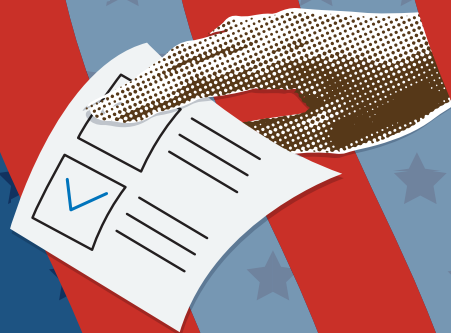
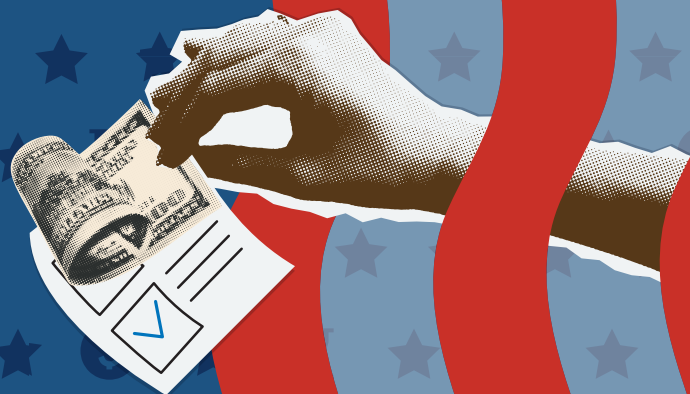
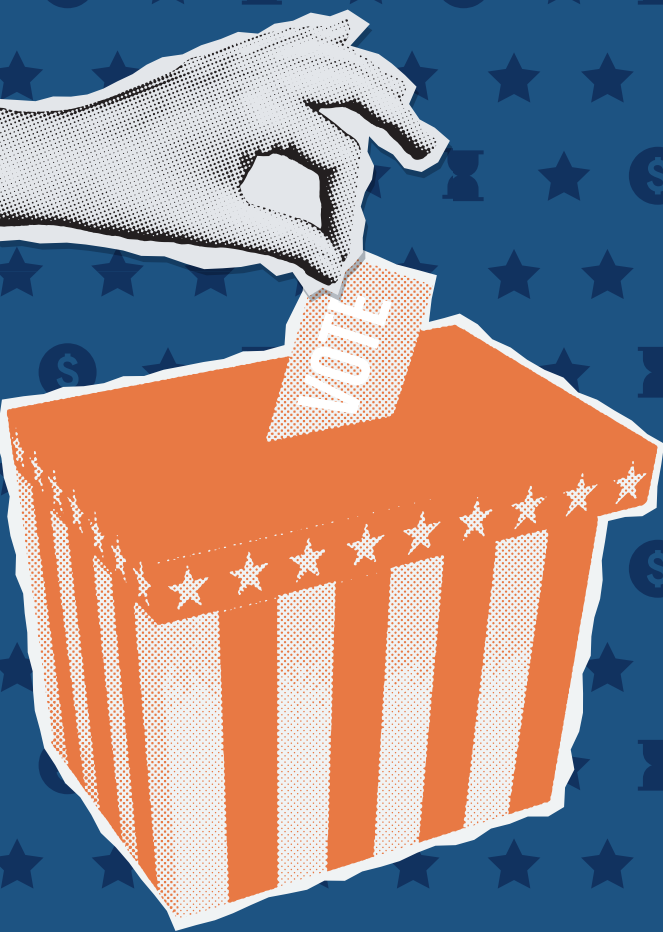


THE MARRIAGE TAX

How the **SAVE Act** Costs
MARRIED WOMEN
Time and Money



REVEREND  RAPHAEL
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U.S. SENATOR *for* GEORGIA

THE MARRIAGE TAX:

How the SAVE America Act Costs Married Women Time and Money

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EXECUTIVE SUMMARY

Washington Republicans want to fundamentally change how Americans register to vote by imposing a series of strict requirements for documentary proof of citizenship and in-person voter identification. Far more than a simple voter ID bill, this sweeping legislation would dramatically change how voters register to vote.

This legislation would especially harm married women who have changed their legal name by potentially requiring them to produce both their birth certificate and marriage license whenever they had to register or re-register to vote.

The Office of Senator Warnock analyzed regulations and requirements for how women can access their birth and marriage certificates across Georgia. The Office found that

- ▶ If a woman can't find her birth certificate and needs to update her voter registration, she would need to pay at least \$33 and potentially nearly \$65 dollars and wait up to 10 weeks (if born in Georgia) or over 3 months (if born in another state).
- ▶ If a woman can't find her marriage license and needs to update her voter registration, she would need to pay at least \$10 and wait for an unknown period of time.

SAVE America Act Facts

Today, Georgians can register to vote online, by mail, or in-person by affirming they are a U.S. Citizen and resident of their county under penalty of law.¹ Making false statements on a registration form is a felony under Georgia law and punishable by up to 10 years in prison.² A 2024 audit by Georgia's Republican Secretary of State found that this system works, and that only 9 noncitizens have ever voted in Georgia's elections. These individuals have been referred for potential criminal charges.³ Despite this, the Trump Administration and Washington Republicans are trying to pass the **SAVE America Act** to radically restrict how all voters participate in our electoral system. This so-called 'solution' is in search of a problem and could disenfranchise thousands of eligible, legal Georgia voters.

This new voter suppression effort would require voters to provide in-person proof of citizenship at a local elections office before they can register to vote or update their registration.⁴ Under the **SAVE America Act**, Georgia voters would need to present documentary proof of citizenship, such as:

- ▶ Photo ID **AND** one of the following:
 - ▷ Certified birth certificate
 - ▷ Record of Birth extract
 - ▷ Adoption Decree with U.S. place of birth
 - ▷ Naturalization certificate
 - ▷ Consular Report of Birth Abroad
 - ▷ American Indian Card with classification "KIC"
- ▶ Valid U.S. passport or passport card
- ▶ Photo ID indicating that the applicant is a U.S. citizen (this would not include a Georgia Real ID driver's license)⁵
- ▶ U.S. military identification card AND record of service showing U.S. place of birth



This change would effectively eliminate most online and mail registration methods. Additionally, more than 5.4 million Georgians, over half the state, do not have a valid passport or passport card, which costs \$65 to obtain.⁶ These Georgians would need to bring their birth certificate, or another document, alongside their photo ID to register to vote.

What if your documents do not match the name you use today?

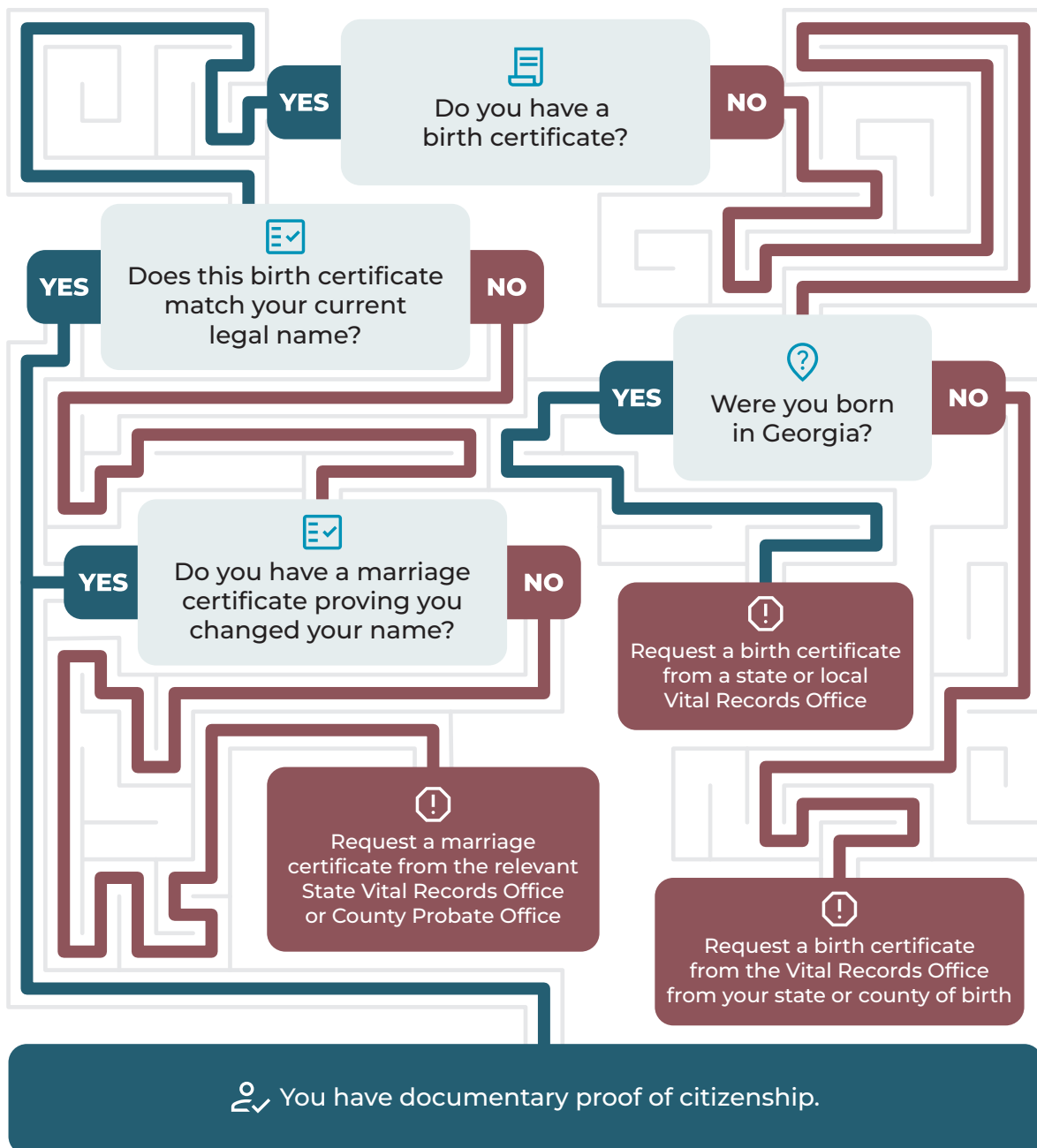
84% of women in opposite-sex marriages change their surname when they marry, meaning as many as 69 million American women have birth certificates that do not match the name they may use on other forms of photo ID.⁷ An estimated 2.2 million women in Georgia may not have a birth certificate that matches their current legal name.⁸ Under the ***SAVE America Act***, these individuals would generally need to bring their birth certificate and a marriage certificate to register, in addition to a photo ID.



While the ***SAVE America Act*** does require states to establish additional processes for individuals whose names may not match across their documents, the bill is silent on what type of process will be established or what types of additional documentation might be required. At the same time, the bill imposes new criminal penalties on election officials who register voters without documentary proof of citizenship—potentially even if those voters are ultimately proven to be U.S. citizens.

What Georgians Would Need to Do

There is a patchwork of systems across the state of Georgia to request a birth certificate or a marriage license. Georgians can request their documentation through a state or local office, or at times, an out-of-state office that can issue vital records.



People Without Birth Certificates

It costs \$25 to process an application for a Georgia birth certificate, excluding fees or shipping costs.⁹ Depending on the requester's location, requests can be placed in-person, by mail, or online.¹⁰ Processing and wait times vary:

- ▶ Birth certificates from January 1919 to present day can be requested online from the Georgia Office of Vital Records, with a processing time of up to 10 weeks and additional fees of \$8 (processing) and \$16 (expedited shipping, if requested).¹¹
- ▶ County Vital Records Offices and Health Departments may allow individuals to complete requests in person or by mail, although availability will vary from county to county. Some county offices will only accept specific payment options, like cash, card, checks, or money orders.¹²
- ▶ Georgia Public Health Department also allows Georgians to request a copy of their birth certificate online through the third-party service VitalChek. Excluding shipping fees, it can cost around \$34.00 to \$63.95 for a birth certificate.¹³

If a voter was born outside of Georgia, they can request a birth certificate from the Department of Health of their birth state, usually by mail or online. Costs vary based on the state, ranging from \$10 in Florida to \$34 in Michigan, with the average fee estimated at \$19.62, excluding shipping or rush fees.¹⁴ The typical wait time for vital records is 2-8 weeks, but some states may take upwards of 3-5 months to fulfill requests.¹⁵

Married Women Without Marriage Certificates

A certified Georgia marriage certificate costs \$10, excluding fees or shipping costs.¹⁶ The Georgia Office of Vital Records can provide certified copies of Georgia marriage certificates for marriages that took place between June 1952 to August 1996.¹⁷

Marriage records outside of this time frame must be obtained from the Probate Office in the county where the marriage license was issued.¹⁸

Some County Probate Offices will allow Georgians to request a marriage certificate in person, by mail, or online. However, multiple counties in Georgia only offer services by mail, meaning no online or in-person options are available. Processing times also vary significantly based on the type of services available and the location of the requester.¹⁹

Georgians who married in a different state, however, would have to request a certified marriage certificate from the relevant state or county. For instance, a Georgia woman who married in Florida would have to pay for a \$15 online order or a \$5 walk-in or mail order, excluding shipping or rush fees. Meanwhile, a Georgia woman who married in New York would have to pay for a \$30 mail order or a \$45 online or phone order, excluding processing fees.²⁰

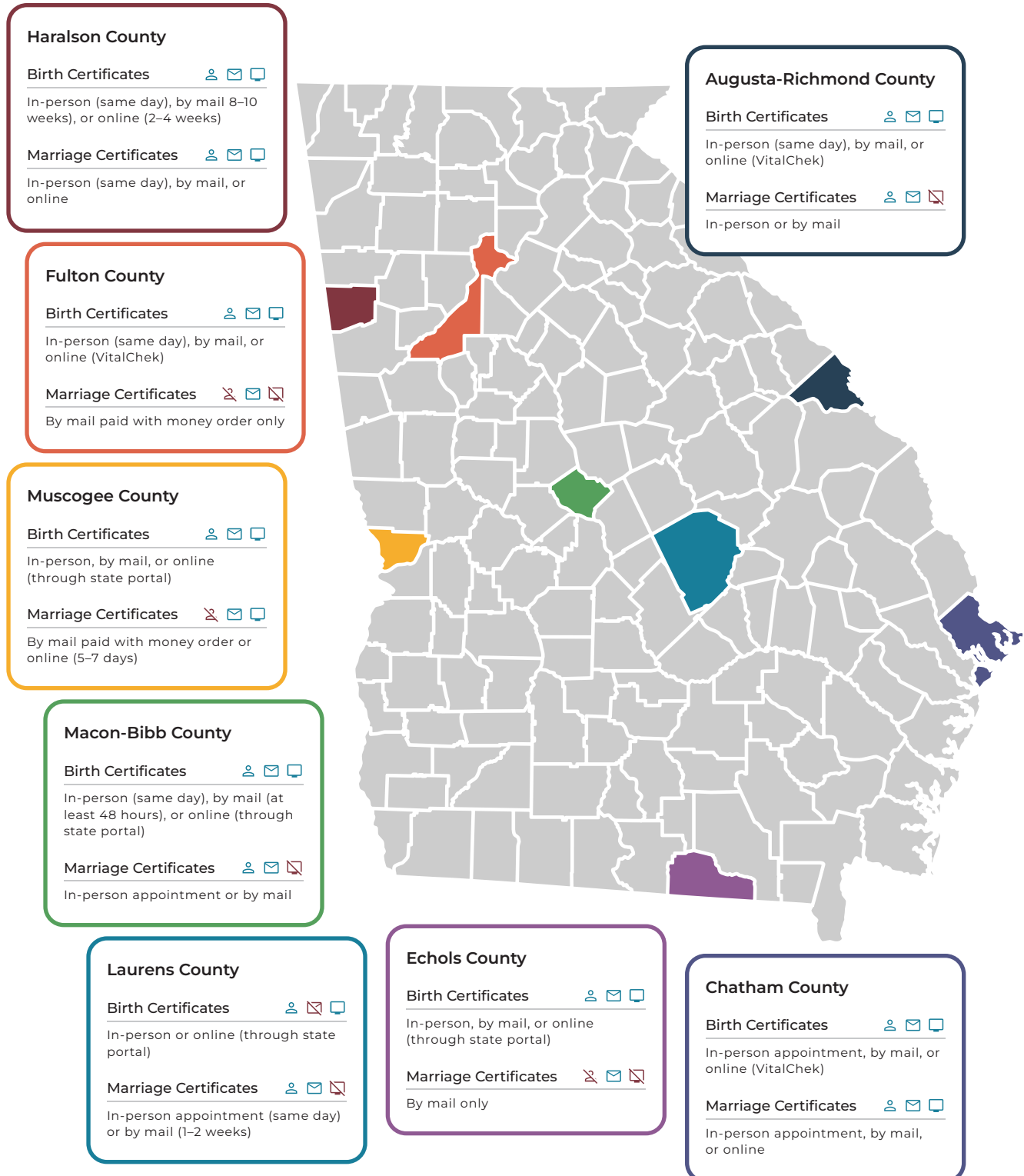
Cost and Wait Times Vary Based on Where You Live

The Office of Senator Warnock examined the practices of 8 counties to see what it would take for Georgians to get the documents they need to register to vote under the **SAVE Act**.

- ▶ **Submitting your request:** Some local vital records offices only provide services by mail or in-person. When online requests are available, additional processing fees may apply.
- ▶ **Purchasing your records:** Depending on the type of service (in-person, by mail, or online), certain payment methods may not be available. Online services may charge additional credit card fees.
- ▶ **Receiving your records:** Wait times can vary, meaning some Georgians can access same-day services and others could wait for weeks to get their documentary proof of citizenship. Counties may not provide complete information on how long it takes to process requests for copies of birth certificates and marriage certificates, making it harder for Georgians to come up with a plan to register to vote.

This results in a patchwork of systems that unnecessarily cost and delay voters.

Due to a Patchwork of Systems, Obtaining Birth and Marriage Certificates Costs Women Time and Money²¹



EXAMPLE



Andrea, age 26, lives in Fulton County.

She was married in Fulton County in 2024 and changed her last name then. She was born in Chatham County, Georgia. Andrea requests her birth certificate online from the Georgia Office of Vital Records, paying for expedited shipping to meet the voter registration deadline. To obtain her marriage license, she stops by a public library to print her marriage certificate request form, goes to USPS to purchase a \$10 money order and two stamps (since Fulton County requires a self-addressed stamped envelope with her application), and sends in her application. Fulton County does not disclose how long it will take to receive a marriage certificate.

TOTAL COST

\$63.29²²

TOTAL TIME

Up to 10 weeks for the birth certificate and unknown for the marriage certificate.

THE MARRIAGE TAX

A woman who has changed her last name but does not have her birth certificate or marriage certificate readily available could wait up to **10 weeks** to obtain those documents—or **over 3 months** if she was born outside of Georgia. Mail delays could make voters wait even longer. The whole process could cost women up to nearly \$75.



Although most counties offer same-day services for people who can visit their local Vital Records Office in person, these offices are typically open only during normal working hours, creating additional barriers for people who work, lack transportation, have caregiving responsibilities, live in rural areas, or otherwise cannot easily take time away during the day.

And all for what? A 2024 audit by Georgia Secretary of State Brad Raffensperger found 20 instances of noncitizens registered out of 8.2 million properly registered citizens (0.00024%) in Georgia. Only 9

had ever voted, and the majority did so before 2012.²³ Meanwhile, the SAVE America Act would burden or disenfranchise over 760,000 Georgians through its onerous requirements.²⁴ That means that, for every instance of non-citizen voting in the last decade, over **150,000 eligible Georgians** would face new challenges in exercising their right to vote.²⁵

- 1 Register to Vote Georgia, Vote.Gov, <https://vote.gov/register/georgia>.
- 2 GA Code § 21-2-561 (2025).
- 3 Mark Niese, 8.2M People Can Vote in Georgia. The State Says It Found 20 Non-U.S. Citizens Who Registered, *Atlanta Journal Constitution* (Oct. 23, 2024), <https://www.ajc.com/politics/election-audit-shows-20-noncitizens-registered-to-vote-in-georgia/NRORAL7Z3RDSNMQ3QDLVEARPSY>.
- 4 All references to the bill are to the House-passed version, H.R. 22, <https://www.congress.gov/bill/119th-congress/house-bill/22/text>.
- 5 REAL ID Frequently Asked Questions, Transportation Security Administration, <https://www.tsa.gov/realid/realid-faqs>.
- 6 Gréta Bedekovics and Sydney Bryant, *The SAVE Act: Overview and Facts*, Center for American Progress (Feb. 3, 2026), <https://www.americanprogress.org/article/the-save-act-overview-and-facts/>; Passport Fees, U.S. Department of State, <https://travel.state.gov/en/passports/apply/help/fees.html#accordion-4e8cbc5380-item-8defbfa84b>.
- 7 Luona Lin, *About 8 in 10 Women in Opposite-Sex Marriages Say They Took Their Husband's Last Name*, Pew Research Center (Sept. 7, 2023), <https://www.pewresearch.org/short-reads/2023/09/07/about-eight-in-ten-women-in-opposite-sex-marriages-say-they-took-their-husbands-last-name/>; Bedekovics and Bryant, *supra* note 6.
- 8 *Id.*
- 9 Fees, Georgia Department of Public Health, <https://dph.georgia.gov/ways-request-vital-record/fees>; GA Code § 31-10-27 (2025).
- 10 Request Vital Records, Georgia Department of Public Health, <https://georgia.gov/request-vital-records>.
- 11 Order a Birth or Death Certificate, Georgia.Gov, <https://georgia.gov/birth-and-death-certificates>.
- 12 E.g., Vital Records, Haralson County, Georgia, <https://www.haralsoncountyga.gov/vital-records.cfm>; Vital Records, Macon County, Georgia, <https://www.maconcountyga.gov/vital-records.cfm>; Birth Records from the Chatham County Vital Records Office, Georgia Department of Public Health – Coastal Health District, <https://coastalhealthdistrict.org/chatham-county-birth-records>.
- 13 Timing and Pricing, VitalCheck, <https://www.vitalchek.com/v/timing-and-pricing>.
- 14 How Much Does a Birth Certificate Cost? Fees & Wait Times by State, OnlineVitals, <https://onlinevitals.com/birth-certificate-cost-by-state>.
- 15 *Id.*; E.g., Fees and Processing Times, New York City Department of Health, <https://www.nyc.gov/site/doh/services/birth-death-records-fees.page>.
- 16 GA Code § 15-9-60 (2025).
- 17 Marriage Records, Georgia Department of Public Health, <https://dph.georgia.gov/ways-request-vital-record/marriage>.
- 18 *Id.*
- 19 E.g., Vital Records, Haralson County, Georgia, <https://www.haralsoncountyga.gov/vital-records.cfm>; Probate Court, Laurens County, Georgia <https://www.laurensco.ga.org/198/Probate-Court>; Marriage License, Fulton County Probate Court, <https://www.fultonprobatega.org/195/Marriage-Licenses>.

- 20 Marriage Certificates, Florida Health, <https://www.floridahealth.gov/certificates-records/marriage-certificates/>; Marriage Certificates, New York State Department of Health, https://www.health.ny.gov/vital_records/marriage.htm.
- 21 For Fulton County, see Timing and Pricing, VitalCheck, <https://www.vitalchek.com/v/timing-and-pricing>; Vital Records, Fulton County Board of Health, <https://fultoncountyboh.com/services/vital-records/>; Marriage License, Fulton County Probate Court, <https://www.fultonprobatega.org/195/Marriage-Licenses>. For Haralson County, see Vital Records, Haralson County, Georgia, <https://www.haralsoncountyga.gov/vital-records.cfm>.
For Muscogee County, see Vital Records, Georgia Department of Public Health – West Central Health District, <https://westcentralhealthdistrict.com/programs-services/vital-records>; Marriage License, Muscogee County Probate Court, <https://www.columbusga.gov/probate/Marriage-Licenses>.
For Laurens County, see Vital Records, Georgia Department of Public Health – South Central Health District, <https://www.southcentralhealth.info/vital-records>; Probate Court, Laurens County, Georgia, <https://www.laurenscoega.org/198/Probate-Court>.
For Echols County, see Birth & Death Certificates, Georgia Department of Public Health – South Health District, <https://southhealthdistrict.com/programs-services/birth-death-certificates/>; Echols County Probate & Magistrate Courts, Echols County, Georgia, <https://echolscountyga.com/departments/courts/>. Information about mail-in services for marriage certificates was not available on the website and was confirmed via phone call. Birth certificates are available by mail, and this was confirmed via phone call.
For Chatham County, see Birth Records from the Chatham County Vital Records Office, Georgia Department of Public Health – Coastal Health District, <https://coastalhealthdistrict.org/chatham-county-birth-records>; Chatham County Probate Court, Chatham County, Georgia - <https://courts.chathamcountyga.gov/Probate/MarriageLicenses>.
For Augusta-Richmond County, see Birth Certificate – Required Information, Georgia Department of Public Health – East Central Health District, <https://ecphd.com/birth-and-death-certificates/birth-certificate-required-information/>; Online Marriage License, Augusta, Georgia, <https://www.augustaga.gov/2171/Online-Marriage-License>.
For Macon-Bibb County, see Vital Records, Macon County, Georgia, <https://www.maconcountyga.gov/vital-records.cfm>; Marriage Licenses, Macon-Bibb County, <https://www.maconbibb.us/probate-court/marriage-licenses/>. Information about wait times for mail-in services for birth certificates was not available on the website and confirmed via phone call.
- 22 Birth Certificate: $\$8 + \$25 + \$16 = \49 . Marriage license: $\$10 + \2.65 (money order fee) + $\$0.82 \times 2$ (stamp) = $\$14.29$.
- 23 Niese, *supra* note 3.
- 24 Jillian Andres Rothschild, Samuel B. Novey, and Michael J. Hanmer, Who Lacks Documentary Proof of Citizenship?, University of Maryland Center for Democracy and Civic Engagement (Mar. 2025), <https://cdce.umd.edu/sites/cdce.umd.edu/files/Who%20Lacks%20Documentary%20Proof%20of%20Citizenship%20March%202025.pdf> at 3.
- 25 By The Numbers: What the SAVE America Act Would Mean for Georgia, Office of Senator Reverend Raphael Warnock (Mar. 17, 2026), <https://www.warnock.senate.gov/newsroom/press-releases/by-the-numbers-what-the-save-america-act-would-mean-for-georgia>.



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