

Congratulations?

News from Louis Letourneau.

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One year on from the first civil partnerships, many of us have taken the plunge. [Louis Letourneau](#) reflects on the implications of reaching our first anniversary.

It's been a year since we broke open the Champagne to celebrate civil partnership (CP). Since then, we haven't stopped celebrating – I don't know about you, but it seems someone I know has got hitched nearly every week since then.

What's so great is that mainstream society hasn't batted an eyelid. The tabloids haven't screamed, the major political parties haven't made it an issue – in short, the sky hasn't fallen. Of course, there has been some protest at the fringes, mostly instigated by fundamentalist Christians, but it's left the great mass of the British people unmoved. Most people support fairness and equality. Attempts to impose the morality of the Taliban or the American Christian right won't work here.

There were a few items in the papers, warning that people would form sham CPs in order to enter the UK or cut their Inheritance Tax bills, but the stories didn't go anywhere. We all know there are some straight people who get married in order to come here or to mitigate capital taxes, but nobody's seriously suggested outlawing marriage.

In the first four months alone, 6516 couples tied the knot in England and Wales, along with 343 couples in Scotland and 43 in Northern Ireland. Around two-thirds of those who registered were men and the areas with the most registrations were, perhaps somewhat predictably, Westminster, Brighton & Hove and Kensington and Chelsea.

As financial advisers who long campaigned for equality, my company gets many phone calls from people who are thinking of registering or who have questions about the tax and pension implications. One area that causes people concern is the belief that, when they retire, they'll get a smaller couple's pension instead of a full state pension for each. Not so – if they both have a full NI contribution record, they'll get just as much as before.

Another area we've had a few phone calls about is that, for people on benefits or receiving tax credits, the cohabitation rule now applies. Some people think it only applies if you register as civil partners – in fact, it affects *any* couple living together, whether registered or not. This point doesn't seem to have got across and some people may be in for nasty surprises when they have their money clawed back.

At the other end of the income scale, we've had a few grumbles about the fact that a registered couple (but not, in this case, an unregistered couple) can only have one property between them qualifying for the Capital Gains Tax private residence exemption. Couples in this position should take professional advice but the bottom line is that they'll have to elect for just one of their homes to qualify for the relief.

But while the legislation may inconvenience a few people and possibly cause hardship to some more, for the vast majority of couples it's brought nothing but good. It's given us an opportunity to affirm our loving relationships in the company of our friends and given them dignity and status in the eyes of society.

From a legal and financial point of view, it's given us a number of rights previously enjoyed only by married couples. We now have next of kin rights. It's brought a definitive end to the discriminatory Inheritance Tax regime where, on the death of one partner, the survivor could be faced with the prospect of selling their home in order to pay the tax bill. We now have pension rights previously enjoyed automatically only by married couples, although there's still work to be done on pensions.

If I had to sum up what CP has done for the gay and lesbian community, I'd say it's made us just like everyone else. We're no longer outsiders; we're members of society with the same choices as straight people. Now we can just get on with our lives. You can't eliminate discrimination overnight – we still have enemies – but CP means that homophobia can never be politically acceptable again in this country.

Louis Letourneau, MA is an experienced independent financial adviser (IFA), specialist in financial planning and wealth management. He founded Rainbow Finance in 1995 and has consistently challenged financial companies and Government on their attitudes to gays, lesbians and same sex couples and was instrumental in the Inland Revenue to changing its guidance notes to recognise unmarried couples in pension benefits. His work has also resulted in life insurance companies starting to relax the discriminatory underwriting criteria toward gay men and people living with HIV. He was a founder of the Rainbow Research Project which surveys and educates private pension schemes in how they recognise unmarried couples on death benefits. He was also a founder member of the Stonewall Immigration Group (which campaigned for Immigration rights for same-sex couples, achieving a significant victory in April 1997) and helped set up the gaypartners.org initiative with gay.com in early 2001, campaigning for same-sex partnership rights. He speaks regularly on national and local radio.

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Freephone Number: **08000 1960 69**

or email us on postbox@gayfinance.info website: www.gayfinance.info