

Matrix Guild Newsletter

January - March 2009

STOP PRESS

- **SATIN & SILK BALL**
Featuring Mae Parker as Bette Midler & Tina Turner
- **Major BEQUEST**
Given to Matrix for senior lesbian's rental accommodation.
- **RESEARCH REPORT 2**
Soon to be released.
- ***\$9,000 Victorian Women's Trust***
Matrix Research on Senior LESBIANS

Heather Chapple's Bequest

Born 10/11/1944 – Died 5/10/2007

Heather will be remembered by her friends as a proud lesbian, a feminist, artist, sister, wife, dancer, writer, gardener, teacher, farmer, traveler, woodworker, bird watcher, dog whisperer and free spirit. It was in the Melbourne Lesbian community that she found her home, her tribe, her family and it was this community that she wanted to support in return.

Heather has very generously made Matrix the main beneficiary of her estate. She wanted her \$300,000 to be spent to provide rental accommodation for older, disadvantaged lesbians. Her bequest is a wonderful way to enable Matrix to begin to give very practical assistance to those amongst us who do not have secure, affordable housing.

Matrix has formed a task group which is charged with finding a suitable property and establishing a process and criteria for its rental. It is envisaged that the rent will be below market rental and probably pegged as a percentage of the age pension. However, the rent will need to cover all the costs associated with holding and maintaining the property.

Heather's life will be remembered and celebrated at a memorial gathering at her graveside at the Fryerstown cemetery. We will lay a beautiful slate boulder as her headstone, with a breast-shaped rockpool carved into its top surface for the birds to drink from. Any lesbian who would like to honour Heather is welcome. See below for details:

11.00am at Fryerstown Cemetery on Saturday January 17th. Calder Highway from Melbourne, take Castlemaine turnoff onto Pyrenees Highway, continue to Chewton. Follow sign in Chewton to Fryerstown Cemetery, Vic Roads map 59 E/F4.

12.00 approx - lunch (bring plate to share) at 2 Lyttleton Street (at railway end), Castlemaine, Vic Roads map 287 P5. Or follow others.

MATRIX AND RESEARCH

As you may remember from previous Matrix Newsletters we have been successful in gaining funding from the Reichstein Foundation for research on seniors GLBTI people.

The first of two research projects has resulted in a report titled *My People: A project exploring the experiences of GLBTI seniors in aged care.* The report is finished and is available on our web site, www.matrixguildvic.org.au

The 2nd project is about to result in a further report being published by Matrix Guild in early 2009. The aim with it has been to determine strategies to enhance aged care services for GLBTI seniors.

Partnerships with other groups involved with the Project.

Those on the committee were representatives from: Matrix Guild; Vintage Men Inc., a social and support group for mature gay and bisexual men and their friends; A General Practitioner, The Carlton Clinic and Senior Lecturer, The Department of General Practice, University of Melbourne, Member Australian Lesbian Medical Association Committee and Member Ministerial Advisory Committee on Gay and Lesbian Health; Admissions Officer Brotherhood of St Laurence; Victorian Gay & Lesbian Rights Lobby; Gay and Lesbian Health Victoria; The ALSO Foundation; Women's Health East; Women's Health in the South East; Women's Health West; A Consultant Geriatrician and Australian Lesbian Medical Association; School of Health Sciences (OT Program) University of South Australia, and Expert Advisor to the Steering Committee.

\$9,000 from the Vic. Women's Trust

The Matrix Guild Management Committee are delighted to announce that the Victorian Women's trust has provided us with a \$9,000 grant towards a publication, which incorporate information gleaned from research and work practice guidelines for the industry. The Committee has decided to contract the highly regarded Dr Jo Harrison and Marg Collins who are both experienced researchers in the area. The publication will provide the following benefits:

The publication will be a combination of practice guidelines, resources, and a summation in accessible form of data from stage one and two (research projects Matrix has recently undertaken, which have been funded by the Reichstein Foundation). It will be an easily handlable product for those who work in or are consumers of aged care services, or worrying about becoming consumers. Dr Jo Harrison

The project will also bring the plight of aged and disabled lesbians to the attention of policy makers. It will significantly influence the future quality of service provision as it will

- Address the suffering of aged lesbians
- Address the need for lesbian sensitive service provision and training of staff.

To our knowledge there has never been such a publication undertaken in Australia - it will be cited as such historically and hence be most influential.

The Mad Hatters Tea Party

On Saturday 4 August 2008 the Mad Hatters Tea party was happening as part of the celebration of for senior's week representing the GTBLI community. And is proudly presented by The Also Foundation, in association with The Matrix Guild of Victoria Inc and Vintage men, and supported by Victorian senior's festival, with funding being allocated by The Department of Human Services. {DHS}

The gathering was held at The St Kilda Town Hall and the main hall looked Grand after the recent refurbishments. Our thanks for the Staff at City of Port Phillip for their assistance for this event.

Members from the three committees were in a flurry from 10.30AM preparing tables, seating and the hall and assisting with the decorations.

The doors opened at 1.00PM as guests were arriving. Kaye Sera and Luke Gallagher were MC's and did a fabulous repertoire of songs and kept the guests entertained throughout the afternoon.

There was a fabulous line up of entertainment, DJ Trish played a wonderful selection of music from Waltz, fox trot, and of course some Abba, which enabled the guests to test their dancing skills.

Michelle Parsons, vocalist and acoustic guitarist performed and entertained the guests for 20 minutes as she played some songs from yesteryear.

It was a huge success when Warren Danz entered the dance floor and showed us his wonderful dance skills and fabulous dances moves. Warren also did some dance demonstrations with our guests.

AJays Catering provided an abundance of food and beverages and throughout the afternoon guests were able to self serve from the wonderful spread of afternoon tea, ranging from an extensive variety of gourmet sandwiches, cakes, biscuits, scones jam and lashings of cream, all of which were accompanied with the choice of freshly brewed coffee, a range mineral water, and a variety of Teas to suit all tastes. All very tempting to the taste buds!

After a pleasant afternoon of entertainment, dancing and a wonderful afternoon tea, guests were departing and it was wonderful to hear the positive comments in reference to the afternoon. I am sure that a good time was had by all.

My sincere thanks to The Also Foundation, The Matrix Guild of Victoria Inc and Vintage Men for your assistance in making this a successful event for our Seniors Festival.

Sharon E Stanton
Events Coordinator
The Matrix Guild Vic Inc

Matrix Guild HOME BASED SERVICES

SERVICES FOR SENIOR LESBIANS

Matrix Guild's *Home Based Services* incorporate

★ **Health, Counselling, Home Care, and Maintenance.**

Matrix Guild facilitates qualified practitioners for you.

- ★ If you are a senior lesbian and/or a disabled lesbian and want a qualified lesbian to assist you in the above areas for affordable rates (means tested) give us a call.

0419 992 966 Sharon Stanton

- ★ If you are looking for contracted work, are qualified in one of these areas and would like to be considered for the service send your resume.

jkent6@bigpond.com.au Jane Kent

Matrix Guild's Managing Committee

meets 6.30 pm the 3rd Tuesday of the month in St Kilda –

You are most welcome to attend and contribute. Ring to check if meeting is still on 3rd Tues. before you come and

also



to get venue new details – 0438 411 441.

Come and meet more lesbians.

Same Sex Elderly Couples Facing Discrimination and Abuse

Legislation that has been passed to give same sex couples equality will throw the spotlight on thousands of aged pensioner couples who live together but are each currently receiving the single pension.

It will also highlight the situation of aged pensioners who are in relationships with same sex income earners. These couples include men and women who have never outed (disclosed) themselves.

They may not even use words like 'gay' or 'lesbian' and may call their partner their 'good friend' or 'long time companion'. Many have faced serious discrimination in past eras that saw some people endure shock treatment, lobotomy, blackmail, sacking from their workplaces, labelling as mentally ill or being punished as criminals.

From July 1, 2009, Centrelink will more than likely assess pensioners, looking at whether they are in a 'marriage like' same sex relationship. The agency expects to move thousands of single pensioners onto a couple payment rate, which is lower, effectively saving very large amounts of money for the government. It will also look at a partner's income and assets and adjust payments accordingly.

In the process, many seniors who have never outed themselves as gay or lesbian may well face a potentially traumatic decision: to speak up and risk being open to family or others to whom they have never disclosed, or to remain closeted or quiet. The decision to remain quiet may become a financial problem down the track should either member of the couple require residential care, such as a hostel or nursing home.

Dr Jo Harrison, an Adelaide based gerontologist and researcher, says the government could well be in danger of committing a form of inadvertent elder abuse if they handle this transition period and the early stage of the changes badly.

The changes to the pension rate for same sex couples come with the adoption by the Federal Government of a raft of changes to numerous laws that give equal rights to same sex couples.

It brings a lot of good news to couples who have long sought recognition, but also some bad news and perhaps some unintended consequences in the short term.

The good news includes access to widow's pensions, veteran partner benefits, Medicare safety nets, taxation arrangements and in some cases, a partner's superannuation.

In contrast to those gains is the harsh reality that most pensioners will experience a drop in income when moving to the couples rate of the pension.

A possibly unintended consequence of the new legislation is the potentially traumatic decisions that it brings for elderly men and women who are not open about their relationships, but do share finances, have interdependency arrangements and do meet many of Centrelink's criteria for determining that a marriage-like relationship exists.

Dr Harrison is aware that various informal groups of elderly gay men and lesbians, many in couples, meet across Australia for social connection, cultural exchange and other support, such as in times of ill health, but are not out to anyone but each other.

She is concerned that should same sex elderly couples not declare their relationships, they may find themselves in a very difficult situation down the track should one require residential care. If the family home is not occupied by a relative as defined in the Aged Care Act, the home is counted into the assets test for fees and charges. For an open gay couple or a heterosexual couple, the home is exempt from the test from now on. In some circumstances, such as where the home is occupied by a carer of two years on a Centrelink payment, the home can also be exempt. Hardship provisions may apply where people are not out, if the financial suffering is extreme, but none of this is guaranteed said Dr Harrison.

The Social Security guidelines around assessment of a marriage-like relationship allow for Centrelink to make inquiries as it sees fit including approaching family and friends to ascertain whether the customer is a member of a couple.

"The consequences of the reforms on closeted elderly people could constitute a form of elder abuse, particularly psychological and emotional abuse as well as financial inequity," Jo Harrison said.

"We had hoped that there might be grandfathering (quarantining) arrangements so that people over 65 could be protected from the impact of the changes. Alternatively, we raised the prospect of a provision for over 65s to be able to opt in or out of these new arrangements when they felt safe to do so, without penalty. We also raised the possibility of grandfathering (protection) of all people over 65 from these consequences, but unfortunately that did not happen' she said. 'Now we are seeing people becoming anxious and very distressed in some cases and we need urgent government action to prevent this" she said.

The new arrangements will be implemented from July 1, this year (2009) and people will have two weeks from that date (at the latest) to declare to Centrelink if they are in a same sex relationship. Centrelink will be setting up a hotline in December and some publicity and education will be taking place.

Dr Harrison is now calling for the government to immediately commit resources to ensure that same sex elderly couples have adequate independent aged care advocacy support from trusted organisations such as community based gay and lesbian groups and AIDS Councils, which can work in conjunction with the existing aged advocacy services, which have done almost no advocacy or education work around gay and lesbian issues to date.

She is also calling for urgent training and education of all aged care service providers in gay and

lesbian cultural competency issues, so that anxiety and uncertainty will be reduced for those affected. 'We already have models for such training and independent trainers to do this, we just need some resources to trusted organisations and groups to make this happen very soon' she said.

"Same sex couples will need to be able to talk to advocates they can trust, with absolute confidentiality, so that they can disclose their relationships in safety and security, with minimal negative psychological impact" she said. 'If they need an advocate beside them every step of the way, this is the least they deserve at such a traumatic time of change in their lives. The Minister for Ageing, Justine Elliot and Ministers Ludwig and Macklin have a responsibility to ensure that no one comes to harm during the implementation of these changes, and now is the chance for them to demonstrate their commitment to the welfare of gay and lesbian elders, after years of invisibility in aged care policy and services' Dr Harrison said.

Another unintended consequence of the changes is sure to be a boost to the numbers of groups joining the Fair Go For Pensioners Coalition which has been campaigning for an increase in the base pension. Here are a group of pensioners who have been living on the single pension and will now have to try to live on the couple pension - a drop of combined income of about \$100 a week.

Dr Harrison said 'We may well see new coalitions developing around challenging outdated notions of couples rates of payment of pensions, and heterosexual sexist notions of dependence of a wife on a husband as breadwinner'.

Also affected are couples where one is on the pension and the other is a self funded retiree.

In those cases, the partner's income and assets will now reduce the amount of the single pension a person receives.

Now, perhaps for the first time in their relationship, the person on the pension will be faced with an assumption of financial dependency on the other person. 'For some people, including couples in their 70s and 80s who have contacted me, this serious looming loss of income and independence is causing great distress and anxiety. This is unacceptable and we need to rectify this immediately through funded gay community based advocacy and education measures, which require government resources identified and allocated immediately' she said.

Adel Horin

Gay couples to face new era of financial discrimination

A major achievement of the Rudd Labour Government is the recent passage of historic legislation to remove discrimination against gay and lesbian couples from dozens of laws. As the celebrations die down, however, it is clear the win for human rights is a serious blow to many gay people.

Elderly gay couples will lose pension income, face Centrelink investigations into their sex lives and will be forced to "come out" of the closet and risk prosecution for fraud. Some in their late 60s, 70s and 80s have faced a lifetime of inequality; they missed out on benefits available to heterosexuals and many have felt the full force of the nation's homophobia. Now they are too old to gain from the new legal equality won in areas as diverse as family law and insurance entitlements. Instead, from July 1 next year, they will suffer pension losses through being treated as a couple rather than as two singles.

The Government's much-lauded same-sex reforms, ironically, have continued the tradition of treating gays differently from heterosexuals. Every significant change to social security laws passed in the last 15 years has included a "grandfather" clause to minimise harsh consequences for those already in the system. Legal changes arising from the recognition of women's equality, for example, were introduced in a way that protected an older generation.

The changes to the age pension that raised the qualifying age for women from 60 to 65 were introduced gradually over a period of 20 years. The wife pension, which enabled younger women married to pensioners to also qualify for a pension, was abolished in 1995 but recipients of the time were protected. Changes to the widow pension and other entitlements were grandfathered. But no

grandfather clause has been included in the social security changes that extend equal treatment to gay couples.

As a result, human rights progress for many gays and lesbians will come at a cost to those who can ill afford to bear financial losses - those whose retirement plans, and very relationships, were predicated on certain long-term expectations.

Where both partners are age or disability pensioners, they will suffer reduced income through each being paid at the lower couple rate. Where one partner is still working or has a high retirement income, the other may lose his or her pension and concession card entirely once the better-off partner's income and assets are taken into account.

Gays near or at retirement age have had insufficient time to prepare for the new reality. A Centrelink hotline set up this week will deliver many callers the bad news. Unlike the understanding that exists between elderly heterosexual couples, mutual or total financial dependence of one gay partner on the other was not necessarily part of the original deal.

Take the case of a lesbian couple known to the Northern Rivers Community Legal Centre. One of the women had planned to retire soon from her job in an alternative school. A pioneer in the gay liberation movement, she had stayed at the school for 30 years despite the low pay, believing a mainstream school would have sacked her over her political activism. Her partner had been dismissed after having "come out" to her religious employer. The dismissal was lawful because of the religious exemption to the anti-discrimination laws.

Partly because of the effects of the dismissal, and being shunned by her family and former congregation, the woman had been on the disability support pension. The employed teacher said she would have to defer retirement because of the new laws as she could not afford to pay her mortgage on a couple's rate of pension, something she had not anticipated.

Another woman, with her children, had left a violent husband and had lived with her female partner for 30 years. Her female partner helped support the children but could not claim them for tax, Medicare safety net or other benefits. Now the couple are retired they faced a reduced pension income without having had time to prepare. They told the legal centre they considered themselves losers twice over.

As well, many elderly closeted gays in receipt of government payments are baulking at the prospect of having to register their relationship status with Centrelink from March, in effect "outing" themselves. If couples desist, Centrelink may come sniffing around. Among the questions to be asked of couples in their 70s and 80s is whether they have sex. It is part of the battery used to determine whether people are living as an interdependent couple but claiming benefits as singles. Couples don't have to be having sex or sharing a bedroom - or to have lived together for two years - to be considered de factos. Centrelink has a record for zealous, even brutal, investigations of suspected "marriage-like" relationships among elderly heterosexuals. Now the Welfare Rights Centre is gearing up for a barrage of distressed and offended callers from the gay community.

Gay couples can find themselves with big social security debts or face charges of fraud if they fail to register and have their payments reduced.

As the drawbacks filter through, many in the gay community are angry, calling those who lobbied so heavily for the changes "bourgeois" and uncaring of the impact on the most disadvantaged.

A grandfather clause could have avoided the pain and made these historic changes a true cause for celebration.

Adel Horin
December 6, 2008

And Jo's letter of reply published in the SMH on Monday 8.12.08

Adele Horin raises some very serious concerns for gay pensioners and all of us who care about social justice have reason to wonder which vulnerable social group will be maltreated next.

As a gerontologist I am hearing from elderly gay couples who are deeply distressed and

afraid, while battling to pay the bills and juggling serious medical conditions.

Grandfathering would have been simple. Providing independent gay community based aged care advocates would be simple too, and this is the least a compassionate government could do now, so that guaranteed confidential support is available.

Same sex couples who do not come out for fear of persecution, and have sufficiently independent arrangements to make that choice, could well lose their family home once one of them needs a nursing home. How a government could allow this scenario to occur defies understanding. Dr Jo Harrison

(Also read Dr Jo Harrison's article in LOTL Dec. 2008).

The campaign is still ongoing to try to get grandfathering protections for same sex couples who are elderly. Please email Rudd, McClelland, Ludwig and Macklin about it. Tell the PM that forcing elderly people out of the closet is NOT OK under any circumstances. His contact site is <http://www.pm.gov.au/contact/index.cfm>

Also contact anyone else you want, Greens, Wong, Pratt, any others you want to tell to stop outing lesbian age pensioners.

Email harrisonja@bigpond.com for contact if people want further information. Women can also email coal@aapt.com.au Coalition of Activist Lesbians, if they want to join COAL and engage in taking action. COAL are holding a meeting in Sydney to discuss what action to take and what demands to make. Also 10/40 Matrix in Sydney are exchanging information and contributing case studies of those impacted, at contact@olderdykes.org

SHE BAR - Women Only Events

2nd and 4th Saturday Every Month

Fun and friendly atmosphere with regular live acts, female DJs and special events.

BENDIGO HOTEL 125 Johnston Street, Collingwood.

www.shebar.org - Call Sharon & Andrea 0419 992 066

The Victorian Gay and Lesbian Rights Lobby have been given the rights to show the film Milk for a fundraiser on Wednesday the 28th of January at the Classic Cinema in Elsternwick.

The price is \$15 full and \$10 concession including a glass of wine on arrival.

Tickets will be available at Midsumma Carnival from the VGLRL stall or at the Classic Cinema.

Committee of Management of the VGLRL

For photos and information about our events, for back copies of newsletters, and full updates of the Matrix Research Project refer to

THE MATRIX WEB PAGE

www.matrixguildvic.org.au

Thanks to Pat Mitchell for designing, producing and keeping the page up to date

Matrix Guild Victoria Inc

A voice for older lesbians

Matrix Guild was founded by and for the benefit of lesbians over forty years of age. We are committed to the support of appropriate care and alternative lifestyle options for older lesbians in Victoria.

Matrix Guild was founded by a group of lesbians and it was incorporated in September 1992. The visions and aims of these women were to raise money to assist older/ disabled lesbians.

Matrix Guild Statement of Purposes

The Guild is established for the public charitable purposes of the relief of poverty, helplessness and suffering of women, and in particular lesbians, by without limitation providing home based services and accommodation to aged, disadvantaged and disabled women.

As an incidental and ancillary purpose, the Guild may provide training and education to home care providers on issues relevant to caring for lesbians to increase the sensitivities of the carers and the standard of home care to lesbians.

Do you want to support Matrix? Here's what you can do.

- Attend Matrix Guild fundraisers.
 - Include Matrix Guild Victoria Inc as a beneficiary in your will. Phone Jane Kent on 03 9309 5896 or 0438 411 441 for information on how to go about it.
 - Become a financial member.
-

If you would like to make a tax deductible donation to Matrix Guild

You will receive a receipt from Matrix, with our
ABN number on it that states
the receipt is for a tax deductible gift for
Matrix Guild Benevolent Services.

Application/Renewal Matrix Guild Membership

Yearly fee period from Annual General Meeting (Aug/Sept)

Full membership: \$15 waged / \$10 concession

Organisation membership: \$30 (or donation)

Send to: The Secretary, PO Box 99 Fairfield, Vic 3078

Name:

Address:

Phone:

This is a renewal / new membership.

I agree / do not agree to my name and details as listed above being made available to Matrix Guild members.

Signature:

Date: