



The issue:

OLDER ADULTS

Nearly **3 million gay, lesbian, bisexual and transgender elders** live in the U.S., a number expected to double by 2030.



damn facts

Gay, lesbian, bisexual and transgender elders are twice as likely to live alone, twice as likely to age as a single person and 4 times more likely to have no children to call in an emergency.¹⁹

More than 1 in 10 gay couples includes a partner who is at least 65 years old.²⁰

Gay and transgender elders lose more than \$124 million each year in Social Security survivor benefits they are unable to claim.²¹

In a survey of senior service agencies, 50% of respondents said gay older adults would not be welcomed at senior centers if their sexual orientation were known.²²

a project of



The Forgotten Generation: WHAT YOU NEED TO KNOW ABOUT OLDER ADULTS!

Nearly 3 million gay, lesbian, bisexual and transgender elders live in the U.S.¹ This number is estimated to double by 2030.²

Aging is difficult enough as it is, but for gay and transgender seniors, the challenges of getting older are compounded with a multitude of other issues. Compared to their straight counterparts, they are:

- Twice as likely to live alone
- Twice as likely to age as a single person
- Four times more likely to have no children to call in an emergency.³

In part because of these factors, gay and transgender older adults are at greater risk for depression, substance abuse, mental and physical health complications, unnecessary institutionalization and premature death.⁴

WHAT MAKES GAY AND TRANSGENDER SENIORS MORE VULNERABLE!

A number of factors make gay and transgender seniors more vulnerable than straight older adults:

- Up to 75% live alone, vs. 33% to 40% of the general senior population
- Eighty percent age without a life partner or significant other (vs. 40%)
- 90% have no children (vs. 20%).⁵

One in 5 say they would have no one to call in a crisis—a rate 10 times greater than for the rest of the senior population.⁶

But this sort of familial and social support is crucial for older adults: In the U.S., 80% of long-term care is provided by informal caregivers—typically children, grandchildren and other relatives.⁷ And for 78% of older adults, these types of caregivers provide their only source of help.⁸

WHY SOCIAL SERVICES DON'T ALWAYS HELP!

Social services for older adults do exist, of course. But lifelong experiences with discrimination have made gay and transgender elders 5 times less likely to access necessary services than straight seniors.⁹

Such prejudices—by both care providers and other recipients—can be prevalent at senior service agencies. According to one survey of agencies serving seniors, 50% of respondents reported that if the sexual orientation of gay older adults were known, they would not be welcomed at senior centers.¹⁰ Some assisted living centers forbid long-term gay couples from moving in together, and there have been anecdotal reports of discrimination among nursing home staff members.¹¹

One in 5 gay, lesbian, bisexual and transgender older adults has no one to call in a crisis.

damn partner



www.sageusa.org

Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders (SAGE) is the world's oldest and largest non-profit agency addressing the needs of lesbian, gay, bisexual, and transgender elders.

Even when providers mean well, they often lack the training to offer culturally sensitive services that meet diverse needs. Service providers tend to assume that all older adults are straight, which then affects the type of activities and programs they offer.¹²

WHERE ELSE INEQUALITY EXISTS!

Currently, more than 1 in 10 gay couples includes a partner who is at least 65 years old.¹³ But even having a life partner doesn't put gay and transgender elders on equal footing with their straight peers, because the federal "safety net"—the end-of-life provisions and protections provided by the federal government—does not extend to gay couples. For example:

- Medicaid protects the homes and assets of a married couple when one of them enters a nursing home—but not for life partners.¹⁴
- A married person qualifies for Social Security survivor benefits when their spouse dies, but a gay partner does not. This reportedly costs gay and transgender elders \$124 million a year in unaccessed benefits,¹⁵ amounting to a loss of more than \$5,500 each year for the surviving partner.¹⁶

- A married person can receive Social Security spousal benefits upon their spouse's retirement—even divorced spouses can qualify if they were married for at least 10 years.¹⁷ Gay couples cannot.
- A married person can inherit their late spouse's property and pension plans without being taxed—for a gay surviving partner, even a home that was jointly owned is subject to estate taxes.¹⁸

GETTING OLDER IS TOUGH ENOUGH!

It's time we gave a damn about our nation's gay and transgender older adults.

Because getting older is tough enough, without the added burden of financial insecurity.

Because no one should have to live with isolation and loneliness as their only companions.

And because we all should be allowed to age with dignity.

It's time for things to change.

WE GIVE A DAMN. DO YOU?

I GIVE A DAMN ABOUT OLDER ADULTS! Now What?

- **JOIN THE GIVE A DAMN CAMPAIGN:** The Give A Damn Campaign is for everybody who cares about gay, lesbian, bisexual and transgender equality, especially all you straight people out there!
 - Register now at www.wegiveadamn.org
- **GET INFORMED:** Learn more about the issues.
 - Watch a Damn Video or read people's Personal Stories
 - Check out our Damn Blog, which is updated daily
- **GET INVOLVED:** Spread the word about equality to family and friends!
 - Share a Damn Video or tell us your Personal Story
 - Forward this PDF
- **VISIT OUR NON-PROFIT PARTNER'S WEBSITE**
 - Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders (SAGE): www.sageusa.org

www.wegiveadamn.org

1-2 National Gay and Lesbian Task Force. "Aging."

3-4 Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders (SAGE). "Don't We All Age the Same?," December 2009. www.sageusa.org

5-6 See 1-3.

7-8 SAGE. "It's About Time: LGBT Aging in a Changing World," SAGE Fourth National Conference on LGBT Aging, 2009. www.sageusa.org

9 SAGE. www.sageusa.org

12 SAGE and LGBT Movement Advancement Project. "Improving the Lives of LGBT Older Adults,"

March 2010. www.sageusa.org See also 1-4.

13 U.S. Census. 2000.

14-15 See 7-8.

16 Human Rights Campaign. "The Cost of Marriage Inequality to Gay, Lesbian and Bisexual Seniors," January 29, 2004. www.hrc.org

17-18 See 7-8.

19 See 3-4.

20 See 13.

21 See 16.

22 See 3-4.