

Louis Letourneau enters the Partnership Rights debate.
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The Government has announced it intends to introduce [Partnership Rights](#) laws for gay and lesbian couples. But as [Louis Letourneau](#) argues, let's hope it's done properly from the start to avoid any problems later on.

The Government has announced, with cross-party support, that it will introduce partnership laws for unmarried gay partners in the UK. Barbara Roche, the Minister for Social Exclusion, has said that a full consultation will be completed by the summer. And now is the time for the real debate to start.

This is what we have been waiting for: it's a great opportunity for the gay community in the UK and we must get it right. The UK lags behind many other countries that are now moving swiftly towards full marriage rights, but at least we are moving forward.

The new partnership law should deal with urgent fundamental issues, including next-of-kin and hospital access, registration of death and intestacy rights, immigration rights and parental rights. There are also large financial implications for partners with respect to [pensions](#) and [inheritance tax](#).

This should all be good news for gay people in the UK but, as well as recognising our rights and getting equality, the law must also deal with separation and divorce; in other countries, this is called "rights and obligations", and should go hand in hand. If we are honest about seeking full equality for the gay community, then separation and divorce need to be fully discussed. We must implement real partnership laws that will not only fully cover our rights but also our obligations as partners.

The institution of marriage has historically protected children but it has also protected both parties in the partnership. Straight marriage was supposed to provide security, especially for the wife who, traditionally, would have stayed at home. Modern society has changed and now both spouses are equally protected in divorce proceedings. Should gay partnerships be different? This partnership law should not be only about gay partners, it should be about all partners - gay or straight. To design a partnership law for gay couples only would still not be equality - why should we get different treatment? Once the law is passed (which, realistically, will take a few years), and you wish to get your partnership recognised, you would have a serious decision to make.

Take [pensions](#), for instance: should partners be allowed to split the retirement benefits on divorce (as a husband and wife often do?). What will happen to the family home and the couple's savings? Should partners have the right to decide how the assets will be distributed should the couple divorce? Why should this be different from marriage?

Other countries have already dealt with these issues and the UK should look at their experiences. For example, in the Canadian province of Quebec, which introduced civil union legislation 6 months ago, the change was very straightforward. The new law simply added on to the definition of "spouse", the words "civil union partner" through an omnibus

Bill - a Bill that amends all the references to "spouse" in all other pieces of legislation in the land. The new Quebec partner- ship law also deals with divorce proceedings and makes no distinction between straight and gay unions. The real reason for excluding straight unmarried couples is likely to be for financial reasons. The Government will say - incorrectly -that it will take more than 3 per cent of pension costs to cover all unmarried couples, therefore restricting this to same-sex couples makes it much more affordable. To date, no report has looked at the real cost and the Chancellor is not prepared to table his calculation in Parliament - possibly because none has been made yet.

Other countries have concluded that the cost would be marginal if all the other benefits of the new law are taken into account - for instance, many individuals would not fall on state benefits if full partnership law is passed.

Surely, this is the way to avoid further discrimination for one group or another in our society. Let's not forget that, according to the Government's own statistics, more than 50 per cent of the population will be unmarried by 2010, and so the Government will have a much larger problem on its hands in a few years if this is not tackled properly now.

Don't get me wrong -the introduction of partnership rights is great news, but we may be missing out on a golden opportunity to get it right from the outset. At least, for the first time, we may have a proper open debate.

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 leaving 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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