Gay and lesbian issues: considering separation

Gay and lesbian relationships are more or less as vulnerable to the stresses and incompatibilities as a straight

n of these relationships will at some point end up irretrievably broken.

Although a relationship breakdown inevitably brings pain, in many instances separation is the right solution. Although no one can promise a completely smooth or happy ride, with careful planning and co-operation, pain and problems can be reduced, if not totally avoided. Let's take a look at some valuable strategies you can use.

Facts to Consider

If there is one message to tell yourself over and over again, it is the importance of planning. When you prepare for the emotional and practical challenges you are likely to face during separation, you can make realistic plans and avoid being blind-sided by the unexpected; consider the following:

- You can’t instantly turn a long-term relationship off. It is a series of often slow, painful and frustrating stages that can last a considerable period of time.
- The period immediately following separation leaves many people in a state of turmoil—often they feel that their world has been turned upside down.
- At a time when serious decisions are necessary, one or both partners may feel disoriented and helpless to take the steps required to map out the future.
- Financial challenges, if not crises, are common after separation.
- Expect to go through a period of 'grieving'; separation involves the loss of a partner, just as death does.
- Remember that you will come through the situation, just as thousands of other men and women have done before you.

Record and Gather

A good deal of information is needed to process legal and financial matters. For example, you will need to prepare a financial statement to help determine financial arrangements. Collect and, where possible, make photocopies of legal documents such as property deeds. You may want to leave these in a safe or with your lawyer.

Other information such as contact names and payment schedules for utilities will help with rebuilding practical, everyday matters. You may find it useful to keep a binder or file of this information, along with copies of bills and related documents.

Checklist of Documents and Information to Gather

The following list of documents will help you both get a handle on what practical matters need to be dealt with:

- Copies of co-habitation agreements or contracts
- Copies of wills
- Deeds, mortgage documents or rental leases plus related insurance policies
- Life insurance policies

- Car leases or loan agreements and related insurance policies
- RRSP or other investment documents
- Bank and credit card statements: be sure to note whose name is listed as the primary holder of joint credit cards or loans
- Income tax returns
- Information on any company pension plans or benefit plans
- Copies of utility bills
- List of assets you and your partner brought to the relationship
- List of assets you have jointly acquired during the relationship
- List of all individual and jointly incurred debts

Prepare Yourself Financially

Prior to separation:

- If you don't have a bank account and/or credit card in your name alone, make arrangements at the bank as soon as possible.
- Contact your payroll department to have your salary deposited into your new account.
- If it is necessary to ensure private information is kept private, have personal mail directed to a trusted friend, or rental post-office box.
- Keep your vehicle in good working order and consider whether it will be shared, sold or go to one partner. Ensure it's titled appropriately.
- If you will be leaving the home you shared, research rental costs in your area.
- Draw up a budget to manage essential costs on your salary alone.
- Save as much money as possible. Ideally, you should be able to live off of savings for three months.
- Don’t take on any additional debts or make large purchases. Keep your assets as liquid as possible.

Find Out Your Legal Position

If at all possible before you separate, try to have at least an initial consultation with a lawyer who is familiar with common-law or same-sex issues.

Separation is a difficult time both emotionally and practically. Before you take any irreversible steps, get the facts and find out where you stand. Knowledge and preparation will take a lot of the stress out of an already difficult time.