date of this report, the Legislature has not issued any appropriation for the costs of operating the Commission, which includes the costs of transcription services, certified interpreters, advertising costs associated with public notices, and other operational and administrative costs. Since there has been no legislative appropriation for the operations of the Commission, it receives substantial fiscal and staff support from the Division on Civil Rights.⁵

According to the Act, this Commission “shall report semi-annually its findings and recommendations to the Legislature and the Governor.” The Commission will continue to study and evaluate the Civil Union Act, and may issue legislative recommendations in any of its semi-annual reports, in accordance with the Act. This First Interim Report is unanimously endorsed by the members of the Commission.⁶

According to the Act⁷ it is the duty of the Commission to study all aspects of the Civil Union Act—which authorizes civil unions—including, but not limited to the following:

- (1) To evaluate the implementation, operation and effectiveness of the Civil Union Act;
- (2) To collect information about the Act's effectiveness from members of the public, State agencies and private and public sector businesses and organizations;
- (3) To determine whether additional protections are needed;
- (4) To collect information about the recognition and treatment of civil unions by other states and jurisdictions including the procedures for dissolution;
- (5) To evaluate the effect on same-sex couples, their children and other family members of being provided civil unions rather than marriage;
- (6) To evaluate the financial impact on the State of New Jersey of same-sex couples being provided civil unions rather than marriage; and
- (7) To review the "Domestic Partnership Act," and make recommendations as to whether this act should be repealed.

The Commission cannot yet issue a final report because it continues to examine all seven areas as required by the Act. For example, at this time we have not evaluated the financial impact of the Act on the State of New Jersey, in comparison to marriage,⁸ nor have we reviewed the

Domestic Partnership Act,⁹ as required by the Act. Other areas need further review as well. These will be studied and reported on in the coming months.

The Commission held its organizational meeting in Trenton on June 18, 2007, and subsequent public business meetings on July 18, 2007, August 15, 2007, November 14, 2007, December 19, 2007 and January 16, 2008.

In order to maximize the opportunity for public participation in the Commission's evaluation process, the body held three nighttime public hearings, on September 26, 2007 in New Brunswick, Middlesex County; October 10, 2007 in Blackwood, Camden County; and October 24, 2007 in Nutley, Essex County. Together, the three hearings lasted nearly eight hours and featured testimony from ninety-six people, including couples affected by the Act and expert witnesses.

Notice of all public business meetings and public hearings were advertised in newspapers throughout the State, on the Commission's website located at www.NJCivilRights.org/curc, and distributed widely by community organizations, website hosts and others. Additionally, a media alert and press release was distributed on September 19, 2007 by the New Jersey Office of Attorney General announcing the public hearings. The Commission website also serves as a repository for Commission reports, transcripts, agendas, commissioner biographies, contact information and other items.

At the public hearing on September 26, 2007, Lynn Fontaine Newsome, President of the New Jersey State Bar Association,¹⁰ testifying on behalf of its nearly 17,000 members, concluded that the New Jersey Civil Union Act is "a failed experiment."¹¹

We believe the civil union law created a burdensome and flawed statutory scheme that fails to afford same-sex couples the same rights and remedies provided to heterosexual married couples as required ... by the New Jersey Supreme Court and its landmark Lewis v. Harris decision.

From the Bar's perspective, civil unions are a failed experiment. They have shown to perpetuate unacceptable second-class legal status. Members of the Bar Association tell me more stories of the countless additional hours of work that must go into representing gays, lesbians, bisexual clients and their families.¹²

At the public hearing on October 24, 2007, Ed Barocas, Legal Director of the American Civil Liberties Union of New Jersey¹³ stated in unequivocal terms that:

By creating a separate system of rights and by injecting language and titles not understood or easily incorporated into existing real life events and transactions, the civil union law has failed to fulfill its promise of equality.¹⁴

Additionally, the Commission heard testimony that New Jersey's Civil Union Act is likely not to provide equality with the passage of time. An expert from Vermont, which in 2000 became the first jurisdiction in the United States to enact a civil union law, testified that civil union couples there still face problems with the law today. In fact, as a result of the inequities, Vermont has established a new commission to study whether to amend its state law to now provide full marriage equality to its same-sex committed couples.

This Commission also heard testimony that the term “marriage,” were it applied to the relationships of same-sex couples, could remedy the shortcomings of the Civil Union Act and make a significant difference in providing equality to same-sex couples in New Jersey, even with the challenges of federal law not recognizing same-sex relationships. An expert from Massachusetts, which in 2004 became the first U.S. state to allow same-sex couples to marry, testified that same-sex married couples there do not face many of the problems that New Jersey and Vermont civil union couples face today, even in the context of federal law.

This Commission also recognizes that the number of complaints filed to date by civil union couples with the state Division on Civil Rights — the agency responsible for investigating non-compliance with the Civil Union Act — cannot by itself be considered an accurate barometer of the Act’s effectiveness. Compared to the number of couples who have filed complaints with the Division on Civil Rights—six as noted by the New Jersey Family Policy Council¹⁵—a significantly higher number of couples testified at the Commission’s public hearings about how employers refuse to recognize their civil unions. In addition, advocacy organizations have received, and newspaper investigations have reported, many more cases of the Act’s ineffectiveness than have been filed with the Division. So, while the Division does investigate all verified complaints of discrimination filed with its offices, it is clear that many more complaints have been filed with third-party advocacy organizations.

Among those who participated in the hearings were representatives of:

- New Jersey State Bar Association
- Garden State Equality¹⁶ (GSE)

- New Jersey Family Policy Council (NJFPC)
- Lambda Legal¹⁷
- American Civil Liberties Union of New Jersey (ACLU-NJ)
- National Black Justice Coalition¹⁸ (NBJC)
- Parents, Families and Friends of Lesbians and Gays¹⁹ (PFLAG)
- Gay, Lesbian and Straight Education Network²⁰(GLSEN)
- Counsel and plaintiff couples from Lewis v. Harris
- Attorneys who represent same-sex couples
- Leaders of numerous faith communities
- Lawyers and community leaders from Vermont²¹ and from Massachusetts²²
- Same-sex couples, their children and families
- Parents of lesbian, gay, bisexual, transgender, and intersex youth
- Public officials, among others

This report will not recite all the testimony provided at public hearings or submitted in writing to the Commission. Rather, this report will highlight relevant testimony that will assist the Commission in answering its Legislative charge. For anyone interested in reviewing all the public testimony, note that a copy of all transcripts of the public hearings is available at the Commission’s website located at www.NJCivilRights.org/curc.

CONSISTENT THEMES

1. **FOR THE OVERWHELMING MAJORITY OF CIVIL UNION COUPLES WHO TESTIFIED, THE FEDERAL EMPLOYMENT RETIREMENT INCOME SECURITY ACT, COMMONLY KNOWN BY ITS ACRONYM ERISA, IS THE REASON EMPLOYERS HAVE GIVEN FOR NOT RECOGNIZING THEIR CIVIL UNIONS.**

Under ERISA,²³ “self-insured” companies – companies which create their own insurance plans but may hire outside agencies to administer them – claim governance by federal law rather than state law. In turn, because of the federal Defense of Marriage Act,²⁴ any federal statute or regulation that provides benefits to spouses, husbands, wives, or married couples applies only to marriages between one man and one woman, thus resulting in covered employers continuing to discriminate against same-sex couples.

Practically speaking, companies covered by ERISA, which comprise an estimated 50 percent of all companies in New Jersey, have an option, rather than a requirement, to offer equal benefits under the state’s Civil Union Act. Many companies are not exercising that option, even if State law, as is the case in New Jersey, provides that spouses and civil union partners are entitled to identical treatment.

Additionally, being in a civil union can have a broad negative impact on couples whose civil unions are not recognized by their employers.

A registered nurse from Commercial Township told the Commission she received a letter from her employer, telling her that the hospital where she works would not be providing health insurance for her partner:

It falls under the federal ERISA program, as someone else stated. Our hospital is self-insured. Therefore, there is a loophole and they do not provide her with health insurance.

So I wrote them a letter, a lengthy letter, reminding them of some of the things that I had provided for the hospital through the years and asked them to reconsider their decision. They never answered my letter.

So when I made the decision to come here tonight, I again called my human resources director and I said, 'You know, I'm going to go up and I'm going to testify in front of this Commission.' Well, you can't imagine how fast my phone rang. I don't know where this is going to go, but I know that my partner and I have seriously considered dissolving our civil union, because it has put us in a tremendously precarious financial position. Because now in the event that something happens with her and she has no insurance coverage, our entire estate is in jeopardy, rather than just half.²⁵

2. IN MASSACHUSETTS, A MARRIAGE EQUALITY LAW HAS PROMPTED MANY EMPLOYERS TO PROVIDE EQUAL BENEFITS TO SAME-SEX WIVES OR HUSBANDS.

Tom Barbera, a Massachusetts labor leader who works for the Service Employees International Union and served as Vice President of the Massachusetts AFL-CIO, testified:

From the immediate weeks after May 17, 2004, when marriage equality took effect in Massachusetts, right on through today, ERISA has barely been an issue in Massachusetts. In the first weeks of marriage equality, only a very few companies chose not to provide retirement benefits under ERISA to same-sex married couples. And from the day our marriage equality law took effect through today, civil rights organizations in Massachusetts, as well

as our state government, have received virtually no complaints about companies not providing health care benefits to same-sex married couples.

It's not that ERISA-covered employers in Massachusetts don't understand that federal law allows them to refrain from providing benefits to same-sex married couples. It's that employers also understand that without the term 'civil union' or 'domestic partner' to hide behind, if they don't give equal benefits to employees in same-sex marriages, these employers would have to come forth with the real excuse for discrimination. Employers would have to acknowledge that they are discriminating against their employees because they are lesbian or gay. And employers in Massachusetts are loathe to do that, as they would be in New Jersey were you to enact a marriage equality law.

Therefore, the existence of ERISA makes it all the more important to change the nomenclature of civil unions to marriage. As we've seen time and again in Massachusetts, the word 'marriage' has great persuasive weight in getting companies to offer benefits notwithstanding ERISA.²⁶

An Essex County electrician gave the Commission a preview of the potential effect of a marriage equality statute in New Jersey. She testified that when she first sought benefits for her civil union partner from her union, the union declined, citing ERISA. But when she later revealed she and her partner had gotten married in Massachusetts, the union reversed itself and granted benefits.

The electrician told the Commission:

We can all talk about how the civil union law is supposed to work just like marriage. But in my case and others, it doesn't work that way in the real world. When you tell your employer or union you are married, there's something about that word that makes them recognize your relationship in a way they don't recognize it when you tell them you are civil union. And because of their respect for the word marriage, which is something they understand, they are much less likely to invoke the federal law loophole. That's what happened with us.²⁷

The testimony suggests that numerous employers decline to provide insurance and health benefits to civil union partners not because of an objection to the government recognition of same-sex couples, but because of the term used by statutes establishing government sanctioned, same-sex relationships. In fact, this Commission heard no testimony from civil union couples indicating that employers have refused to comply with the Civil Union Act because of personal objections to the law. Early indications suggest that recognition of marriage for same-sex couples in New Jersey could make a meaningful difference in the area of spousal benefits.

3. **THE TESTIMONY PRESENTED BY MANY CIVIL UNION COUPLES INDICATED THAT THEIR EMPLOYERS CONTINUE TO DISCRIMINATE AGAINST THEM, DESPITE THEIR FAMILIARITY WITH THE LAW.**

Beth Robinson, Chair of Vermont Freedom to Marry and a lawyer who works with same-sex couples in her state, testified to significant problems with the implementation of Vermont's civil union law, more than seven years after its enactment.

I have seen first-hand, both in my law practice and as an advocate, that a civil union law, even when it's been on the books for seven years, too often deprives same-sex couples and their families the protections that married heterosexual couples take for granted. Based on the Vermont experience, I can tell you that it's just not true that if enough time passes, civil unions will achieve parity with marriage. Time does not fully mend the inequality inherent in two separate institutions.

Even now, I field phone calls from individuals whose employers decline to provide spousal health insurance coverage for their civil union partners even though those same employers provide spousal health insurance coverage for heterosexual employees' spouses. As you know, some self-insured employers cite the federal law known as ERISA as a basis for their not recognizing same-sex relationships.

To this day, we still encounter glitches arising from the creation of a new legal status that forces employers and others to try to fit a square peg, civil union, into a round hole, systems relating to marriage. Just this summer, a same-sex couple joined in civil union who owned a Limited Liability Company (LLC) business together had to appeal for intervention by legislators to resolve a

misunderstanding with the tax department regarding their eligibility for a tax exemption provided to LLC owners who are married to one another.

Two weeks ago, I was on a call-in show, and heard from a state employee who had discovered that her employer—the state—had been withholding from her paycheck as if she were liable for a state tax on the health insurance benefit provided to her partner, even though the law clearly prohibits such taxation. When she brought the matter to her employer’s attention, she was told that her department’s software would not allow for the appropriate non-withholding.

Who knows how many glitches like this, in both the public and private sphere, go undetected because people don’t fully understand their rights, or don’t realize what’s happening.

Judging from our having had a civil unions law on the books for seven years in Vermont, and still having problems today, I can tell you that civil unions will likely never provide the equality that marriage does. It would be incorrect for you, as Commissioners, or for the elected officials who appointed you, to assume that if we just give civil unions time, they will work just like marriage.²⁸

4. CIVIL UNION STATUS IS NOT CLEAR TO THE GENERAL PUBLIC, WHICH CREATES A SECOND-CLASS STATUS.

A common theme in the testimony gathered by the Commission was that while marriage is universally recognized by the public, civil union status must be explained repeatedly to employers, doctors, nurses, insurers, teachers, soccer coaches, emergency room personnel and the children of civil union partners.

The testimony suggests that the need to explain the legal significance of civil union status to decision makers and individuals who provide vital services is more than a mere inconvenience. One witness showed the Commissioners a “flash drive” that he and his partner keep on key chains. The flash drives contain living wills, advanced health care directives, and powers of attorney for the couple, as they fear being unable to adequately explain their relationship to emergency room personnel during a medical crisis. The witness testified that mixed-gender, married couples need not live with this uncertainty because a mere declaration that someone is

the “wife,” “husband,” or “spouse” of someone who is ill will provide immediate access and decision-making rights.

This testimony mirrored comments provided by many witnesses regarding medical personnel, school officials and government workers who denied access and decision-making authority to civil union partners, either initially or completely, because of a lack of understanding of the rights that flow from civil unions. Many witnesses said they would not have encountered the same level of resistance, or no resistance at all, had they been able to identify themselves as married.

Witnesses called the two-tier system created by the Civil Union Act “an invitation to discriminate” and a “justification to employers and others” to treat same-sex couples as “less than” married couples. Many witnesses testified that without the governmental endorsement of differential treatment, many employers with ERISA-covered plans would be less inclined to deny benefits to same-sex couples. In addition, several witnesses offered their view that relatives, medical caregivers, and individuals in positions of authority take cues from the government's decision to place same-sex couples outside of the institution of marriage. According to the testimony, the Civil Union Act amounts to a tacit endorsement of discriminatory treatment.

5. THE CIVIL UNION ACT HAS A DELETERIOUS EFFECT ON LESBIAN, GAY, BISEXUAL, TRANSGENDER, AND INTERSEX (LGBTI) YOUTH AND CHILDREN BEING RAISED BY SAME-SEX COUPLES.

Several clergy members and parents of LGBTI children testified that the statutory designation of same-sex couples as “other than” and, impliedly, “less than” mixed-gender couples interferes with the ability of LGBTI youth to accept their sexuality.

According to the witnesses, gay and lesbian youth are harmed by the reality that their heterosexual siblings and age mates may expect to enter into marriages, but that the government has declared that LGBTI people cannot have that expectation and must settle for a secondary status as civil union couples.

A Montclair resident, the parent of three sons, one of whom is gay, testified that her gay son told her when he was sixteen: “You know, all I really want is to get married and have children.”

She continued:

‘Well,’ I said, ‘you have several friends whose parents are gay, ... Montclair is a pretty good place to be gay.’ And he looked up at me. He kind of stared at me. He said, ‘But they're not married.’ And suddenly I got it. In a flash I knew my son is acutely and perpetually aware that he is a second-class citizen and that he cannot attain the status that the rest of us treasure.²⁹

A Bergen County couple, who have adopted five young children, testified:

Our children have asked many questions. One of the questions ... asked of us was, ‘If all men are created equal, why can't you and Poppy get married?’ I can't answer that question at this time. One of the most recent questions that came up by one of my children was, ‘I don't understand how someone on TV who has murdered someone can get married, but you and Poppy cannot.’³⁰

An attorney and partner in a small law firm in Springfield testified about a family discussion in which his partner's young nephew, to whom he is godfather, asked his mom:

‘If you and daddy are married and Uncle Timmy and Aunt Nancy are married and Aunt Debby and Uncle Bruce are married, why can't Uncle Bob and Uncle Chris get married?’

Lucas' mother told him ‘Because it's against the law.’ Lucas' reply was, ‘Does that mean they're criminals, mommy?’³¹

6. MANY WITNESSES TESTIFIED ABOUT THE UNEQUAL TREATMENT AND UNCERTAINTIES THEY FACE DURING A HEALTH CARE CRISIS, PARTICULARLY IN HOSPITAL SETTINGS.

A woman from South Jersey testified about her experiences at two local hospitals:

I was asked, ‘Are you married, single, widowed, divorced?’ I said, ‘I'm partnered.’ Then I was asked, ‘Legally?’ Again, I was shocked. I said, ‘Well, do you ask the married folks that?’ ‘No, I don't.’ ‘So why are you asking me?’

Another incident was when I was going for a test, when I had to be put under. I was telling the nurse that my partner was in the waiting room. If any decisions had to be made while I was unconscious, she was to make those decisions. Again I was asked, 'Is she your legal partner?' 'Yes, she is.' 'Do you have your certificate with you?'

I wasn't convinced she would go out and grab my partner should something have happened to me.³²

An Episcopal clergy-member from northern New Jersey who is in a civil union testified:

I've had to go through some medical testing and hospitalizations for surgery. In our own UMDNJ right in Newark, when I got there, they asked if I had a spouse. I said 'yes' and I told them. They didn't know where to list him, because there was nothing on the form that said anything about civil unions.

Just about two weeks ago I went to the new doctor I was referred to. There was no place on the form for civil unions. My experience, in general, most people in our communities look at this as a second-class marriage, sort of. I don't even know if we would use the term 'marriage,' it is below marriage. It is another form and they know that is not the same.³³

7. INSTITUTIONAL INTERACTION WITH CIVIL UNION COUPLES HAS BEEN LESS THAN OPTIMAL.

Several witnesses spoke of the lack of a "married/civil unioned" or "civil unioned" option on government agency forms, leaving civil union couples in a quandary as to which box to check, "married" or "single." These couples expressed anger at having to consider checking off "single." In addition, some testimony suggested that civil union partners have experienced some difficulty in obtaining government services which are required by law to be available to civil union partners.

Ed Barocas, Legal Director of the American Civil Liberties Union of New Jersey, and an attorney in the Lewis v. Harris case, testified that:

A quick example, last week I went to a bank to open a line of credit. In so doing, I was asked whether I was single or married. A married man would simply say, 'Well, I'm married.' I asked the employee what I should do if I was in a civil union. The employee responded that he didn't think New Jersey allowed civil unions.

So after explaining the law, I asked again what I was required to put down. He said that civil unions were simply not contemplated in the bank's computer system and he didn't know what the proper answer would be or how he could proceed.³⁴

A woman who purchased real estate in Brick, New Jersey and Florida stated the following:

I had to explain to my own insurance company and send them a copy of our civil union from Vermont to have my name or to even speak to them with regard to purchasing insurance for our home here in New Jersey. I didn't have to do that in Florida.³⁵

A man who entered into a civil union testified:

And also when I went to the DMV to change my name, our names, we both want the same last name. And at first they wouldn't do it. They said either I had to take his last name or we could both hyphenate our names with our married husband's name at the end. But we couldn't both have the same name.

And finally, the manager of the DMV we went and got him. Coincidentally, the same day as our civil union, he was at a civil union. He said his friends are having the same problem. He said, 'Well, no one's told me that I can't do this. So I'll do it until they tell me I can't.' Still I had—we were there like an hour trying to get it done.³⁶

A state employee who lives in Mount Laurel testified about being called to jury duty and having a judge ignore the possibility that some New Jersey residents are in civil unions. She told this Commission:

So I'm sitting there waiting for my turn to be called up and be asked all the questions that the judge was going through. I felt like

I was hit with a ton of bricks, because the judge repeatedly asked every person, ‘Are you single, are you married?’ I’m thinking, how do I answer that, because I am not. I’m not single, I’m not married. I’m in a court of law and here is a judge qualifying candidates for the jury, and what I am is not represented in any way.³⁷

8. **TESTIMONY INDICATES THAT THE CIVIL UNION ACT HAS A PARTICULARLY DISPARATE IMPACT ON PEOPLE OF COLOR.**

Dr. Sylvia Rhue, Director of Religious Affairs for the National Black Justice Coalition, testified:

Fourteen percent of lesbian, gay, bisexual, transgender and intersex Americans are African-American. Forty-five percent of African-American same-sex couples reported stable relationships of five years or longer on the United States census.

When employers fail to recognize civil unions as equal to marriage, the couples who get hurt the most are poor couples who are often African-American couples, who cannot afford thousands of dollars to hire fancy lawyers to draft documents like wills, health care proxies, and powers of attorney.

And when employers fail to recognize civil unions as equal to marriage and deny health care benefits to civil union partners, there's a profound effect on those families' health care. Who are among the families who can least afford cuts in their health care? African-American families. Approximately one in five African-Americans is currently without health insurance, some of whom are in same-sex relationships.³⁸

Rev. Anahi Galante, an interfaith minister in Jersey City who works with many in the Latino and Latina community, testified:

Latinos now compromise 13.3 percent of the New Jersey population. Same-sex couple households in which both partners are Latino or Latina earn at least \$25,000 less on average per year than white same-sex couple households. Given the income and other disparities between Latino and Latina same-sex couples and

much of the rest of the society, Latino and Latina people in New Jersey are among those being hurt most by our State's continued denial of marriage equality.³⁹

9. **THE REQUIREMENT THAT SAME-SEX COUPLES DECLARE CIVIL UNION STATUS, A SEPARATE CATEGORY RESERVED FOR SAME-SEX COUPLES, EXPOSES MEMBERS OF THE UNITED STATES MILITARY TO THE “DON’T ASK, DON’T TELL” POLICY.**

Leslie Farber, an attorney in Montclair who chairs the GLBT⁴⁰ Rights Section of the New Jersey State Bar Association, spoke of one of her clients, whose partner serves in the United States military. With the couple’s permission, she testified on their behalf, because they feared testifying in person:

The serviceman will be called to duty overseas in the near future. My client wants to protect his committed life-partner, so that his partner leaves stateside with as many protections and benefits as he can. A New Jersey civil union may be able to provide many of those benefits and protections. But a designation of ‘civil union’ is a factual statement this serviceman is a gay man and thus violates the U.S. military’s policy of ‘Don’t Ask, Don’t Tell.’⁴¹

10. **THE CLASSIFICATION OF CIVIL UNION MAY PLACE MARITAL STATUS IN QUESTION WHEN ONE OR BOTH OF THE PARTNERS IS TRANSGENDER.**

Ms. Farber also testified on behalf of couples where one of the partners has had gender reassignment surgery:

[A] client of my own, who wishes to remain anonymous for the same reasons, was a man who legally married a woman about 20 years ago and recently is transsexual. This client went through sexual reassignment surgery and is now legally a woman. However, the entire family remains together and is happy.

However, even though the same two people remain married to each other because of her gender change this client is now married to another woman; in other words, a legally married same-sex couple in New Jersey. However, this client is concerned that she now is at risk of having her once valid marriage downgraded to a civil union. Is this what the legislation intended? Isn’t it truly

cruel to leave this family in legal limbo? And, of course, marriage equality would solve this problem instantly.⁴²

A male-to-female transgender person from New Milford, New Jersey who married a woman 27 years ago testified:

There is not one straight couple in this state who has been harmed because we are in a same-sex marriage. Nobody has been hurt.

When someone has gender reassignment surgery, the State of New Jersey considers that person to be of a new gender. Thus, if that person had been married before, he or she is now part of a same-sex married couple. But because New Jersey does not recognize same-sex married couples as married, are such couples still considered married under state law? The Commission will continue to study the effects of the Civil Union Act on transgender couples.

CONCLUSION

As a result of public hearings and testimony provided to the New Jersey Civil Union Review Commission in 2007, the Commission unanimously issues the herein first interim report, which reveals:

1. For the overwhelming majority of civil union couples who testified, the federal Employment Retirement Income Security Act, commonly known by its acronym ERISA, is the reason employers have given for not recognizing their civil unions.
2. In Massachusetts, a marriage equality law has prompted many employers to provide equal benefits to same-sex wives or husbands.
3. The testimony presented by many civil union couples indicated that their employers continue to discriminate against them, despite their familiarity with the law.
4. Civil union status is not clear to the general public, which creates a second-class status.
5. The Civil Union Act has a deleterious effect on lesbian, gay, bisexual, transgender, and intersex youth and children being raised by same-sex couples.
6. Many witnesses testified about the unequal treatment and uncertainties they face during a health care crisis, particularly in hospital settings.

7. Institutional interaction with civil union couples has been less than optimal.
8. Testimony indicates that the Civil Union Act has a particularly disparate impact on people of color.
9. The requirement that same-sex couples declare civil union status, a separate category reserved for same-sex couples, exposes members of the United States military to the “Don’t Ask, Don’t Tell” policy.
10. The classification of civil union may place marital status in question when one of the partners is transgender.

The Commission further recognizes the need for additional evaluation and review, in accordance with the New Jersey Civil Union Act. As such, it will be scheduling public meetings in 2008 to obtain further information and data from interested parties, including members of the public, State agencies, businesses, and others, in accordance with the Commission’s statutory mission. The Commission will continue to study, evaluate and report its findings and recommendations until the issuance of a final report within three years of the creation of this Commission, in accordance with the Act.

J. Frank Vespa-Papaleo, Esq., *Chairman*
Steven Goldstein, Esq., *Vice Chairman*
Stephen J. Hyland, Esq., *Secretary*
Barbara G. Allen, Esq.
Rev. Charles Blustein Ortman
Robert Bresenhan, Jr.
Barbra Casbar Siperstein
Sheila Kenny, Esq.
Joseph A. Komosinski
Erin O’Leary, Esq.
Melissa H. Raksa, DAG
Elder Kevin E. Taylor

ENDNOTES

¹ N.J.S.A. 37:1-30, *et seq.*

² N.J.S.A. 37:1-36.

³ N.J.S.A. 37:1-36b.

⁴ On February 5, 2007, Governor Jon S. Corzine nominated a member of the public for membership to the Commission. To date, the position remains vacant.

⁵ The Commission acknowledges the assistance of the following individuals from the Division on Civil Rights staff: Estelle Bronstein, Esq., Benn Meistrich, Esq., Ralph Menendez, Esther Nevarez, Nancy Reinhardt, and former staff member Bear Atwood, Esq.

⁶ The Commission also wishes to acknowledge the invaluable work of its former member, the Honorable Patrick DeAlmeida, who resigned from the Commission upon his appointment to the State Judiciary.

⁷ N.J.S.A. 37:1-36c.

⁸ N.J.S.A. 37:1-36c(6).

⁹ N.J.S.A. 37:1-36c(7).

¹⁰ The New Jersey State Bar Association's mission is "[t]o serve, protect, foster and promote the personal and professional interests of its members; [t]o serve as the voice of New Jersey attorneys to other organizations, governmental entities and the public with regard to the law, legal profession and legal system; [t]o promote access to the justice system, fairness in its administration and encourage participation in voluntary pro bono activities; [t]o foster professionalism and pride in the profession and the NJSBA; [t]o provide educational opportunities to New Jersey attorneys to enhance the quality of legal services and the practice of law.; and [t]o provide education to the New Jersey public to enhance awareness of the legal profession and legal system." See www.njsba.com.

¹¹ Transcript 9/26/07, p. 7.

¹² Transcript 9/26/07, p. 8-9.

¹³ The American Civil Liberties Union of New Jersey (ACLU-NJ) is the 15,000-member state chapter of a national organization which "is the leading organization dedicated to defending and extending civil liberties for all people in this country." See www.aclu-nj.org.

¹⁴ Transcript 10/24/07, p. 8.

¹⁵ The New Jersey Family Policy Council is an organization whose stated mission is "to intervene and respond to the breakdown that the traditional family, the cornerstone of a virtuous society, is experiencing." See www.njfpc.org.

¹⁶ Garden State Equality, consisting of 22,000 members, is New Jersey's statewide organization advocating equality for the lesbian, gay, bisexual, transgender and intersex community. See www.GardenStateEquality.org.

¹⁷ Lambda Legal is a national organization "committed to achieving full recognition of the civil rights of lesbians, gay men, bisexuals, transgender people and those with HIV through impact litigation, education and public policy work." See www.lambdalegal.org.

¹⁸ The National Black Justice Coalition is a “civil rights organization dedicated to empowering Black same-gender-loving, lesbian, gay, bisexual, and transgendered people. The Coalition works with our communities and our allies for social justice, equality, and an end to racism and homophobia.” See www.nbjc.org.

¹⁹ Parents, Families and Friends of Lesbians and Gays (PFLAG), with over 200,000 members, “promotes the health and well-being of gay, lesbian, bisexual and transgender persons, their families and friends through: support, to cope with an adverse society; education, to enlighten an ill-informed public; and advocacy, to end discrimination and to secure equal civil rights.” See www.pflag.org.

²⁰ The Gay, Lesbian & Straight Education Network (GLSEN) “strives to assure that each member of every school community is valued and respected regardless of sexual orientation or gender identity/expression.” See www.glsen.org.

²¹ The Vermont Civil Union Law went into effect July 1, 2000. See 18 V.S.A. § 42 (2000).

²² Massachusetts same sex marriages were recognized as of May 17, 2004 by the finding of the Supreme Judicial Court of Massachusetts in Goodridge v. Department of Public Health, 798 N.E. 2d 941 (Mass. 2003).

²³ The Employee Retirement Income Security Act, 29 U.S.C. Chapter 18.

²⁴ The Defense of Marriage Act, 28 U.S.C. § 1738C.

²⁵ Transcript 10/10/07, p. 21-24.

²⁶ Transcript 9/26/07, p. 37-40.

²⁷ Transcript 9/26/07, p. 43-45.

²⁸ Transcript 9/26/07, p. 33-36.

²⁹ Transcript 9/26/07, p. 59-60.

³⁰ Transcript 9/26/07, p. 57.

³¹ Transcript 9/26/07, p. 76.

³² Transcript 10/10/07, p. 35.

³³ Transcript 10/10/07, p. 11-14.

³⁴ Transcript 10/24/07, p. 9.

³⁵ Transcript 10/24/07, p. 50-51.

³⁶ Transcript 9/26/07, p. 98-99.

³⁷ Transcript 10/10/07, p. 64-67.

³⁸ Transcript 9/26/07, p. 53-57.

³⁹ Transcript 10/10/07, p. 49-53.

⁴⁰ Gay, Lesbian, Bisexual and Transgender.

⁴¹ Transcript 9/26/07, p. 19-22.

⁴² Transcript 9/26/07, p. 21-22.